

Standard Insurance Company

October 15, 2018



Index-Rate Annuities: Cap Rates

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

Index-Rate Annuities: Participation Rates

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

Fixed-Rate Annuities: Crediting Rates

	\$15,000	\$100,000
AGA 5	4.60%	4.70%
1-year guarantee : 5-year surrender : 2% first-year bonus : MVA during surrender period		
AGA 7	4.90%	5.00%
1-year guarantee : 7-year surrender : 2% first-year bonus : MVA during surrender period		

Existing Plan Contributions: Crediting Rates

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

Fixed-Rate Annuities: Crediting Rates

	\$15,000	\$100,000
FGA 3	2.90%	3.00%
3-year repeating guarantee : 3-year repeating surrender and MVA period		
FGA 5	3.45%	3.55%
5-year repeating guarantee : 5-year repeating surrender and MVA period		
FGA 7	3.50%	3.60%
7-year repeating guarantee : 7-year repeating surrender and MVA period		
FGA 10	3.50%	3.60%
10-year repeating guarantee : 10-year repeating surrender and MVA period		

Immediate Annuities

TIA and SIA

Rate Change

Use Code 101518 for illustrations

Update 405 for October 15, 2018 rates and approvals

- ISA and SCA Minimum Fund Guarantee Rate : 1.60% on 87.5% of premium
- FGA and AGA Minimum Fund Guarantee Rate : 1.60% 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 10/15/2018; 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