

Standard Insurance Company

Index Rate Cap History for Index Growth Annuity 5

As of 08/16/2010

Deposit Date	Premium	Rate Caps by Index Term						
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
01/01/06	\$15K	7.25%	7.25%	6.75%	6.75%	5.90%		
	\$100K	8.00%	8.00%	7.50%	7.50%	6.65%		
02/01/06	\$15K	7.25%	7.25%	6.90%	6.90%	6.20%		
	\$100K	8.00%	8.00%	7.65%	7.65%	6.95%		
03/01/06	\$15K	7.25%	7.25%	7.15%	6.60%	6.40%		
	\$100K	8.00%	8.00%	7.90%	7.35%	7.15%		
04/01/06	\$15K	7.50%	7.50%	7.50%	6.65%	6.55%		
	\$100K	8.25%	8.25%	8.25%	7.40%	7.30%		
05/01/06	\$15K	8.00%	7.50%	7.75%	7.20%	7.20%		
	\$100K	9.00%	8.50%	8.75%	8.20%	8.20%		
06/01/06	\$15K	8.50%	8.00%	8.60%	7.60%	7.60%		
	\$100K	9.50%	9.00%	9.60%	8.60%	8.60%		
07/01/06	\$15K	8.25%	7.75%	8.25%	8.25%	6.80%		
	\$100K	9.25%	8.75%	9.25%	9.25%	7.80%		
08/01/06	\$15K	8.25%	8.00%	8.00%	8.00%	6.60%		
	\$100K	9.25%	9.00%	9.00%	9.00%	7.60%		
09/01/06	\$15K	8.00%	7.50%	7.80%	7.00%			
	\$100K	9.00%	8.50%	8.80%	8.00%			
10/01/06	\$15K	8.00%	7.50%	7.70%	6.80%			
	\$100K	9.00%	8.50%	8.70%	7.80%			
11/01/06	\$15K	7.75%	7.15%	7.15%	6.45%			
	\$100K	8.75%	8.15%	8.15%	7.45%			
12/01/06	\$15K	8.00%	7.35%	7.05%	6.55%			
	\$100K	9.00%	8.35%	8.05%	7.55%			

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As of 08/16/2010

Deposit Date	Premium	Rate Caps by Index Term						
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
01/01/07	\$15K	7.50%	6.90%	6.90%	6.10%			
	\$100K	8.50%	7.90%	7.90%	7.10%			
02/01/07	\$15K	7.50%	7.05%	7.05%	6.10%			
	\$100K	8.50%	8.05%	8.05%	7.10%			
03/01/07	\$15K	7.50%	7.50%	6.50%	6.15%			
	\$100K	8.50%	8.50%	7.50%	7.15%			
04/01/07	\$15K	7.00%	6.85%	6.20%	6.00%			
	\$100K	8.00%	7.85%	7.20%	7.00%			
05/01/07	\$15K	6.65%	6.90%	6.20%	6.10%			
	\$100K	7.65%	7.90%	7.20%	7.10%			
06/01/07	\$15K	6.75%	7.05%	6.05%	6.05%			
	\$100K	7.75%	8.05%	7.05%	7.05%			
06/18/07	\$15K	7.40%	7.70%	6.70%	6.50%			
	\$100K	8.40%	8.70%	7.70%	7.50%			
07/01/07	\$15K	7.40%	7.50%	7.50%	6.55%			
	\$100K	8.40%	8.50%	8.50%	7.55%			
08/01/07	\$15K	7.40%	7.40%	7.40%	6.60%			
	\$100K	8.40%	8.40%	8.40%	7.60%			
09/01/07	\$15K	7.90%	8.10%	7.10%				
	\$100K	8.40%	8.60%	7.60%				
10/01/07	\$15K	7.90%	8.15%	7.15%				
	\$100K	8.40%	8.65%	7.65%				
11/01/07	\$15K	7.15%	7.15%	6.65%				
	\$100K	8.00%	8.00%	7.50%				
12/01/07	\$15K	7.00%	7.00%	6.55%				
	\$100K	8.00%	8.00%	7.55%				

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As of 08/16/2010

Deposit Date	Premium	Rate Caps by Index Term						
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
01/01/08	\$15K	7.25%	6.55%	6.10%				
	\$100K	8.25%	7.55%	7.10%				
02/01/08	\$15K	7.25%	6.45%	6.25%				
	\$100K	8.25%	7.45%	7.25%				
03/01/08	\$15K	7.50%	6.50%	6.60%				
	\$100K	8.50%	7.50%	7.60%				
03/25/08	\$15K	7.50%	6.50%	6.20%				
	\$100K	8.50%	7.50%	7.20%				
04/01/08	\$15K	7.50%	6.50%	6.30%				
	\$100K	8.50%	7.50%	7.30%				
05/01/08	\$15K	8.00%	7.00%	7.05%				
	\$100K	8.75%	7.75%	7.80%				
06/01/08	\$15K	8.00%	7.00%	7.00%				
	\$100K	8.75%	7.75%	7.75%				
07/01/08	\$15K	8.50%	7.50%	6.80%				
	\$100K	9.25%	8.25%	7.55%				
08/01/08	\$15K	8.75%	7.75%	6.95%				
	\$100K	9.75%	8.75%	7.95%				
09/01/08	\$15K	9.00%	8.00%					
	\$100K	10.00%	9.00%					
10/01/08	\$15K	8.50%	8.30%					
	\$100K	9.50%	9.30%					
11/01/08	\$15K	9.50%	8.85%					
	\$100K	10.25%	9.60%					
11/22/08	\$15K	9.00%	8.65%					
	\$100K	9.75%	9.40%					
12/02/08	\$15K	7.50%	8.30%					
	\$100K	8.25%	9.05%					
12/13/08	\$15K	6.00%	7.60%					
	\$100K	6.75%	8.35%					

