



RAYMOND JAMES®

Focused Growth Annuity - Crediting Rates

	Current 4/1 Rates*	Upcoming 5/1 Rates*	Change
FGA 3	4.75% / 4.85%	4.85% / 4.95%	0.10% ▲
FGA 5	4.85% / 4.95%	4.95% / 5.05%	0.10% ▲
FGA 7	4.70% / 4.80%	4.80% / 4.90%	0.10% ▲

*Low Band / High Band

Enhanced Choice Index Plus - Cap Rates

	Current 4/1 Rates*	Upcoming 5/1 Rates*	Change
ECI 5 S&P 500	10.00% / 13.00%	10.50% / 13.50%	0.50% ▲
ECI 7 S&P 500	10.50% / 13.50%	11.00% / 14.00%	0.50% ▲
ECI 10 S&P 500	10.00% / 13.00%	10.50% / 13.50%	0.50% ▲

*Cap Rate / Enhanced Cap Rate

Enhanced Choice Index Plus - Participation Rates

	Current 4/1 Rates*	Upcoming 5/1 Rates*	Change
ECI 5 S&P 500	43% / 58%	43% / 58%	0%
ECI 5 S&P MARC 5% ER	170% / 225%	170% / 225%	0%
ECI 5 S&P 500 Daily RC 5% ER	170% / 225%	170% / 225%	0%
ECI 5 S&P 500 ESG Daily RC 5% ER	170% / 225%	170% / 225%	0%
ECI 5 BofA Global MegaTrends	115% / 150%	115% / 150%	0%
ECI 7 S&P 500	45% / 60%	45% / 60%	0%
ECI 7 S&P MARC 5% ER	175% / 230%	175% / 230%	0%
ECI 7 S&P 500 Daily RC 5% ER	175% / 230%	175% / 230%	0%
ECI 7 S&P 500 ESG Daily RC 5% ER	175% / 230%	175% / 230%	0%
ECI 7 BofA Global MegaTrends	120% / 155%	120% / 155%	0%
ECI 10 S&P 500	50% / 65%	50% / 65%	0%
ECI 10 S&P MARC 5% ER	180% / 235%	180% / 235%	0%
ECI 10 S&P 500 Daily RC 5% ER	180% / 235%	180% / 235%	0%
ECI 10 S&P 500 ESG Daily RC 5% ER	180% / 235%	180% / 235%	0%
ECI 10 BofA Global MegaTrends	125% / 160%	125% / 160%	0%

*Participation Rate / Enhanced Participation Rate

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Index Select Annuity - Cap Rates (Blue Series)

	Current 4/1 Rates*	Upcoming 5/1 Rates*	Change
ISA 5	9.50% / 9.75%	10.00% / 10.25%	0.50% ▲
ISA 7	10.00% / 10.25%	10.50% / 10.75%	0.50% ▲
ISA 10	10.00% / 10.25%	10.50% / 10.75%	0.50% ▲

*Low Band / High Band

Index Select Annuity - Participation Rates (Blue Series)

	Current 4/1 Rates*	Upcoming 5/1 Rates*	Change
ISA 5	44% / 46%	44% / 46%	0%
ISA 7	46% / 48%	46% / 48%	0%
ISA 10	47% / 49%	47% / 49%	0%

*Low Band / High Band

Fixed Account Crediting Rates

	Current 4/1 Rates	Upcoming 5/1 Rates	Change
ECI 5 Series	4.25%	4.50%	0.25% ▲
ECI 7 Series	4.25%	4.50%	0.25% ▲
ECI 10 Series	4.25%	4.50%	0.25% ▲
ISA 5	4.75%	5.00%	0.25% ▲
ISA 7	4.75%	5.00%	0.25% ▲
ISA 10	4.75%	5.00%	0.25% ▲

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