



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 : 9-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% | 50.0% | 52.0% |
| ISA 7 annual point-to-point : 7-year surrender : MVA during surrender period : fixed interest crediting 2.00% | 51.0% | 53.0% |
| ISA 10 annual point-to-point : 9-year surrender : MVA during surrender period : fixed interest crediting 2.00% | 52.0% | 54.0% |
| 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 | 4.45% | 4.55% |
| AGA 7 1-year guarantee : 7-year surrender : 2% first-year bonus : MVA during surrender period | 4.75% | 4.85% |

Existing Plan Contributions: Crediting Rates

| | \$600 Initial Annual |
|--|----------------------|
| FPDA 1-year guarantee : 9-year surrender | 1.60% |

Fixed-Rate Annuities: Crediting Rates

| | \$15,000 | \$100,000 |
|---|--------------|--------------|
| FGA 3 3-year repeating guarantee : 3-year repeating surrender and MVA period | 2.75% | 2.85% |
| 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% |

Immediate Annuities

TIA and SIA

Rate Change

Use Code 080818 for illustrations

Update 402 for August 8, 2018 rates and approvals

- ISA Minimum Contract Guarantee Rate : 1.50% on 87.5% of premium
- SCA Minimum Contract Guarantee Rate : 1.50% on 87.5% of premium
- AGA and FPDA Minimum Guaranteed Rate : 1.50%

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

Rates effective 8/8/2018; may change without notice. Products of Standard Insurance Company. Policies # SPDA, SPDA-IA, SPDA-IA2, SPDA-IA3, FPDA and SPIA. Product availability varies by state. The 45-day rate lock applies only to initial crediting, cap, participation and spread rates.

Not For Use With Consumers