

The Standard: Annuity Spreadsheet: July 1, 2015

	Product	Cap Rates		Bailout Cap Rate	Participation	Fixed Interest	Surrender Period	MVA	Principal Guarantee	Surrender-Free Withdrawals	Additional Features
Index-Rate : Single	Index Select Annuity 5	3.50%	\$15,000	none	100% of S&P 500®	1.75%	5 years	5 years	no	annual 10% withdrawals, annuitization, death benefit, nursing home waiver, terminal condition waiver, RMDs	12-month point-to-point partial index credit at death or annuitization, full accumulated value at death, GMAB. Issue age 0-90
		4.00%	\$100,000			1 year guarantee	7,6,5,4,2% no automatic reset				
	Index Select Annuity 7	3.75%	\$15,000	none	100% of S&P 500®	1.75%	7 years	7 years	no	annual 10% withdrawals, annuitization, death benefit, nursing home waiver, terminal condition waiver, RMDs	12-month point-to-point, partial index credit at death or annuitization, full accumulated value at death, GMAB. Issue age 0-90
		4.25%	\$100,000			1 year guarantee	7,6,5,4,3,2,1% no automatic reset				
	Index Select Annuity 10	4.00%	\$15,000	none	100% of S&P 500®	1.75%	9 years	10 years	no	annual 10% withdrawals, annuitization, death benefit, nursing home waiver, terminal condition waiver, RMDs	12-month point-to-point, partial index credit at death or annuitization, full accumulated value at death, GMAB. Issue age 0-80
		4.50%	\$100,000			1 year guarantee	8,7,6,5,4,3,2,1,0.9% no automatic reset				
	Index Growth Annuity 5	2.25%	\$15,000	0.25% year 2-5	100% of S&P 500®	1.00%	5 years	none	no	annual 10% withdrawals, annuitization, death benefit, nursing home waiver, terminal condition waiver, SEPPs, RMDs	12-month point-to-point, partial index credit at death or annuitization, full accumulated value at death. Issue age 0-90
		2.75%	\$100,000	0.75% year 2-5		1 year guarantee	8,7,6,4,2% no automatic reset				
	Index Growth Annuity 7	2.50%	\$15,000	0.50% year 2-7	100% of S&P 500®	1.00%	7 years	none	no	annual 10% withdrawals, annuitization, death benefit, nursing home waiver, terminal condition waiver, SEPPs, RMDs	12-month point-to-point, partial index credit at death or annuitization, full accumulated value at death. Issue age 0-90
		3.00%	\$100,000	1.00% year 2-7		1 year guarantee	9,8,7,6,5,4,2% no automatic reset				
Multi Year Guaranteed : Fixed Rate : Single	Focused Growth Annuity 5	2.40%	\$15,000	none		5 years	5 years	5 years	no	interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, RMDs	full accumulated value at death. Issue age 0-90
			2.50%	\$100,000							
	Focused Growth Annuity 6	2.50%	\$15,000	none		6 years	6 years	6 years	no	interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, RMDs	full accumulated value at death. Issue age 0-90
			2.60%	\$100,000							
	Focused Growth Annuity 7	2.55%	\$15,000	none		7 years	7 years	7 years	no	interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, RMDs	full accumulated value at death. Issue age 0-90
			2.65%	\$100,000							
	Focused Growth Annuity 10	3.00%	\$15,000	none		10 years	9 years	10 years	no	interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, RMDs	full accumulated value at death. Issue age 0-80
		3.10%	\$100,000								
	Secured Rate Annuity 5	1.50%	\$15,000	none		5 years	5 years	none	100%	annual 10% withdrawals, annuitization, interest payments, nursing home waiver, terminal condition waiver, death benefit, SEPPs, RMDs	full accumulated value at death. Issue age 0-90
		1.60%	\$100,000								
	Secured Rate Annuity 6	1.70%	\$15,000	none		6 years	6 years	none	100%	annual 10% withdrawals, annuitization, interest payments, nursing home waiver, terminal condition waiver, death benefit, SEPPs, RMDs	full accumulated value at death. Issue age 0-90
		1.80%	\$100,000								

Not For Use With Consumers

¹ Note that the bailout rate will never be less than the guaranteed minimum rate.

