

FIXED-RATE ANNUITIES : CREDITING RATES

SINGLE PREMIUM

| | | |
|--|--------------|--------------|
| | \$15,000 | \$100,000 |
| SRA 1 | 3.25% | 3.35% |
| 1-year guarantee : 6-year surrender : 1% first-year bonus : bailout 1%(2-5) 2%(6) less | | |

SRA 3 *No LONGER OFFERED*
3-year guarantee : 3-year surrender

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|-------------------------------------|--------------|--------------|
| SRA 5 | 2.25% | 2.35% |
| 5-year guarantee : 5-year surrender | | |

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|-------------------------------------|--------------|--------------|
| SRA 6 | 2.35% | 2.45% |
| 6-year guarantee : 6-year surrender | | |

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|---|--------------|--------------|
| | \$15,000 | \$100,000 |
| FRA 7 | 4.15% | 4.25% |
| 1-year guarantee : 7-year surrender : 2% first-year bonus | | |

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|--|--------------|--------------|
| | \$15,000 | \$100,000 |
| FGA 5 | 3.00% | 3.10% |
| 5-year guarantee : 5-year surrender : MVA during surrender | | |

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|--|--------------|--------------|
| FGA 6 | 3.30% | 3.40% |
| 6-year guarantee : 6-year surrender : MVA during surrender | | |

FLEXIBLE PREMIUM

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|---|--------------|--------------|
| | \$5,000 | \$100,000 |
| PGA 5 | 2.60% | 2.70% |
| 1-year guarantee : 5-year surrender : 1% first-year bonus : bailout 1% less | | |

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|---|--------------|--------------|
| PGA 7 | 3.00% | 3.10% |
| 1-year guarantee : 7-year surrender : 1% first-year bonus : bailout 1% less | | |

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|---|--------------|--------------|
| PGA 9 | 3.50% | 3.60% |
| 1-year guarantee : 9-year surrender : 1% first-year bonus : bailout 1% less | | |

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|-------------------------------------|----------------------|
| | \$600 INITIAL ANNUAL |
| FPDA | 2.25% |
| 1-year guarantee : 9-year surrender | |

Standard Insurance Company

March 1, 2010

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% | | | |

| | | | |
|---|--------------|--------------|--------------------------|
| 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 030110 for illustrations

Update 242 for March 1, 2010 rates and approvals

- Index-Rate Annuities Minimum Contract Guarantee Rate : **1.00%** on 100% of premium
- Fixed-Rate Annuities Minimum Guaranteed Rate : **1.10%**

Rates effective 03/01/2010; 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