

Standard Insurance Company

February 15, 2019



Index-Rate Annuities: Cap Rates

	\$15,000	\$100,000
ISA 5 annual point-to-point : 5-year surrender : MVA during surrender period : fixed interest crediting 2.00%	5.25%	5.50%
ISA 7 annual point-to-point : 7-year surrender : MVA during surrender period : fixed interest crediting 2.00%	5.75%	6.00%
ISA 10 annual point-to-point : 10-year surrender : MVA during surrender period : fixed interest crediting 2.00%	6.00%	6.25%

Index-Rate Annuities: Participation Rates

	\$15,000	\$100,000
ISA 5 annual point-to-point : 5-year surrender : MVA during surrender period : fixed interest crediting 2.00%	42.0%	44.0%
ISA 7 annual point-to-point : 7-year surrender : MVA during surrender period : fixed interest crediting 2.00%	47.0%	49.0%
ISA 10 annual point-to-point : 10-year surrender : MVA during surrender period : fixed interest crediting 2.00%	48.0%	50.0%
SCA 7 7-year point-to-point : annual spread of 0.00% : 7-year MVA & surrender : fixed interest crediting 2.00%	150.0%	

Fixed-Rate Annuities: Crediting Rates

	\$15,000	\$100,000
AGA 5 1-year guarantee : 5-year surrender : 2% first-year bonus : MVA during surrender period	4.20%	4.30%
AGA 7 1-year guarantee : 7-year surrender : 2% first-year bonus : MVA during surrender period	4.50%	4.60%

Existing Plan Contributions: Crediting Rates

	\$600 Initial Annual
FPDA 1-year guarantee : 9-year surrender	1.30%

Fixed-Rate Annuities: Crediting Rates

	\$15,000	\$100,000
FGA 3 3-year repeating guarantee : 3-year repeating surrender and MVA period	2.80%	2.90%
FGA 5 5-year repeating guarantee : 5-year repeating surrender and MVA period	3.30%	3.40%
FGA 7 7-year repeating guarantee : 7-year repeating surrender and MVA period	3.35%	3.45%
FGA 10 10-year repeating guarantee : 10-year repeating surrender and MVA period	3.35%	3.45%

Single Premium Immediate Annuities

TIA

SIA

Restricted SPIA

All SPIA sales need to be accompanied by an illustration.

FGA, AGA, and SCA Minimum Fund Guarantee Rate : 1.30% on 87.5% of premium
 ISA Fixed Account Minimum Fund Guarantee Rate : 1.30% on 87.5% of premium
 ISA Index Account Minimum Fund Guarantee Rate : 1.00% on 87.5% of premium

Some products and rate guarantee periods available through select distribution only.
 FPDA only available for contributions to existing plans.

Rates effective 2/15/2019; may change without notice. Products of Standard Insurance Company. Product features and availability varies by state. The 45-day rate lock applies only to initial crediting, cap, participation and spread rates.

Not For Use With Consumers

(800) 378-4578
 10634 (02/15/19)