

FIXED-RATE ANNUITIES : CREDITING RATES

SINGLE PREMIUM

	\$15,000	\$100,000
SRA 1	3.35%	3.45%
1-year guarantee : 6-year surrender : 1% first-year bonus : bailout 1%(2-5) 2%(6) less		
SRA 3	1.30%	1.40%
3-year guarantee : 3-year surrender		
SRA 5	2.40%	2.50%
5-year guarantee : 5-year surrender		
SRA 6	2.40%	2.50%
6-year guarantee : 6-year surrender		

	\$15,000	\$100,000
FRA 7	4.30%	4.40%
1-year guarantee : 7-year surrender : 2% first-year bonus		

	\$15,000	\$100,000
FGA 5	2.95%	3.05%
5-year guarantee : 5-year surrender : MVA during surrender		
FGA 6	3.40%	3.50%
6-year guarantee : 6-year surrender : MVA during surrender		

FLEXIBLE PREMIUM

	\$5,000	\$100,000
PGA 5	2.95%	3.05%
1-year guarantee : 5-year surrender : 1% first-year bonus : bailout 1% less		
PGA 7	3.35%	3.45%
1-year guarantee : 7-year surrender : 1% first-year bonus : bailout 1% less		
PGA 9	4.10%	4.20%
1-year guarantee : 9-year surrender : 1% first-year bonus : bailout 1% less		

	\$600 INITIAL ANNUAL
FPDA	2.35%
1-year guarantee : 9-year surrender	

Standard Insurance Company

November 4, 2009

SINGLE PREMIUM

INDEX-RATE ANNUITIES : RATE CAPS

	\$15,000	\$100,000
IGA 5	4.25%	5.00%
3.85% 4.60% with Principal Guarantee		
annual point-to-point : 5-year surrender : bailout 2% less : fixed interest crediting 3.00%		

	\$15,000	\$100,000
IGA 7	4.50%	5.25%
4.10% 4.85% with Principal Guarantee		
annual point-to-point : 7-year surrender : bailout 2% less : fixed interest crediting 3.00%		

SINGLE PREMIUM

IMMEDIATE ANNUITIES

TIA and SIA

Rate Change

Use Code 110409 for illustrations

Update 237 for November 4, 2009 rates and approvals

- Index-Rate Annuities Minimum Contract Guarantee Rate : **1.00%** on 100% of premium
- Fixed-Rate Annuities Minimum Guaranteed Rate : **1.15%**

Rates effective 11/04/2009; may change without notice. Products of Standard Insurance Company. Policies # SRA, SRA-B, SPDA, SPDA-IA, FPDA and SPIA. Product availability varies by state. The 45-day rate lock applies only to initial crediting and cap rates.

Not For Use With Consumers