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As of 08/16/2010

Deposit Date	Premium	Rate Caps by Index Term						
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
01/01/09	\$15K	6.00%	8.00%					
	\$100K	6.75%	8.75%					
02/01/09	\$15K	6.00%	6.50%					
	\$100K	6.75%	7.25%					
02/19/09	\$15K	6.50%	6.75%					
	\$100K	7.25%	7.50%					
03/01/09	\$15K	5.40%	6.65%					
	\$100K	6.15%	7.40%					
04/03/09	\$15K	6.25%	6.75%					
	\$100K	7.00%	7.50%					
05/01/09	\$15K	6.25%	6.45%					
	\$100K	7.00%	7.20%					
05/27/09	\$15K	5.85%	5.85%					
	\$100K	6.60%	6.60%					
06/19/09	\$15K	5.85%	6.05%					
	\$100K	6.60%	6.80%					
07/23/09	\$15K	5.70%	6.10%					
	\$100K	6.45%	6.85%					
08/01/09	\$15K	5.70%	5.65%					
	\$100K	6.45%	6.40%					
09/01/09	\$15K	5.35%						
	\$100K	6.10%						
09/17/09	\$15K	5.10%						
	\$100K	5.85%						
10/05/09	\$15K	5.00%						
	\$100K	5.75%						
10/15/09	\$15K	4.75%						
	\$100K	5.50%						
11/04/09	\$15K	4.25%						
	\$100K	5.00%						
12/01/09	\$15K	4.25%						
	\$100K	5.00%						

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Index Rate Cap History for Index Growth Annuity 5 As of 08/16/2010

Deposit Date	Premium	Rate Caps by Index Term						
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
01/01/10	\$15K	4.25%						
	\$100K	5.00%						
01/25/10	\$15K	3.75%						
	\$100K	4.50%						
02/01/10	\$15K	3.75%						
	\$100K	4.50%						
03/01/10	\$15K	4.25%						
	\$100K	5.00%						
03/15/10	\$15K	4.35%						
	\$100K	5.10%						
04/01/10	\$15K	4.60%						
	\$100K	5.35%						
04/15/10	\$15K	5.00%						
	\$100K	5.75%						
05/03/10	\$15K	4.30%						
	\$100K	5.05%						
05/14/10	\$15K	4.00%						
	\$100K	4.75%						
06/01/10	\$15K	3.70%						
	\$100K	4.35%						
07/01/10	\$15K	3.70%						
	\$100K	4.35%						
07/12/10	\$15K	3.50%						
	\$100K	4.25%						
08/16/10	\$15K	3.00%						
	\$100K	3.75%						

Standard Insurance Company

Index Rate Cap History for Index Growth Annuity 5 with Principal Guarantee Feature As of 08/16/2010

Deposit Date	Premium	Rate Caps by Index Term						
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
04/01/07	\$15K	6.60%	6.45%	5.80%	5.60%			
	\$100K	7.60%	7.45%	6.80%	6.60%			
05/01/07	\$15K	6.25%	6.50%	5.80%	5.70%			
	\$100K	7.25%	7.50%	6.80%	6.70%			
06/01/07	\$15K	6.35%	6.65%	5.65%	5.65%			
	\$100K	7.35%	7.65%	6.65%	6.65%			
06/18/07	\$15K	7.00%	7.30%	6.30%	6.10%			
	\$100K	8.00%	8.30%	7.30%	7.10%			
07/01/07	\$15K	7.00%	7.10%	7.10%	6.15%			
	\$100K	8.00%	8.10%	8.10%	7.15%			
08/01/07	\$15K	7.00%	7.00%	7.00%	6.20%			
	\$100K	8.00%	8.00%	8.00%	7.20%			
09/01/07	\$15K	7.50%	7.70%	6.70%				
	\$100K	8.00%	8.20%	7.20%				
10/01/07	\$15K	7.50%	7.75%	6.75%				
	\$100K	8.00%	8.25%	7.25%				
11/01/07	\$15K	6.75%	6.75%	6.25%				
	\$100K	7.60%	7.60%	7.10%				
12/01/07	\$15K	6.60%	6.60%	6.15%				
	\$100K	7.60%	7.60%	7.15%				

Standard Insurance Company

Index Rate Cap History for Index Growth Annuity 5 with Principal Guarantee Feature As of 08/16/2010

Deposit Date	Premium	Rate Caps by Index Term						
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
01/01/08	\$15K	6.85%	6.15%	5.70%				
	\$100K	7.85%	7.15%	6.70%				
02/01/08	\$15K	6.85%	6.05%	5.85%				
	\$100K	7.85%	7.05%	6.85%				
03/01/08	\$15K	7.10%	6.10%	6.20%				
	\$100K	8.10%	7.10%	7.20%				
03/25/08	\$15K	7.10%	6.10%	5.80%				
	\$100K	8.10%	7.10%	6.80%				
04/01/08	\$15K	7.10%	6.10%	5.90%				
	\$100K	8.10%	7.10%	6.90%				
05/01/08	\$15K	7.60%	6.60%	6.65%				
	\$100K	8.35%	7.35%	7.40%				
06/01/08	\$15K	7.60%	6.60%	6.60%				
	\$100K	8.35%	7.35%	7.35%				
07/01/08	\$15K	8.10%	7.10%	6.40%				
	\$100K	8.85%	7.85%	7.15%				
08/01/08	\$15K	8.35%	7.35%	6.55%				
	\$100K	9.35%	8.35%	7.55%				
09/01/08	\$15K	8.60%	7.60%					
	\$100K	9.60%	8.60%					
10/01/08	\$15K	8.10%	7.90%					
	\$100K	9.10%	8.90%					
11/01/08	\$15K	9.10%	8.45%					
	\$100K	9.85%	9.20%					
11/22/08	\$15K	8.60%	8.25%					
	\$100K	9.35%	9.00%					
12/02/08	\$15K	7.10%	7.90%					
	\$100K	7.85%	8.65%					
12/13/08	\$15K	5.60%	7.20%					
	\$100K	6.35%	7.95%					

