

Standard Insurance Company

Renewal Rate History for Secured Rate Annuity 1

As of 03/15/2010

For deposits less than \$100k

Deposit Date	Initial Rate	Renewal Rate Changes																
		04/01/02	07/01/02	01/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10
01/01/01	6.95%	5.95%	5.95%	5.95%	5.95%	5.95%	5.95%	5.00%	5.00%	5.00%	5.15%	4.95%	4.95%	4.85%	4.35%	4.15%	4.15%	4.15%
		04/01/02	07/01/02	01/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10
04/01/01	6.95%	5.95%	5.95%	5.95%	5.95%	5.95%	5.95%	5.00%	5.00%	5.00%	5.15%	4.95%	4.95%	4.85%	4.35%	4.15%	3.95%	3.55%
		05/01/02	07/01/02	01/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10
05/01/01	6.95%	5.95%	5.95%	5.95%	5.95%	5.95%	5.95%	5.00%	5.00%	5.00%	5.15%	4.95%	4.95%	4.85%	4.35%	4.15%	3.95%	3.55%
		06/01/02	07/01/02	01/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10
06/01/01	6.85%	5.85%	5.85%	5.85%	5.85%	5.85%	4.90%	4.90%	4.90%	5.05%	4.85%	4.85%	4.80%	4.30%	4.15%	3.95%	3.55%	
		07/01/02	01/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	
07/01/01	6.55%	5.55%	5.55%	5.55%	5.55%	5.55%	4.60%	4.60%	4.60%	4.75%	4.55%	4.55%	4.55%	4.30%	4.15%	3.95%	3.55%	
		08/01/02	01/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	
08/01/01	6.55%	5.55%	5.55%	5.55%	5.55%	5.55%	4.60%	4.60%	4.60%	4.75%	4.55%	4.55%	4.55%	4.30%	4.15%	3.95%	3.55%	
		09/01/02	01/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	
09/01/01	6.55%	5.55%	5.55%	5.55%	5.55%	5.55%	4.60%	4.60%	4.60%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	4.75%	
		10/01/02	01/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	
10/01/01	6.55%	5.55%	5.55%	5.55%	5.55%	5.55%	4.60%	4.60%	4.60%	4.75%	4.55%	4.55%	4.55%	4.30%	4.15%	3.95%	3.55%	
		11/01/02	01/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	
11/01/01	6.00%	5.00%	5.00%	5.00%	5.00%	5.00%	4.05%	4.05%	4.05%	4.20%	4.00%	4.00%	4.00%	4.30%	4.15%	3.95%	3.55%	
		12/01/02	01/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	
12/01/01	5.60%	4.60%	4.60%	4.60%	4.60%	3.65%	3.65%	3.65%	3.80%	3.60%	3.60%	4.00%	4.30%	4.30%	4.30%	4.30%		
		01/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10		

