

Standard Insurance Company

May 18, 2011



Index-Rate Annuities : Rate Caps

	\$15,000	\$100,000	
Single Premium	IGA 5	3.20%	3.90%
	with Principal Guarantee annual point-to-point : 5-year surrender : bailout 2% less : fixed interest crediting 1.70%	2.55%	3.25%
Single Premium	IGA 7	3.40%	4.10%
	with Principal Guarantee annual point-to-point : 7-year surrender : bailout 2% less : fixed interest crediting 1.70%	2.70%	3.35%

Fixed-Rate Annuities – One Year Guarantee: Crediting Rates

	\$15,000	\$100,000	
Single Premium	AGA 5	3.85%	3.95%
	1-year guarantee : 5-year surrender : 2% first-year bonus : MVA during surrender period		
	AGA 7	4.40%	4.50%
Single Premium	1-year guarantee : 7-year surrender : 2% first-year bonus : MVA during surrender period		
	FRA 7	3.65%	3.75%
	1-year guarantee : 7-year surrender : 2% first-year bonus		
Single Premium	SRA 1	2.75%	2.85%
	1-year guarantee : 6-year surrender : 1% first-year bonus : bailout 1%(2-5) 2%(6) less		
Flexible Premium		\$5,000	\$100,000
	PGA 5	2.30%	2.40%
	1-year guarantee : 5-year surrender : 1% first-year bonus : bailout 1% less		
	PGA 7	2.75%	2.85%
	1-year guarantee : 7-year surrender : 1% first-year bonus : bailout 1% less		
Flexible Premium	PGA 9	2.90%	3.00%
	1-year guarantee : 9-year surrender : 1% first-year bonus : bailout 1% less		
	\$600 Initial Annual		
	FPDA	1.90%	
	1-year guarantee : 9-year surrender		

Multi-Year Guarantee Annuities: Crediting Rates

	\$15,000	\$100,000	
Single Premium	FGA 5	2.50%	2.60%
	5-year guarantee : 5-year surrender : MVA during guarantee period		
Single Premium	FGA 6	2.90%	3.00%
	6-year guarantee : 6-year surrender : MVA during guarantee period		
Single Premium	FGA 7	2.95%	3.05%
	7-year guarantee : 7-year surrender : MVA during guarantee period		
Single Premium	FGA 10	3.35%	3.45%
	10-year guarantee : 9-year surrender : MVA during guarantee period		
	\$15,000	\$100,000	
Single Premium	SRA 5	1.90%	2.00%
	5-year guarantee : 5-year surrender		
Single Premium	SRA 6	1.95%	2.05%
	6-year guarantee : 6-year surrender		

Immediate Annuities TIA and SIA

Rate Change

Use Code 05182011 for illustrations and version 2.22.0870 or higher
Update 279 for May 18, 2011 rates and approvals

- Index-Rate Annuities Minimum Contract Guarantee Rate : 1.00% on 100% of premium
- Fixed-Rate Annuities Minimum Guaranteed Rate : **1.00%**

Rates effective 5/18/2011; may change without notice. Products of Standard Insurance Company. Policies # SRA, SRA-B, SPDA, SPDA-IA, FPDA and SPIA. Product availability varies by state. The 45-day rate lock applies only to initial crediting and cap rates.

Not For Use With Consumers

(800) 378-4578

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