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Index Rate Cap History for Index Growth Annuity 5 with Principal Guarantee Feature As of 08/16/2010

Deposit Date	Premium	Rate Caps by Index Term						
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
01/01/09	\$15K	5.60%	7.60%					
	\$100K	6.35%	8.35%					
02/01/09	\$15K	5.60%	6.10%					
	\$100K	6.35%	6.85%					
02/19/09	\$15K	6.10%	6.35%					
	\$100K	6.85%	7.10%					
03/01/09	\$15K	5.00%	6.25%					
	\$100K	5.75%	7.00%					
04/03/09	\$15K	5.85%	6.35%					
	\$100K	6.60%	7.10%					
05/01/09	\$15K	5.85%	6.05%					
	\$100K	6.60%	6.80%					
05/27/09	\$15K	5.45%	5.45%					
	\$100K	6.20%	6.20%					
06/19/09	\$15K	5.45%	5.65%					
	\$100K	6.20%	6.40%					
07/23/09	\$15K	5.30%	5.70%					
	\$100K	6.05%	6.45%					
08/01/09	\$15K	5.30%	5.25%					
	\$100K	6.05%	6.00%					
09/01/09	\$15K	4.95%						
	\$100K	5.70%						
09/17/09	\$15K	4.70%						
	\$100K	5.45%						
10/05/09	\$15K	4.60%						
	\$100K	5.35%						
10/15/09	\$15K	4.35%						
	\$100K	5.10%						
11/04/09	\$15K	3.85%						
	\$100K	4.60%						
12/01/09	\$15K	3.85%						
	\$100K	4.60%						

Standard Insurance Company

Index Rate Cap History for Index Growth Annuity 5 with Principal Guarantee Feature As of 08/16/2010

Deposit Date	Premium	Rate Caps by Index Term						
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
01/01/10	\$15K	3.85%						
	\$100K	4.60%						
01/25/10	\$15K	3.35%						
	\$100K	4.10%						
02/01/10	\$15K	3.35%						
	\$100K	4.10%						
03/01/10	\$15K	3.85%						
	\$100K	4.60%						
03/15/10	\$15K	3.95%						
	\$100K	4.70%						
04/01/10	\$15K	3.95%						
	\$100K	4.70%						
04/15/10	\$15K	4.25%						
	\$100K	5.00%						
05/03/10	\$15K	3.55%						
	\$100K	4.30%						
05/14/10	\$15K	3.25%						
	\$100K	4.00%						
06/01/10	\$15K	3.05%						
	\$100K	3.70%						
07/01/10	\$15K	3.05%						
	\$100K	3.70%						
07/12/10	\$15K	3.05%						
	\$100K	3.50%						
08/16/10	\$15K	2.25%						
	\$100K	3.00%						

Standard Insurance Company

Fixed Crediting Rate History for Index Growth Annuity 5

As of 08/16/2010

For all deposits

Deposit Date	Initial Rate	Renewal Rate Changes							
01/01/06	3.45%	3.45%	3.45%	3.55%	3.75%	3.65%	3.00%	3.00%	3.00%
		01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10
02/01/06	3.45%	3.45%	3.45%	3.55%	3.75%	3.65%	3.00%	3.00%	3.00%
		02/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10
03/01/06	3.45%	3.45%	3.45%	3.55%	3.75%	3.65%	3.00%	3.00%	3.00%
		03/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10
04/01/06	3.45%	3.45%	3.45%	3.55%	3.75%	3.65%	3.00%	3.00%	3.00%
		04/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10
05/01/06	3.45%	3.45%	3.45%	3.55%	3.75%	3.65%	3.00%	3.00%	3.00%
		05/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10
06/01/06	3.60%	3.60%	3.60%	3.70%	3.70%	3.65%	3.00%	3.00%	3.00%
		06/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10
07/01/06	3.60%	3.60%	3.70%	3.70%	3.65%	3.00%	3.00%	3.00%	
		07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	
08/01/06	3.60%	3.60%	3.70%	3.70%	3.65%	3.00%	3.00%	3.00%	
		08/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	
09/01/06	3.60%	3.60%	3.70%	3.70%	3.65%	3.00%	3.00%	3.00%	
		09/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	
10/01/06	3.60%	3.60%	3.70%	3.70%	3.65%	3.00%	3.00%	3.00%	
		10/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	
11/01/06	3.60%	3.60%	3.70%	3.70%	3.65%	3.00%	3.00%	3.00%	
		11/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	
12/01/06	3.45%	3.45%	3.55%	3.75%	3.65%	3.00%	3.00%	3.00%	
		12/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	

