



Annuity Rates Effective August 22, 2011

Our rates are changing effective August 22, 2011. The FGA 6 and PGA 5 rates are staying the same, however all other products, including our immediate annuity, are reducing. To secure current rates, please make sure an application is signed and dated on or before August 21st with originals arriving at our home office no later than August 25th.

FIXED-RATE ANNUITIES - MULTI-YEAR GUARANTEE SINGLE PREMIUM : CREDITING RATES

	\$15,000	\$100,000
Focused Growth Annuity 5	1.90%	2.00%
Focused Growth Annuity 6	2.40%	2.50%
Focused Growth Annuity 7	2.35%	2.45%
Focused Growth Annuity 10	2.75%	2.85%
Secured Rate Annuity 5	1.35%	1.45%
Secured Rate Annuity 6	1.35%	1.45%

FIXED-RATE ANNUITIES - ONE-YEAR GUARANTEE SINGLE PREMIUM : CREDITING RATES

	\$15,000	\$100,000
Secured Rate Annuity 1* - rate includes 1% first year bonus	2.15%	2.25%
Advantage Growth Annuity 5* - rate includes 2% first year bonus	3.05%	3.15%
Advantage Growth Annuity 7* - rate includes 2% first year bonus	3.60%	3.70%
First Rate Annuity 7* - rate includes 2% first year bonus	3.05%	3.15%

INDEX-RATE DEFERRED ANNUITIES SINGLE PREMIUM : RATE CAPS

	\$15,000	\$100,000
Index Growth Annuity 5	2.20%	2.80%
Index Growth Annuity 7	2.35%	2.95%

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Contact Us

Annuities Service

P: 800.378.4578

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SINGLE PREMIUM IMMEDIATE ANNUITIES

Tailored Income Annuity
Stable Income Annuity

ILLUSTRATION SOFTWARE

If your version number is lower than 2.22.0965, [download Version 2.22.0965](#) (Login required!)

If you are using a correct version, [get Update 287](#) for 08/22/2011 rates and approvals.

MINIMUM RATES Index-Rate Annuities

- Minimum Contract Guaranteed Rate: 1.00% on 100% of premium

Fixed-Rate Annuities

1.70% Fixed Interest Account Crediting Rate

FIXED-RATE DEFERRED ANNUITIES FLEXIBLE PREMIUM : CREDITING RATES

- Minimum Guaranteed Rate: 1.00%

	\$5,000	\$100,000
Principal Growth Annuity 5*	2.00%	2.10%
Principal Growth Annuity 7*	2.15%	2.25%
Principal Growth Annuity 9*	2.20%	2.30%

\$600 Initial Annual

Flexible Premium Deferred Annuity **1.30%**

Not for Use with Consumers

- * The SRA 1 credits 1.00% bonus in the first year of deposit.
The FRA 7, AGA 5 and AGA 7 credits 2.00% bonus in the first year of deposit.
The PGA 5, 7 and 9 credit 1.00% bonus in the first year of deposit.

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Products of Standard Insurance Company. Policies # SRA, SRA-B, SPDA, SPDA-IA, FPDA and SPIA. The FGA and AGA include an MVA. Product availability varies by state. The Life Income Commutation feature is not available in PA, TX or WA. The nursing home waiver is not available in MA. State specific conditions apply to the terminal condition waiver.

Rates effective 08/22/2011 and subject to change without notice.

Standard Insurance Company

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The above message is from Standard Insurance Company, a subsidiary of StanCorp Financial Group, Inc.

The Standard | 1100 SW 6th Ave | Portland OR 97204

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