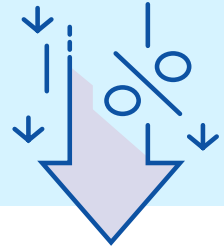




# Will Your Clients Miss Out if Rates Decline?

A 1% decline in the 10-year U.S. Treasury yield could cost your clients thousands.



## Take advantage now before rates start to drop.

According to Barron's, markets are pricing in 125 basis points (1.25%) of rate cuts for the rest of 2024.<sup>1</sup> Along with these cuts by the Federal Reserve, long-term yields may also decline. Typically, this also reduces the rates insurance carriers can offer on fixed indexed annuities.

Here's a hypothetical example of five years of cumulative interest in the Enhanced Choice Index Plus Series fixed indexed annuity, using actual index performance from 2019-2023. The only variable we'll use is the participation rate applied to that index performance.

- \$100,000 premium purchase of an Enhanced Choice Index Plus Series 5-Year
- All funds are allocated to the S&P 500 Daily Risk Control ER Index
- Participation rates are locked in for the entire term

Purchase Date	U.S. Treasury Yield	Annual Guaranteed Participation Rate	Total Interest Earned After 5 years
June 2022	3.13%	125%	\$31,992
June 2024	4.31%	180%	\$48,106

## Why act now?

If interest rates decline to where they were two years ago, participation rates may follow. In fact, participation rates were substantially lower in June of 2022 compared to June of 2024. This was in line with a lower ten-year treasury yield in 2022.<sup>2</sup>

Take advantage of the current rate environment before rates decline. The Enhanced Choice Index Plus Series offers compelling participation rates now. On several indices, these rates are even guaranteed for the entire surrender charge period.

Not FDIC-Insured • No Bank Guarantee • May Lose Value • Not Insured by Any Federal Government Agency • Not a Bank Deposit

Want to explore FIAs? Get to know [The Standard's annuities](#).



For example purposes only and are not intended to represent how your annuity may actually perform.

Data provided by [Rafferty Annuity Framing LLC](#), 2024.

1 [Treasury Yields Fall Amid Fed Rate-Cut Expectations](#). Barron's, Aug. 5, 2024.

2 [10 year Treasury Rate by Month](#). Multpl, N.D.

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The Enhanced Choice Index Plus is a product of Standard Insurance Company; availability varies by state. Contract: ICC17-SPDA-IA(01/17), SPDA-IA(01/17), SPDA-IA(01/17)FL, SPDA-IA(01/17)CA. Riders: ICC23-R-GMDB-IA, R-GMDB-IA, ICC17-R-PTP, ICC21-R-PTP-C, ICC17-R-GMAB-IA, ICC17-R-MVA-IA, ICC17-R-TCB-IA, ICC17-R-NHB-IA, ICC17-R-ANN-IA, ICC17-R-DB-IA, ICC17-R-ANNDW, ICC17-R-POF-IA, ICC20-R-IRA, ICC20-R-Roth IRA, ICC20-R-QPP, R-PTP, R-PTP-C, R-GMAB-IA, R-MVA-IA, R-TCB-IA, R-NHB-IA, R-TCB-NHB-IA-SD, R-ANN-IA, R-DB-IA, R-ANNDW, R-POF-IA, R-IRA, R-Roth IRA, R-QPP, R-GMAB-FL, R-MVA-FL, R-ANN-FL, R-IRA-FL, R-Roth IRA-FL, R-QPP-FL, R-DB-IA-FL, R-GMAB-CA, R-NHB-IA-CA, R-TCB-IA-CA. This product includes an MVA provision.

Surrender charges may apply to withdrawals during the surrender period. A 10% IRS penalty may apply to withdrawals prior to age 59½. Annuities are not guaranteed by any bank or credit union and are not insured by the FDIC or any other governmental agency. The purchase of an annuity is not a provision or condition of any bank or credit union activity. Some annuities may go down in value. The guarantees of an annuity are based on the financial strength and claims-paying ability of Standard Insurance Company. An annuity should not be purchased as a short-term investment.

**For producers only. Not for use with consumers.**

Page 2 of 2