Standard Insurance Company

Fixed Crediting Rate History for Index Growth Annuity 5

As of 08/16/2010

For all deposits

Deposit Date	Initial Rate	Renewal Rate Changes					
01/01/07	3.45%	3.55%	3.75%	3.65%	3.00%	3.00%	3.00%
		01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10
02/01/07	3.55%	3.55%	3.70%	3.60%	3.00%	3.00%	3.00%
		02/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10
03/01/07	3.55%	3.55%	3.70%	3.60%	3.00%	3.00%	3.00%
		03/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10
04/01/07	3.30%	3.30%	3.70%	3.60%	3.00%	3.00%	3.00%
		04/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10
05/01/07	3.45%	3.45%	3.70%	3.60%	3.00%	3.00%	3.00%
		05/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10
06/01/07	3.45%	3.45%	3.70%	3.60%	3.00%	3.00%	3.00%
		06/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10
06/18/07	3.70%	3.70%	3.70%	3.60%	3.00%	3.00%	3.00%
		06/18/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10
07/01/07	3.70%	3.70%	3.60%	3.00%	3.00%	3.00%	
		07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	
08/01/07	3.70%	3.70%	3.60%	3.00%	3.00%	3.00%	
		08/01/08	01/01/09	07/01/09	01/01/10	07/01/10	
09/01/07	3.70%	3.70%	3.60%	3.00%	3.00%	3.00%	
		09/01/08	01/01/09	07/01/09	01/01/10	07/01/10	
10/01/07	3.70%	3.70%	3.60%	3.00%	3.00%	3.00%	
		10/01/08	01/01/09	07/01/09	01/01/10	07/01/10	
11/01/07	3.70%	3.70%	3.60%	3.00%	3.00%	3.00%	
		11/01/08	01/01/09	07/01/09	01/01/10	07/01/10	
12/01/07	3.70%	3.70%	3.60%	3.00%	3.00%	3.00%	
		12/01/08	01/01/09	07/01/09	01/01/10	07/01/10	

Standard Insurance Company

Fixed Crediting Rate History for Index Growth Annuity 5

As of 08/16/2010

For all deposits

Deposit Date	Initial Rate	Renewal Rate Changes							
01/01/08	3.70%	3.60%	3.00%	3.00%	3.00%				
		01/01/09	07/01/09	01/01/10	07/01/10				
02/01/08	3.70%	3.60%	3.00%	3.00%	3.00%				
		02/01/09	07/01/09	01/01/10	07/01/10				
03/01/08	3.70%	3.60%	3.00%	3.00%	3.00%				
		03/01/09	07/01/09	01/01/10	07/01/10				
03/25/08	3.70%	3.60%	3.00%	3.00%	3.00%				
		03/25/09	07/01/09	01/01/10	07/01/10				
04/01/08	3.70%	3.60%	3.00%	3.00%	3.00%				
		04/01/09	07/01/09	01/01/10	07/01/10				
05/01/08	3.70%	3.60%	3.00%	3.00%	3.00%				
		05/01/09	07/01/09	01/01/10	07/01/10				
06/01/08	3.70%	3.60%	3.00%	3.00%	3.00%				
		06/01/09	07/01/09	01/01/10	07/01/10				
07/01/08	3.70%	3.00%	3.00%	3.00%					
		07/01/09	01/01/10	07/01/10					
08/01/08	4.00%	3.00%	3.00%	3.00%					
		08/01/09	01/01/10	07/01/10					
09/01/08	4.00%	3.00%	3.00%	3.00%					
		09/01/09	01/01/10	07/01/10					
10/01/08	4.00%	3.00%	3.00%	3.00%					
		10/01/09	01/01/10	07/01/10					
11/01/08	5.10%	3.00%	3.00%	3.00%					
		11/01/09	01/01/10	07/01/10					
11/22/08	4.00%	3.00%	3.00%	3.00%					
		11/22/09	01/01/10	07/01/10					
12/02/08	3.00%	3.00%	3.00%	3.00%					
		12/02/09	01/01/10	07/01/10					
12/13/08	3.00%	3.00%	3.00%	3.00%					
		12/13/09	01/01/10	07/01/10					

Standard Insurance Company

Fixed Crediting Rate History for Index Growth Annuity 5

As of 08/16/2010

For all deposits

Deposit Date	Initial Rate	Renewal Rate Changes							
01/01/09	3.00%	3.00%	3.00%						
		01/01/10	07/01/10						
02/01/09	3.00%	3.00%	3.00%						
		02/01/10	07/01/10						
02/19/09	3.00%	3.00%	3.00%						
		02/19/10	07/01/10						
03/01/09	3.00%	3.00%	3.00%						
		03/01/10	07/01/10						
04/03/09	3.00%	3.00%	3.00%						
		04/03/10	07/01/10						
05/01/09	3.00%	3.00%	3.00%						
		05/01/10	07/01/10						
05/27/09	3.00%	3.00%	3.00%						
		05/27/10	07/01/10						
06/19/09	3.00%	3.00%	3.00%						
		06/19/10	07/01/10						
07/23/09	3.00%	3.00%							
		07/23/10							
08/01/09	3.00%								
09/01/09	3.00%								
09/17/09	3.00%								
10/05/09	3.00%								
10/15/09	3.00%								
11/04/09	3.00%								
12/01/09	3.00%								

Standard Insurance Company

Fixed Crediting Rate History for Index Growth Annuity 5

As of 08/16/2010

For all deposits

Deposit Date	Initial Rate	Renewal Rate Changes							
01/01/10	3.00%								
01/25/10	3.00%								
02/01/10	3.00%								
03/01/10	3.00%								
03/15/10	3.00%								
04/01/10	3.00%								
04/15/10	3.00%								
05/03/10	3.00%								
05/14/10	3.00%								
06/01/10	3.00%								
07/01/10	3.00%								
07/12/10	3.00%								
08/01/10	1.70%								
08/16/10	1.70%								