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Deposit Date	Initial Rate	Renewal Rate Changes																
01/01/02	6.05%	5.05%	5.05%	5.05%	5.05%	4.30%	4.30%	4.30%	4.45%	4.45%	4.45%	4.25%	3.80%	3.70%	3.60%	3.40%		
		02/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10		
02/01/02	5.65%	4.65%	4.65%	4.65%	4.65%	3.90%	3.90%	3.90%	4.05%	4.05%	4.05%	3.90%	3.80%	3.70%	3.60%	3.40%		
		03/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10		
03/01/02	5.65%	4.65%	4.65%	4.65%	4.65%	3.90%	3.90%	3.90%	4.05%	4.05%	4.05%	3.90%	3.80%	3.70%	3.60%	3.40%		
		04/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10		
04/01/02	5.70%	4.70%	4.70%	4.70%	4.70%	3.95%	3.95%	3.95%	4.10%	4.10%	4.10%	3.95%	3.80%	3.65%	3.55%	3.40%		
		05/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10		
05/01/02	5.70%	4.70%	4.70%	4.70%	4.70%	3.95%	3.95%	3.95%	4.10%	4.10%	4.10%	3.95%	3.80%	3.65%	3.55%	3.40%		
		06/01/03	07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10		
06/01/02	5.90%	4.90%	4.90%	4.90%	4.15%	4.15%	4.15%	4.30%	4.30%	4.30%	4.15%	3.80%	3.65%	3.55%	3.40%			
		07/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10			
07/01/02	5.90%	4.90%	4.90%	4.90%	4.15%	4.15%	4.15%	4.30%	4.30%	4.30%	4.15%	3.80%	3.65%	3.55%	3.40%			
		08/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10			
07/16/02	5.40%	4.40%	4.40%	4.40%	3.65%	3.65%	3.65%	3.80%	3.80%	3.80%	3.65%	3.80%	3.65%	3.55%	3.40%			
		09/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10			
08/01/02	5.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%			
		09/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10			
09/01/02	5.00%	4.00%	4.00%	4.00%	3.25%	3.50%	3.50%	3.65%	3.65%	3.65%	3.50%	3.80%	3.65%	3.55%	3.40%			
		10/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10			
10/01/02	4.75%	3.75%	3.75%	3.75%	3.00%	3.50%	3.50%	3.65%	3.65%	3.65%	3.75%	3.75%	3.65%	3.55%	3.40%			
		11/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10			
11/01/02	4.75%	3.75%	3.75%	3.75%	3.00%	3.50%	3.50%	3.65%	3.65%	3.65%	3.75%	3.75%	3.65%	3.55%	3.40%			
		12/01/03	01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10			
12/01/02	4.60%	3.60%	3.60%	3.00%	3.50%	3.50%	3.65%	3.65%	3.65%	3.60%	3.80%	3.65%	3.55%	3.40%				
		01/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10				

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01/01/03	4.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.80%	3.80%	3.80%	3.75%	3.75%	3.50%	3.25%	3.15%				
		02/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10				
02/01/03	4.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.65%	3.65%	3.65%	3.60%	3.60%	3.60%	3.25%	3.15%				
		03/04/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10				
03/04/03	4.45%	3.50%	3.50%	3.50%	3.50%	3.50%	3.55%	3.55%	3.55%	3.45%	3.45%	3.45%	3.25%	3.15%				
		04/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10				
04/01/03	4.45%	3.50%	3.50%	3.50%	3.50%	3.50%	3.55%	3.55%	3.55%	3.45%	3.45%	3.45%	3.25%	3.15%				
		05/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10				
05/01/03	4.20%	3.50%	3.50%	3.50%	3.50%	3.50%	3.55%	3.55%	3.55%	3.45%	3.35%	3.20%	3.20%	3.15%				
		06/01/04	07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10				
06/01/03	4.05%	3.05%	3.05%	3.05%	3.05%	3.10%	3.10%	3.10%	3.05%	3.35%	3.20%	3.20%	3.15%					
		07/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10					
07/01/03	3.70%	3.00%	3.00%	3.00%	3.00%	3.05%	3.05%	3.05%	3.00%	3.35%	3.20%	3.20%	3.15%					
		08/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10					
08/01/03	3.95%	3.00%	3.00%	3.00%	3.00%	3.05%	3.05%	3.05%	3.00%	3.35%	3.20%	3.20%	3.15%					
		09/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10					
09/01/03	4.30%	3.30%	3.30%	3.30%	3.30%	3.35%	3.35%	3.35%	3.30%	3.30%	3.30%	3.30%	3.15%					
		10/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10					
10/01/03	4.30%	3.30%	3.30%	3.30%	3.30%	3.35%	3.35%	3.35%	3.30%	3.30%	3.30%	3.30%	3.15%					
		11/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10					
11/01/03	4.60%	3.60%	3.60%	3.60%	3.60%	3.65%	3.65%	3.65%	3.60%	3.60%	3.60%	3.60%	3.15%					
		12/01/04	01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10					
12/01/03	4.60%	3.60%	3.60%	3.60%	3.65%	3.65%	3.65%	3.60%	3.60%	3.60%	3.60%	3.15%						
		01/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10						

