

Talcott is raising rates for the EverStead® Aspire Series FIA effective September 8, 2026.

Updated rate sheets will be posted on the effective date. For the most current rate information, please visit

Talcott.com/Resources. **Transition Rules:** Contracts issued on or after September 8, 2026 will receive the new rates.

Contracts issued prior to September 8, 2026 will receive the old rates.

Guaranteed Option Period	Premium Band	Current	New	Change
2-year	High-Band (\$500,000+)	4.05%	4.05%	N/A
	Mid-Band (\$100,000-\$499,999)	3.95%	3.95%	N/A
	Low-Band (\$25,000-\$99,999)	3.70%	3.70%	N/A
3-year	High-Band (\$500,000+)	4.95%	5.25%	▲ 0.30%
	Mid-Band (\$100,000-\$499,999)	4.85%	5.15%	▲ 0.30%
	Low-Band (\$25,000-\$99,999)	4.60%	4.90%	▲ 0.30%
4-year	High-Band (\$500,000+)	4.95%	5.25%	▲ 0.30%
	Mid-Band (\$100,000-\$499,999)	4.85%	5.15%	▲ 0.30%
	Low-Band (\$25,000-\$99,999)	4.60%	4.90%	▲ 0.30%
5-year	High-Band (\$500,000+)	5.20%	5.60%	▲ 0.40%
	Mid-Band (\$100,000-\$499,999)	5.10%	5.50%	▲ 0.40%
	Low-Band (\$25,000-\$99,999)	4.85%	5.25%	▲ 0.40%
6-year	High-Band (\$500,000+)	5.30%	5.60%	▲ 0.30%
	Mid-Band (\$100,000-\$499,999)	5.20%	5.50%	▲ 0.30%
	Low-Band (\$25,000-\$99,999)	4.95%	5.25%	▲ 0.30%
7-year	High-Band (\$500,000+)	5.30%	5.60%	▲ 0.30%
	Mid-Band (\$100,000-\$499,999)	5.20%	5.50%	▲ 0.30%
	Low-Band (\$25,000-\$99,999)	4.95%	5.25%	▲ 0.30%
8-year	High-Band (\$500,000+)	5.45%	5.60%	▲ 0.15%
	Mid-Band (\$100,000-\$499,999)	5.35%	5.50%	▲ 0.15%
	Low-Band (\$25,000-\$99,999)	5.10%	5.25%	▲ 0.15%
9-year	High-Band (\$500,000+)	5.50%	5.60%	▲ 0.10%
	Mid-Band (\$100,000-\$499,999)	5.40%	5.50%	▲ 0.10%
	Low-Band (\$25,000-\$99,999)	5.15%	5.25%	▲ 0.10%
10-year	High-Band (\$500,000+)	5.60%	5.80%	▲ 0.20%
	Mid-Band (\$100,000-\$499,999)	5.50%	5.70%	▲ 0.20%
	Low-Band (\$25,000-\$99,999)	5.25%	5.45%	▲ 0.20%

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