Standard Insurance Company

Index Rate Cap History for Index Growth Annuity 7 As of 08/16/2010

Deposit Date	Premium	Rate Caps by Index Term						
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
01/01/06	\$15K	7.50%	7.50%	7.00%	7.00%	6.15%		
	\$100K	8.25%	8.25%	7.75%	7.75%	6.90%		
02/01/06	\$15K	7.50%	7.50%	7.15%	7.15%	6.45%		
	\$100K	8.25%	8.25%	7.90%	7.90%	7.20%		
03/01/06	\$15K	7.50%	7.50%	7.40%	6.85%	6.65%		
	\$100K	8.25%	8.25%	8.15%	7.60%	7.40%		
04/01/06	\$15K	7.75%	7.75%	7.75%	6.90%	6.80%		
	\$100K	8.50%	8.50%	8.50%	7.65%	7.55%		
05/01/06	\$15K	8.25%	7.75%	8.00%	7.45%	7.45%		
	\$100K	9.00%	8.50%	8.75%	8.20%	8.20%		
06/01/06	\$15K	8.75%	8.25%	8.85%	7.85%	7.85%		
	\$100K	9.50%	9.00%	9.60%	8.60%	8.60%		
07/01/06	\$15K	8.50%	8.00%	8.50%	8.50%	7.05%		
	\$100K	9.25%	8.75%	9.25%	9.25%	7.80%		
08/01/06	\$15K	8.50%	8.25%	8.25%	8.25%	6.85%		
	\$100K	9.25%	9.00%	9.00%	9.00%	7.60%		
09/01/06	\$15K	8.25%	7.75%	8.05%	7.25%			
	\$100K	9.00%	8.50%	8.80%	8.00%			
10/01/06	\$15K	8.25%	7.75%	7.95%	7.05%			
	\$100K	9.00%	8.50%	8.70%	7.80%			
11/01/06	\$15K	8.00%	7.40%	7.40%	6.70%			
	\$100K	8.75%	8.15%	8.15%	7.45%			
12/01/06	\$15K	8.25%	7.60%	7.30%	6.80%			
	\$100K	9.00%	8.35%	8.05%	7.55%			

Standard Insurance Company

Index Rate Cap History for Index Growth Annuity 7

As of 08/16/2010

Deposit Date	Premium	Rate Caps by Index Term						
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
01/01/07	\$15K	7.75%	7.15%	7.15%	6.35%			
	\$100K	8.50%	7.90%	7.90%	7.10%			
02/01/07	\$15K	7.75%	7.30%	7.30%	6.35%			
	\$100K	8.50%	8.05%	8.05%	7.10%			
03/01/07	\$15K	7.75%	7.75%	6.75%	6.40%			
	\$100K	8.50%	8.50%	7.50%	7.15%			
04/01/07	\$15K	7.25%	7.10%	6.45%	6.25%			
	\$100K	8.00%	7.85%	7.20%	7.00%			
05/01/07	\$15K	7.00%	7.25%	6.55%	6.45%			
	\$100K	7.65%	7.90%	7.20%	7.10%			
06/01/07	\$15K	7.10%	7.40%	6.40%	6.40%			
	\$100K	7.75%	8.05%	7.05%	7.05%			
06/18/07	\$15K	7.65%	7.95%	6.95%	6.75%			
	\$100K	8.40%	8.70%	7.70%	7.50%			
07/01/07	\$15K	7.65%	7.75%	7.75%	6.80%			
	\$100K	8.40%	8.50%	8.50%	7.55%			
08/01/07	\$15K	7.65%	7.65%	7.65%	6.85%			
	\$100K	8.40%	8.40%	8.40%	7.60%			
09/01/07	\$15K	7.90%	8.10%	7.10%				
	\$100K	8.75%	8.95%	7.95%				
10/01/07	\$15K	7.90%	8.15%	7.15%				
	\$100K	8.75%	9.00%	8.00%				
11/01/07	\$15K	7.40%	7.40%	6.90%				
	\$100K	8.00%	8.00%	7.50%				
12/01/07	\$15K	7.25%	7.25%	6.80%				
	\$100K	8.00%	8.00%	7.55%				

Standard Insurance Company

Index Rate Cap History for Index Growth Annuity 7

As of 08/16/2010

Deposit Date	Premium	Rate Caps by Index Term						
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
01/01/08	\$15K	8.00%	7.30%	6.85%				
	\$100K	8.50%	7.80%	7.35%				
02/01/08	\$15K	8.00%	7.20%	7.00%				
	\$100K	8.50%	7.70%	7.50%				
03/01/08	\$15K	8.25%	7.25%	7.35%				
	\$100K	8.75%	7.75%	7.85%				
03/25/08	\$15K	8.25%	7.25%	6.95%				
	\$100K	8.75%	7.75%	7.45%				
04/01/08	\$15K	8.25%	7.25%	7.05%				
	\$100K	8.75%	7.75%	7.55%				
05/01/08	\$15K	8.25%	7.25%	7.30%				
	\$100K	9.00%	8.00%	8.05%				
06/01/08	\$15K	8.25%	7.25%	7.25%				
	\$100K	9.00%	8.00%	8.00%				
07/01/08	\$15K	8.75%	7.75%	7.05%				
	\$100K	9.50%	8.50%	7.80%				
08/01/08	\$15K	9.00%	8.00%	7.20%				
	\$100K	9.75%	8.75%	7.95%				
09/01/08	\$15K	9.50%	8.50%					
	\$100K	10.25%	9.25%					
10/01/08	\$15K	8.75%	8.55%					
	\$100K	9.75%	9.55%					
11/01/08	\$15K	9.75%	9.10%					
	\$100K	10.25%	9.60%					
11/22/08	\$15K	9.25%	8.90%					
	\$100K	9.75%	9.40%					
12/02/08	\$15K	7.75%	8.55%					
	\$100K	8.25%	9.05%					
12/13/08	\$15K	6.25%	7.85%					
	\$100K	6.75%	8.35%					