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01/01/04	4.40%	3.40%	3.40%	3.40%	3.45%	3.45%	3.45%	3.40%	3.40%	3.40%	3.40%	3.05%						
		02/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10						
02/01/04	4.15%	3.15%	3.15%	3.15%	3.20%	3.20%	3.20%	3.15%	3.15%	3.15%	3.15%	3.15%						
		03/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10						
03/01/04	4.15%	3.15%	3.15%	3.15%	3.20%	3.20%	3.20%	3.15%	3.15%	3.15%	3.15%	3.15%						
		04/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10						
04/01/04	4.00%	3.00%	3.00%	3.00%	3.05%	3.05%	3.05%	3.00%	3.10%	3.00%	3.00%	3.05%						
		04/12/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10						
04/12/04	4.25%	3.25%	3.25%	3.25%	3.30%	3.30%	3.30%	3.25%	3.25%	3.25%	3.25%	3.05%						
		05/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10						
05/01/04	4.40%	3.40%	3.40%	3.40%	3.45%	3.45%	3.45%	3.40%	3.40%	3.40%	3.40%	3.05%						
		06/01/05	07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10						
06/01/04	4.40%	3.40%	3.40%	3.45%	3.45%	3.45%	3.40%	3.40%	3.40%	3.40%	3.05%							
		07/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10							
07/01/04	4.50%	3.50%	3.50%	3.55%	3.55%	3.55%	3.50%	3.50%	3.50%	3.50%	3.05%							
		08/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10							
08/01/04	4.50%	3.50%	3.50%	3.55%	3.55%	3.55%	3.50%	3.50%	3.50%	3.50%	3.05%							
		09/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10							
09/01/04	4.30%	3.30%	3.30%	3.35%	3.35%	3.35%	3.30%	3.30%	3.30%	3.30%	3.05%							
		10/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10							
10/01/04	4.15%	3.15%	3.15%	3.20%	3.20%	3.20%	3.15%	3.15%	3.15%	3.15%	3.05%							
		11/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10							
11/01/04	4.05%	3.05%	3.05%	3.10%	3.10%	3.10%	3.15%	3.15%	3.05%	3.05%	3.05%							
		12/01/05	01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10							
12/01/04	4.05%	3.05%	3.10%	3.10%	3.10%	3.15%	3.05%	3.05%	3.05%	3.05%								
		01/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10								

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For deposits less than \$100k

Deposit Date	Initial Rate	Renewal Rate Changes																
		02/01/06	07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10								
01/01/05	4.05%	3.05%	3.10%	3.10%	3.10%	3.10%	3.25%	3.10%	3.05%	3.05%								
02/01/05	4.20%	3.20%	3.25%	3.25%	3.25%	3.25%	3.25%	3.20%	3.20%	3.20%								
03/01/05	4.20%	3.20%	3.25%	3.25%	3.25%	3.25%	3.25%	3.20%	3.20%	3.20%								
03/24/05	4.50%	3.50%	3.55%	3.55%	3.55%	3.55%	3.55%	3.50%	3.50%	3.10%								
05/01/05	4.50%	3.50%	3.55%	3.55%	3.55%	3.55%	3.55%	3.50%	3.50%	3.10%								
06/01/05	4.35%	3.40%	3.40%	3.40%	3.40%	3.40%	3.35%	3.35%	3.10%									
07/01/05	4.20%	3.25%	3.25%	3.25%	3.25%	3.25%	3.20%	3.20%	3.20%									
08/01/05	4.20%	3.25%	3.25%	3.25%	3.25%	3.25%	3.20%	3.20%	3.20%									
09/01/05	4.20%	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%									
10/01/05	4.20%	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%	3.20%									
11/01/05	4.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%									
12/01/05	4.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%										
		01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10										