Rates effective 7/1/2015; may change. Products of Standard Insurance Company. Policies # SRA, SRA-B, SPDA, SPDA-IA, FPDA. Product availability varies by state. The 45-day rate lock applies only to initial crediting and cap rates. Surrender charges may apply to withdrawals during the surrender period. The nursing home waiver is not available in MA. State-specific conditions apply to the terminal condition waiver. The FGA, AGA and ISA include an MVA and is not available in some states.

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	Product	Crediting Rates		Bailout Rate	Fixed Interest	Surrender Period	MVA	Principal Guarantee	Surrender-Free Withdrawals	Additional Features	
Fixed Rate : Single	Secured Rate Annuity 1	2.50%	\$15,000	1.50% year 2-5 / 1.00% year 6 ¹	1 year	6 years	none	100%	annual 10% withdrawals, annuitization, interest payments, nursing home waiver, terminal condition waiver, death benefit, SEPPs, RMDs	1.00% first-year bonus, persistency bonus, full accumulated value at death. Issue age 0-90	
		2.60%	\$100,000	1.60% year 2-5 / 1.00% year 6 ¹		7,7,7,6,5,3%	no automatic reset				
	First Rate Annuity 7	3.80%	\$15,000	none	1 year	7 years	none	100%	annual 10% withdrawals, annuitization, interest payments, nursing home waiver, terminal condition waiver, death benefit, SEPPs, RMDs	2.00% first-year bonus, full accumulated value at death. Issue age 0-90	
		3.90%	\$100,000			9,8,7,6,5,4,2%	no automatic reset				
	Advantage Growth Annuity 5	3.30%	\$15,000	none	1 year	5 years	5 years	no	annual 10% withdrawals, annuitization, interest payments, nursing home waiver, terminal condition waiver, death benefit, RMDs	2.00% first-year bonus, full accumulated value at death. Issue age 0-90	
3.40%		\$100,000			7,6,5,4,2%	no automatic reset					
Advantage Growth Annuity 7	3.55%	\$15,000	none	1 year	7 years	7 years	no	annual 10% withdrawals, annuitization, interest payments, nursing home waiver, terminal condition waiver, death benefit, RMDs	2.00% first-year bonus, full accumulated value at death. Issue age 0-90		
	3.65%	\$100,000			7,6,5,4,3,2,1%	no automatic reset					
Fixed Rate : Flexible	Principal Growth Annuity 5	2.20%	\$5,000	1.20% year 2-5 ¹	1 year	5 years	none	100%	annual 10% withdrawals, annuitization, interest payments, nursing home waiver, terminal condition waiver, death benefit, SEPPs, RMDs	1.00% first-year bonus, full accumulated value at death. Issue age 0-90	
		2.30%	\$100,000	1.30% year 2-5 ¹		8,7,6,4,2%	no automatic reset				
	Principal Growth Annuity 7	2.35%	\$5,000	1.35% year 2-7 ¹	1 year	7 years	none	100%	annual 10% withdrawals, annuitization, interest payments, nursing home waiver, terminal condition waiver, death benefit, SEPPs, RMDs	1.00% first-year bonus, full accumulated value at death. Issue age 0-90	
		2.45%	\$100,000	1.45% year 2-7 ¹		9,8,7,6,5,4,2%	no automatic reset				
	Principal Growth Annuity 9	2.45%	\$5,000	1.45% year 2-9 ¹	1 year	9 years	none	100%	annual 10% withdrawals, annuitization, interest payments, nursing home waiver, terminal condition waiver, death benefit, SEPPs, RMDs	1.00% first-year bonus, full accumulated value at death. Issue age 0-90	
		2.55%	\$100,000	1.55% year 2-9 ¹		9,8,7,6,5,4,3,2,1%	no automatic reset				
	Flexible Premium Deferred Annuity	2.00%	\$600	none	1 year	9 years	none	100%	annual 10% withdrawals, annuitization, interest payments, nursing home waiver, terminal condition waiver, death benefit, SEPPs, RMDs	full accumulated value at death. Issue age 0-90	
	Initial annualized					9,8,7,6,5,4,3,2,1%	no automatic reset				
	Immediate Annuities										
	For current rates, forms, detailed product information and illustration software, go to www.standard.com/annuities/ or call 800.378.4578										

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