Standard Insurance Company

Index Rate Cap History for Index Growth Annuity 7

As of 08/16/2010

Deposit Date	Premium	Rate Caps by Index Term						
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
01/01/09	\$15K	6.25%	8.25%					
	\$100K	6.75%	8.75%					
02/01/09	\$15K	6.25%	6.75%					
	\$100K	6.75%	7.25%					
02/19/09	\$15K	6.75%	7.00%					
	\$100K	7.25%	7.50%					
03/01/09	\$15K	6.00%	7.25%					
	\$100K	6.40%	7.65%					
04/03/09	\$15K	6.50%	7.00%					
	\$100K	7.25%	7.75%					
05/01/09	\$15K	6.50%	6.70%					
	\$100K	7.25%	7.45%					
05/27/09	\$15K	6.10%	6.10%					
	\$100K	6.85%	6.85%					
06/19/09	\$15K	6.10%	6.30%					
	\$100K	6.85%	7.05%					
07/23/09	\$15K	5.95%	6.35%					
	\$100K	6.70%	7.10%					
08/01/09	\$15K	5.95%	5.90%					
	\$100K	6.70%	6.65%					
09/01/09	\$15K	5.60%						
	\$100K	6.35%						
09/17/09	\$15K	5.35%						
	\$100K	6.10%						
10/05/09	\$15K	5.25%						
	\$100K	6.00%						
10/15/09	\$15K	5.00%						
	\$100K	5.75%						
11/04/09	\$15K	4.50%						
	\$100K	5.25%						
12/01/09	\$15K	4.50%						
	\$100K	5.25%						

Standard Insurance Company

Index Rate Cap History for Index Growth Annuity 7 As of 08/16/2010

Deposit Date	Premium	Rate Caps by Index Term						
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
01/01/10	\$15K	4.50%						
	\$100K	5.25%						
01/25/10	\$15K	4.00%						
	\$100K	4.75%						
02/01/10	\$15K	4.00%						
	\$100K	4.75%						
03/01/10	\$15K	4.50%						
	\$100K	5.25%						
03/15/10	\$15K	4.65%						
	\$100K	5.40%						
04/01/10	\$15K	4.85%						
	\$100K	5.60%						
04/15/10	\$15K	5.25%						
	\$100K	6.00%						
05/03/10	\$15K	4.50%						
	\$100K	5.30%						
05/14/10	\$15K	4.25%						
	\$100K	5.00%						
06/01/10	\$15K	3.90%						
	\$100K	4.50%						
07/01/10	\$15K	3.90%						
	\$100K	4.50%						
07/12/10	\$15K	3.75%						
	\$100K	4.50%						
08/16/10	\$15K	3.25%						
	\$100K	4.00%						

Standard Insurance Company

Index Rate Cap History for Index Growth Annuity 7 with Principal Guarantee Feature As of 08/16/2010

Deposit Date	Premium	Rate Caps by Index Term						
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
04/01/07	\$15K	6.85%	6.70%	6.05%	5.85%			
	\$100K	7.60%	7.45%	6.80%	6.60%			
05/01/07	\$15K	6.60%	6.85%	6.15%	6.05%			
	\$100K	7.25%	7.50%	6.80%	6.70%			
06/01/07	\$15K	6.70%	7.00%	6.00%	6.00%			
	\$100K	7.35%	7.65%	6.65%	6.65%			
06/18/07	\$15K	7.25%	7.55%	6.55%	6.35%			
	\$100K	8.00%	8.30%	7.30%	7.10%			
07/01/07	\$15K	7.25%	7.35%	7.35%	6.40%			
	\$100K	8.00%	8.10%	8.10%	7.15%			
08/01/07	\$15K	7.25%	7.25%	7.25%	6.45%			
	\$100K	8.00%	8.00%	8.00%	7.20%			
09/01/07	\$15K	7.50%	7.70%	6.70%				
	\$100K	8.35%	8.55%	7.55%				
10/01/07	\$15K	7.50%	7.75%	6.75%				
	\$100K	8.35%	8.60%	7.60%				
11/01/07	\$15K	7.00%	7.00%	6.50%				
	\$100K	7.60%	7.60%	7.10%				
12/01/07	\$15K	6.85%	6.85%	6.40%				
	\$100K	7.60%	7.60%	7.15%				

Standard Insurance Company

Index Rate Cap History for Index Growth Annuity 7 with Principal Guarantee Feature As of 08/16/2010

Deposit Date	Premium	Rate Caps by Index Term						
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
01/01/08	\$15K	7.60%	6.90%	6.45%				
	\$100K	8.10%	7.40%	6.95%				
02/01/08	\$15K	7.60%	6.80%	6.60%				
	\$100K	8.10%	7.30%	7.10%				
03/01/08	\$15K	7.85%	6.85%	6.95%				
	\$100K	8.35%	7.35%	7.45%				
03/25/08	\$15K	7.85%	6.85%	6.55%				
	\$100K	8.35%	7.35%	7.05%				
04/01/08	\$15K	7.85%	6.85%	6.65%				
	\$100K	8.35%	7.35%	7.15%				
05/01/08	\$15K	7.85%	6.85%	6.90%				
	\$100K	8.60%	7.60%	7.65%				
06/01/08	\$15K	7.85%	6.85%	6.85%				
	\$100K	8.60%	7.60%	7.60%				
07/01/08	\$15K	8.35%	7.35%	6.65%				
	\$100K	9.10%	8.10%	7.40%				
08/01/08	\$15K	8.60%	7.60%	6.80%				
	\$100K	9.35%	8.35%	7.55%				
09/01/08	\$15K	9.10%	8.10%					
	\$100K	9.85%	8.85%					
10/01/08	\$15K	8.35%	8.15%					
	\$100K	9.35%	9.15%					
11/01/08	\$15K	9.35%	8.70%					
	\$100K	9.85%	9.20%					
11/22/08	\$15K	8.85%	8.50%					
	\$100K	9.35%	9.00%					
12/02/08	\$15K	7.35%	8.15%					
	\$100K	7.85%	8.65%					
12/13/08	\$15K	5.85%	7.45%					
	\$100K	6.35%	7.95%					