Standard Insurance Company

Renewal Rate History for Secured Rate Annuity 1

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For deposits less than \$100k

Deposit Date	Initial Rate	Renewal Rate Changes																
01/01/06	4.70%	3.70%	3.70%	3.75%	3.90%	3.80%	3.70%	3.70%										
		02/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10										
02/01/06	4.70%	3.70%	3.70%	3.75%	3.90%	3.80%	3.70%	3.70%										
		03/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10										
03/01/06	4.70%	3.70%	3.70%	3.75%	3.90%	3.80%	3.70%	3.70%										
		04/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10										
04/01/06	4.70%	3.70%	3.70%	3.75%	3.90%	3.80%	3.70%	3.70%										
		05/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10										
05/01/06	4.95%	3.95%	3.95%	4.00%	4.00%	3.95%	3.95%	3.95%										
		06/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10										
06/01/06	5.10%	4.10%	4.15%	4.15%	4.10%	4.10%	4.10%											
		07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10											
07/01/06	5.10%	4.10%	4.15%	4.15%	4.10%	4.10%	4.10%											
		08/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10											
08/01/06	5.10%	4.10%	4.15%	4.15%	4.10%	4.10%	4.10%											
		09/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10											
09/01/06	5.10%	4.10%	4.15%	4.15%	4.10%	4.10%	4.10%											
		10/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10											
10/01/06	5.10%	4.10%	4.15%	4.15%	4.10%	4.10%	4.10%											
		11/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10											
11/01/06	5.00%	4.00%	4.05%	4.05%	4.00%	4.00%	4.00%											
		11/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10											
12/01/06	4.80%	3.80%	3.85%	3.85%	3.80%	3.80%	3.80%											
		12/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10											

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Deposit Date	Initial Rate	Renewal Rate Changes																
01/01/07	4.70%	3.70%	3.70%	3.70%	3.70%	3.70%												
		01/01/08	07/01/08	01/01/09	07/01/09	01/01/10												
02/01/07	4.80%	3.80%	3.80%	3.80%	3.80%	3.80%												
		02/01/08	07/01/08	01/01/09	07/01/09	01/01/10												
03/01/07	5.00%	4.00%	4.00%	4.00%	4.00%	4.00%												
		03/01/08	07/01/08	01/01/09	07/01/09	01/01/10												
04/01/07	5.00%	4.00%	4.00%	4.00%	4.00%	4.00%												
		04/01/08	07/01/08	01/01/09	07/01/09	01/01/10												
05/01/07	4.65%	3.65%	3.85%	3.65%	3.65%	3.65%												
		05/01/08	07/01/08	01/01/09	07/01/09	01/01/10												
06/01/07	4.65%	3.65%	3.85%	3.65%	3.65%	3.65%												
		06/01/08	07/01/08	01/01/09	07/01/09	01/01/10												
06/18/07	4.90%	3.90%	3.90%	3.90%	3.90%	3.90%												
		06/18/08	07/01/08	01/01/09	07/01/09	01/01/10												
07/01/07	4.90%	3.90%	3.90%	3.90%	3.90%													
		07/01/08	01/01/09	07/01/09	01/01/10													
08/01/07	5.20%	4.20%	4.20%	4.20%	4.20%													
		08/01/08	01/01/09	07/01/09	01/01/10													
09/01/07	5.20%	4.20%	4.20%	4.20%	4.20%													
		09/01/08	01/01/09	07/01/09	01/01/10													
10/01/07	5.20%	4.20%	4.20%	4.20%	4.20%													
		10/01/08	01/01/09	07/01/09	01/01/10													
11/01/07	4.95%	3.95%	3.95%	3.95%	3.95%													
		11/01/08	01/01/09	07/01/09	01/01/10													
12/01/07	4.80%	3.80%	3.80%	3.80%	3.80%													
		12/01/08	01/01/09	07/01/09	01/01/10													

