



Annuity Rates Effective April 1, 2011

Our traditional fixed deferred annuity rates are not changing. However, our cap rates and our immediate annuity payouts are decreasing. To secure current cap rates, or immediate annuity payouts an annuity application needs to be dated on or before March 31, 2011 and received at our home office no later than April 5th.

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

	\$15,000	\$100,000
Focused Growth Annuity 5	2.75%	2.85%
Focused Growth Annuity 6	3.30%	3.40%
Focused Growth Annuity 7	3.20%	3.30%
Focused Growth Annuity 10	3.60%	3.70%
Secured Rate Annuity 5	2.15%	2.25%
Secured Rate Annuity 6	2.20%	2.30%

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

	\$15,000	\$100,000
Secured Rate Annuity 1* - rate includes 1% first year bonus	3.00%	3.10%
Advantage Growth Annuity 5* - rate includes 2% first year bonus	3.85%	3.95%
Advantage Growth Annuity 7* - rate includes 2% first year bonus	4.40%	4.50%
First Rate Annuity 7* - rate includes 2% first year bonus	3.90%	4.00%

INDEX-RATE DEFERRED ANNUITIES SINGLE PREMIUM : RATE CAPS

	\$15,000	\$100,000
Index Growth Annuity 5	3.35% 2.75%	4.00% 3.40%
	w/Principal Guarantee	w/Principal Guarantee

Index Growth Annuity 7

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Contact Us

Annuitants 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 2.22.0870, [download Version 2.22.0965](#) (Login required!)

If you are using a correct version, [get Update 275](#) for 04/01/2011 rates and approvals.

MINIMUM RATES Index-Rate Annuities

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

3.55% **4.15%**
2.90% **3.50%**
w/Principal Guarantee w/Principal Guarantee

premium

1.70% Fixed Interest Account Crediting Rate

Fixed-Rate Annuities
Minimum Guaranteed Rate:
1.00%

FIXED-RATE DEFERRED ANNUITIES FLEXIBLE PREMIUM : CREDITING RATES

	\$5,000	\$100,000
Principal Growth Annuity 5*	2.55%	2.65%
Principal Growth Annuity 7*	3.00%	3.10%
Principal Growth Annuity 9*	3.10%	3.20%

\$600 Initial Annual

Flexible Premium Deferred Annuity **2.15%**

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 04/01/2011 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.

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