Standard Insurance Company

Index Rate Cap History for Index Growth Annuity 7 with Principal Guarantee Feature As of 08/16/2010

Deposit Date	Premium	Rate Caps by Index Term						
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
01/01/09	\$15K	5.85%	7.85%					
	\$100K	6.35%	8.35%					
02/01/09	\$15K	5.85%	6.35%					
	\$100K	6.35%	6.85%					
02/19/09	\$15K	6.35%	6.60%					
	\$100K	6.85%	7.10%					
03/01/09	\$15K	5.60%	6.85%					
	\$100K	6.00%	7.25%					
04/03/09	\$15K	6.10%	6.60%					
	\$100K	6.85%	7.35%					
05/01/09	\$15K	6.10%	6.30%					
	\$100K	6.85%	7.05%					
05/27/09	\$15K	5.70%	5.70%					
	\$100K	6.45%	6.45%					
06/19/09	\$15K	5.70%	5.90%					
	\$100K	6.45%	6.65%					
07/23/09	\$15K	5.55%	5.95%					
	\$100K	6.30%	6.70%					
08/01/09	\$15K	5.55%	5.50%					
	\$100K	6.30%	6.25%					
09/01/09	\$15K	5.20%						
	\$100K	5.95%						
09/17/09	\$15K	4.95%						
	\$100K	5.70%						
10/05/09	\$15K	4.85%						
	\$100K	5.60%						
10/15/09	\$15K	4.60%						
	\$100K	5.35%						
11/04/09	\$15K	4.10%						
	\$100K	4.85%						
12/01/09	\$15K	4.10%						
	\$100K	4.85%						

Standard Insurance Company

Index Rate Cap History for Index Growth Annuity 7 with Principal Guarantee Feature As of 08/16/2010

Deposit Date	Premium	Rate Caps by Index Term						
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
01/01/10	\$15K	4.10%						
	\$100K	4.85%						
01/25/10	\$15K	3.60%						
	\$100K	4.35%						
02/01/10	\$15K	3.60%						
	\$100K	4.35%						
03/01/10	\$15K	4.10%						
	\$100K	4.85%						
03/15/10	\$15K	4.25%						
	\$100K	5.00%						
04/01/10	\$15K	4.25%						
	\$100K	5.00%						
04/15/10	\$15K	4.50%						
	\$100K	5.25%						
05/03/10	\$15K	3.75%						
	\$100K	4.55%						
05/14/10	\$15K	3.50%						
	\$100K	4.25%						
06/01/10	\$15K	3.25%						
	\$100K	3.85%						
07/01/10	\$15K	3.25%						
	\$100K	3.85%						
07/12/10	\$15K	3.05%						
	\$100K	3.75%						
08/16/10	\$15K	2.50%						
	\$100K	3.25%						

Standard Insurance Company

Fixed Crediting Rate History for Index Growth Annuity 7

As of 08/16/2010

For all deposits

Deposit Date	Initial Rate	Renewal Rate Changes							
01/01/06	3.45%	3.45%	3.45%	3.55%	3.75%	3.65%	3.00%	3.00%	3.00%
		01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10
02/01/06	3.45%	3.45%	3.45%	3.55%	3.75%	3.65%	3.00%	3.00%	3.00%
		02/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10
03/01/06	3.45%	3.45%	3.45%	3.55%	3.75%	3.65%	3.00%	3.00%	3.00%
		03/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10
04/01/06	3.45%	3.45%	3.45%	3.55%	3.75%	3.65%	3.00%	3.00%	3.00%
		04/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10
05/01/06	3.45%	3.45%	3.45%	3.55%	3.75%	3.65%	3.00%	3.00%	3.00%
		05/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10
06/01/06	3.60%	3.60%	3.60%	3.70%	3.70%	3.65%	3.00%	3.00%	3.00%
		06/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10
07/01/06	3.60%	3.60%	3.70%	3.70%	3.65%	3.00%	3.00%	3.00%	
		07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	
08/01/06	3.60%	3.60%	3.70%	3.70%	3.65%	3.00%	3.00%	3.00%	
		08/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	
09/01/06	3.60%	3.60%	3.70%	3.70%	3.65%	3.00%	3.00%	3.00%	
		09/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	
10/01/06	3.60%	3.60%	3.70%	3.70%	3.65%	3.00%	3.00%	3.00%	
		10/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	
11/01/06	3.60%	3.60%	3.70%	3.70%	3.65%	3.00%	3.00%	3.00%	
		11/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	
12/01/06	3.45%	3.45%	3.55%	3.75%	3.65%	3.00%	3.00%	3.00%	
		12/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	