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Deposit Date	Initial Rate	Renewal Rate Changes															
01/01/08	4.90%	3.90%	3.90%	3.90%													
		01/01/09	07/01/09	01/01/10													
02/01/08	4.90%	3.90%	3.90%	3.90%													
		02/01/09	07/01/09	01/01/10													
03/01/08	4.90%	3.90%	3.90%	3.90%													
		03/01/09	07/01/09	01/01/10													
03/25/08	4.90%	3.90%	3.90%	3.90%													
		03/25/09	07/01/09	01/01/10													
04/01/08	4.70%	3.70%	3.70%	3.70%													
		04/01/09	07/01/09	01/01/10													
05/01/08	4.70%	3.70%	3.70%	3.70%													
		05/01/09	07/01/09	01/01/10													
06/01/08	4.90%	3.90%	3.90%	3.90%													
		06/01/09	07/01/09	01/01/10													
07/01/08	5.30%	4.30%	4.30%														
		07/01/09	01/01/10														
08/01/08	5.30%	4.30%	4.30%														
		08/01/09	01/01/10														
09/01/08	5.15%	4.15%	4.15%														
		09/01/09	01/01/10														
10/01/08	5.15%	4.15%	4.15%														
		10/01/09	01/01/10														
11/01/08	6.25%	5.25%	5.25%														
		11/01/09	01/01/10														
11/22/08	6.00%	5.00%	5.00%														
		11/22/09	01/01/10														
12/02/08	4.00%	3.00%	3.00%														
		12/02/09	01/01/10														
12/13/08	4.00%	3.00%	3.00%														
		12/13/09	01/01/10														

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Renewal Rate History for Secured Rate Annuity 1

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For deposits less than \$100k

Deposit Date	Initial Rate	Renewal Rate Changes																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
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		01/01/10																02/01/09	4.00%	3.00%																		02/01/10																02/19/09	4.90%	3.90%																		02/19/10																03/01/09	4.15%	3.15%																		03/01/10																04/03/09	4.35%																																			05/01/09	4.35%																																			05/27/09	4.05%																																			06/19/09	4.05%																																			07/01/09	4.05%																																			07/23/09	4.00%																																			08/01/09	4.00%																																			09/01/09	3.85%																																			09/17/09	3.70%																																			10/05/09	3.70%																																			10/15/09	3.70%																																			11/04/09	3.35%																																			12/01/09	3.35%																																																				
02/01/09	4.00%	3.00%																		02/01/10																02/19/09	4.90%	3.90%																		02/19/10																03/01/09	4.15%	3.15%																		03/01/10																04/03/09	4.35%																																			05/01/09	4.35%																																			05/27/09	4.05%																																			06/19/09	4.05%																																			07/01/09	4.05%																																			07/23/09	4.00%																																			08/01/09	4.00%																																			09/01/09	3.85%																																			09/17/09	3.70%																																			10/05/09	3.70%																																			10/15/09	3.70%																																			11/04/09	3.35%																																			12/01/09	3.35%																																																																						
		02/01/10																02/19/09	4.90%	3.90%																		02/19/10																03/01/09	4.15%	3.15%																		03/01/10																04/03/09	4.35%																																			05/01/09	4.35%																																			05/27/09	4.05%																																			06/19/09	4.05%																																			07/01/09	4.05%																																			07/23/09	4.00%																																			08/01/09	4.00%																																			09/01/09	3.85%																																			09/17/09	3.70%																																			10/05/09	3.70%																																			10/15/09	3.70%																																			11/04/09	3.35%																																			12/01/09	3.35%																																																																																								
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Standard Insurance Company

Renewal Rate History for Secured Rate Annuity 1

As of 03/15/2010

For deposits less than \$100k

Deposit Date	Initial Rate	Renewal Rate Changes																	
01/25/10	3.00%																		
02/01/10	3.00%																		
03/01/10	3.25%																		
03/15/10	3.40%																		