

Standard Insurance Company

February 15, 2011



Fixed-Rate Annuities : Crediting Rates

Single Premium

| | \$15,000 | \$100,000 |
|---|--------------|--------------|
| FGA 5 5-year guarantee : 5-year surrender : MVA during guarantee period | 2.75% | 2.85% |
| FGA 6 6-year guarantee : 6-year surrender : MVA during guarantee period | 3.30% | 3.40% |
| FGA 7 7-year guarantee : 7-year surrender : MVA during guarantee period | 3.20% | 3.30% |
| FGA 10 10-year guarantee : 9-year surrender : MVA during guarantee period | 3.60% | 3.70% |

| | \$15,000 | \$100,000 |
|--|--------------|--------------|
| SRA 1 1-year guarantee : 6-year surrender : 1% first-year bonus : bailout 1%(yr 2-5) 2%(yr 6) less | 3.00% | 3.10% |
| SRA 5 5-year guarantee : 5-year surrender | 2.15% | 2.25% |
| SRA 6 6-year guarantee : 6-year surrender | 2.20% | 2.30% |

| | \$15,000 | \$100,000 |
|---|--------------|--------------|
| FRA 7 1-year guarantee : 7-year surrender : 2% first-year bonus | 3.90% | 4.00% |

Flexible Premium

| | \$5,000 | \$100,000 |
|---|--------------|--------------|
| PGA 5 1-year guarantee : 5-year surrender : 1% first-year bonus : bailout 1% less | 2.55% | 2.65% |
| PGA 7 1-year guarantee : 7-year surrender : 1% first-year bonus : bailout 1% less | 3.00% | 3.10% |
| PGA 9 1-year guarantee : 9-year surrender : 1% first-year bonus : bailout 1% less | 3.10% | 3.20% |

| | \$600 Initial Annual |
|--|----------------------|
| FPDA 1-year guarantee : 9-year surrender | 2.15% |

Index-Rate Annuities : Rate Caps

Single Premium

| | \$15,000 | \$100,000 |
|---|-----------------------|-----------------------|
| IGA 5 with Principal Guarantee annual point-to-point : 5-year surrender : bailout 2% less : fixed interest crediting 1.70% | 4.00% 3.25% | 4.75% 4.00% |
| IGA 7 with Principal Guarantee annual point-to-point : 7-year surrender : bailout 2% less : fixed interest crediting 1.70% | 4.20% 3.40% | 5.00% 4.20% |

Immediate Annuities TIA and SIA

Rate Change

Use Code 082152011 for illustrations, version 2.22.0870 or higher
Update 271 for February 15, 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 2/15/2011; 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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