Standard Insurance Company

Fixed Crediting Rate History for Index Growth Annuity 7

As of 08/16/2010

For all deposits

Deposit Date	Initial Rate	Renewal Rate Changes					
01/01/07	3.45%	3.55%	3.75%	3.65%	3.00%	3.00%	3.00%
		01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10
02/01/07	3.55%	3.55%	3.70%	3.60%	3.00%	3.00%	3.00%
		02/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10
03/01/07	3.55%	3.55%	3.70%	3.60%	3.00%	3.00%	3.00%
		03/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10
04/01/07	3.30%	3.30%	3.70%	3.60%	3.00%	3.00%	3.00%
		04/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10
05/01/07	3.45%	3.45%	3.70%	3.60%	3.00%	3.00%	3.00%
		05/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10
06/01/07	3.45%	3.45%	3.70%	3.60%	3.00%	3.00%	3.00%
		06/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10
06/18/07	3.70%	3.70%	3.70%	3.60%	3.00%	3.00%	3.00%
		06/18/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10
07/01/07	3.70%	3.70%	3.60%	3.00%	3.00%	3.00%	
		07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	
08/01/07	3.70%	3.70%	3.60%	3.00%	3.00%	3.00%	
		08/01/08	01/01/09	07/01/09	01/01/10	07/01/10	
09/01/07	3.70%	3.70%	3.60%	3.00%	3.00%	3.00%	
		09/01/08	01/01/09	07/01/09	01/01/10	07/01/10	
10/01/07	3.70%	3.70%	3.60%	3.00%	3.00%	3.00%	
		10/01/08	01/01/09	07/01/09	01/01/10	07/01/10	
11/01/07	3.70%	3.70%	3.60%	3.00%	3.00%	3.00%	
		11/01/08	01/01/09	07/01/09	01/01/10	07/01/10	
12/01/07	3.70%	3.70%	3.60%	3.00%	3.00%	3.00%	
		12/01/08	01/01/09	07/01/09	01/01/10	07/01/10	

Standard Insurance Company

Fixed Crediting Rate History for Index Growth Annuity 7

As of 08/16/2010

For all deposits

Deposit Date	Initial Rate	Renewal Rate Changes							
01/01/08	3.70%	3.60%	3.00%	3.00%	3.00%				
		01/01/09	07/01/09	01/01/10	07/01/10				
02/01/08	3.70%	3.60%	3.00%	3.00%	3.00%				
		02/01/09	07/01/09	01/01/10	07/01/10				
03/01/08	3.70%	3.60%	3.00%	3.00%	3.00%				
		03/01/09	07/01/09	01/01/10	07/01/10				
03/25/08	3.70%	3.60%	3.00%	3.00%	3.00%				
		03/25/09	07/01/09	01/01/10	07/01/10				
04/01/08	3.70%	3.60%	3.00%	3.00%	3.00%				
		04/01/09	07/01/09	01/01/10	07/01/10				
05/01/08	3.70%	3.60%	3.00%	3.00%	3.00%				
		05/01/09	07/01/09	01/01/10	07/01/10				
06/01/08	3.70%	3.60%	3.00%	3.00%	3.00%				
		06/01/09	07/01/09	01/01/10	07/01/10				
07/01/08	3.70%	3.00%	3.00%	3.00%					
		07/01/09	01/01/10	07/01/10					
08/01/08	4.00%	3.00%	3.00%	3.00%					
		08/01/09	01/01/10	07/01/10					
09/01/08	4.00%	3.00%	3.00%	3.00%					
		09/01/09	01/01/10	07/01/10					
10/01/08	4.00%	3.00%	3.00%	3.00%					
		10/01/09	01/01/10	07/01/10					
11/01/08	5.10%	3.00%	3.00%	3.00%					
		11/01/09	01/01/10	07/01/10					
11/22/08	4.00%	3.00%	3.00%	3.00%					
		11/22/09	01/01/10	07/01/10					
12/02/08	3.00%	3.00%	3.00%	3.00%					
		12/02/09	01/01/10	07/01/10					
12/13/08	3.00%	3.00%	3.00%	3.00%					
		12/13/09	01/01/10	07/01/10					

Standard Insurance Company

Fixed Crediting Rate History for Index Growth Annuity 7

As of 08/16/2010

For all deposits

Deposit Date	Initial Rate	Renewal Rate Changes							
01/01/09	3.00%	3.00%	3.00%						
		01/01/10	07/01/10						
02/01/09	3.00%	3.00%	3.00%						
		02/01/10	07/01/10						
02/19/09	3.00%	3.00%	3.00%						
		02/19/10	07/01/10						
03/01/09	3.00%	3.00%	3.00%						
		03/01/10	07/01/10						
04/03/09	3.00%	3.00%	3.00%						
		04/03/10	07/01/10						
05/01/09	3.00%	3.00%	3.00%						
		05/01/10	07/01/10						
05/27/09	3.00%	3.00%	3.00%						
		05/27/10	07/01/10						
06/19/09	3.00%	3.00%							
		06/19/10							
07/23/09	3.00%	3.00%							
		07/23/10							
08/01/09	3.00%								
09/01/09	3.00%								
09/17/09	3.00%								
10/05/09	3.00%								
10/15/09	3.00%								
11/04/09	3.00%								
12/01/09	3.00%								

Standard Insurance Company

Fixed Crediting Rate History for Index Growth Annuity 7

As of 08/16/2010

For all deposits

Deposit Date	Initial Rate	Renewal Rate Changes							
01/01/10	3.00%								
01/25/10	3.00%								
02/01/10	3.00%								
03/01/10	3.00%								
03/15/10	3.00%								
04/01/10	3.00%								
04/15/10	3.00%								
05/03/10	3.00%								
05/14/10	3.00%								
06/01/10	3.00%								
07/01/10	3.00%								
07/12/10	3.00%								
08/01/10	1.70%								
08/16/10	1.70%								