

Standard Insurance Company

December 1, 2017



Index-Rate Annuities: Cap Rates

	\$15,000	\$100,000	
Single Premium	ISA 5	4.25%	4.75%
	annual point-to-point : 5-year surrender : MVA during surrender period : fixed interest crediting 2.00%		
	ISA 7	4.50%	5.00%
	annual point-to-point : 7-year surrender : MVA during surrender period : fixed interest crediting 2.00%		
	ISA 10	4.50%	5.00%
	annual point-to-point : 9-year surrender : MVA during surrender period : fixed interest crediting 2.00%		
IGA 5	3.00%	3.50%	
annual point-to-point : 5-year surrender : bailout 2% less : fixed interest crediting 1.00%			
IGA 7	3.50%	4.00%	
annual point-to-point : 7-year surrender : bailout 2% less : fixed interest crediting 1.00%			

Index-Rate Annuities: Participation Rates

	\$15,000
SCA 7	125.00%
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	
Single Premium	AGA 5	3.90%	4.00%
	1-year guarantee : 5-year surrender : 2% first-year bonus : MVA during surrender period		
	AGA 7	4.25%	4.35%
1-year guarantee : 7-year surrender : 2% first-year bonus : MVA during surrender period			
Flexible Premium		\$5,000	\$100,000
	PGA 5	2.40%	2.50%
	1-year guarantee : 5-year surrender : 1% first-year bonus : bailout 1% less		
	PGA 7	2.55%	2.65%
	1-year guarantee : 7-year surrender : 1% first-year bonus : bailout 1% less		
	PGA 9	2.65%	2.75%
1-year guarantee : 9-year surrender : 1% first-year bonus : bailout 1% less			
	\$600 Initial Annual		
FPDA	1.40%		
1-year guarantee : 9-year surrender			

Fixed-Rate Annuities: Crediting Rates

	\$15,000	\$100,000	
Single Premium	FGA 5	2.55%	2.65%
	5-year guarantee : 5-year surrender : MVA during guarantee period		
	FGA 6	2.60%	2.70%
	6-year guarantee : 6-year surrender : MVA during guarantee period		
	FGA 7	2.60%	2.70%
	7-year guarantee : 7-year surrender : MVA during guarantee period		
FGA 10	2.60%	2.70%	
10-year guarantee : 9-year surrender : MVA during guarantee period			

Immediate Annuities

TIA and SIA

Rate Change

Use Code 120117 for illustrations

Update 390 for December 1, 2017 rates and approvals

- ISA Minimum Contract Guarantee Rate : 1.00% on 87.5% of premium
- SCA Minimum Contract Guarantee Rate : 1.00% on 87.5% of premium
- IGA Minimum Contract Guarantee Rate : 1.00% on 100% of premium less surrender charges
- Fixed-Rate Annuities Minimum Guaranteed Rate : 1.00%

SCA available through select distribution only.

Rates effective 12/1/2017; may change without notice. Products of Standard Insurance Company. Policies # SPDA, SPDA-IA, SPDIA-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

(800) 378-4578

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