



## Index-Rate Annuities: Cap Rates

	\$15,000	\$100,000
<b>ISA 5</b> annual point-to-point : 5-year surrender : MVA during surrender period : fixed interest crediting 2.00%	<b>5.25%</b>	<b>5.50%</b>
<b>ISA 7</b> annual point-to-point : 7-year surrender : MVA during surrender period : fixed interest crediting 2.00%	<b>5.75%</b>	<b>6.00%</b>
<b>ISA 10</b> annual point-to-point : 9-year surrender : MVA during surrender period : fixed interest crediting 2.00%	<b>6.00%</b>	<b>6.25%</b>

## Index-Rate Annuities: Participation Rates

	\$15,000	\$100,000
<b>ISA 5</b> annual point-to-point : 5-year surrender : MVA during surrender period : fixed interest crediting 2.00%	<b>50.0%</b>	<b>52.0%</b>
<b>ISA 7</b> annual point-to-point : 7-year surrender : MVA during surrender period : fixed interest crediting 2.00%	<b>51.0%</b>	<b>53.0%</b>
<b>ISA 10</b> annual point-to-point : 9-year surrender : MVA during surrender period : fixed interest crediting 2.00%	<b>52.0%</b>	<b>54.0%</b>
<b>SCA 7</b> 7-year point-to-point : annual spread of 0.00% : 7-year MVA & surrender : fixed interest crediting 2.00%	<b>150.0%</b>	

## Fixed-Rate Annuities: Crediting Rates

	\$15,000	\$100,000
<b>AGA 5</b> 1-year guarantee : 5-year surrender : 2% first-year bonus : MVA during surrender period	<b>4.45%</b>	<b>4.55%</b>
<b>AGA 7</b> 1-year guarantee : 7-year surrender : 2% first-year bonus : MVA during surrender period	<b>4.75%</b>	<b>4.85%</b>

## Existing Plan Contributions: Crediting Rates

	\$600 Initial Annual
<b>FPDA</b> 1-year guarantee : 9-year surrender	<b>1.60%</b>

## Fixed-Rate Annuities: Crediting Rates

	\$15,000	\$100,000
<b>FGA 3</b> 3-year repeating guarantee : 3-year repeating surrender and MVA period	<b>2.75%</b>	<b>2.85%</b>
<b>FGA 5</b> 5-year repeating guarantee : 5-year repeating surrender and MVA period	<b>3.30%</b>	<b>3.40%</b>
<b>FGA 7</b> 7-year repeating guarantee : 7-year repeating surrender and MVA period	<b>3.35%</b>	<b>3.45%</b>
<b>FGA 10</b> 10-year repeating guarantee : 10-year repeating surrender and MVA period	<b>3.35%</b>	<b>3.45%</b>

## Immediate Annuities

### TIA and SIA

## Rate Change

Use Code 090118 for illustrations

Update 403 for September 1, 2018 rates and approvals

- ISA Minimum Contract Guarantee Rate : 1.55% on 87.5% of premium
- SCA Minimum Contract Guarantee Rate : 1.55% on 87.5% of premium
- AGA and FPDA Minimum Guaranteed Rate : 1.55%

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

Rates effective 9/1/2018; 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