

## Standard Insurance Company

### Renewal Rate History for Index Growth Annuity 5 As of 1/1/2012

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%	5.55%	5.25%
	\$100K	8.00%	8.00%	7.50%	7.50%	6.65%	6.30%	6.00%
02/01/06	\$15K	7.25%	7.25%	6.90%	6.90%	6.20%	5.60%	
	\$100K	8.00%	8.00%	7.65%	7.65%	6.95%	6.35%	
03/01/06	\$15K	7.25%	7.25%	7.15%	6.60%	6.40%	5.90%	
	\$100K	8.00%	8.00%	7.90%	7.35%	7.15%	6.65%	
04/01/06	\$15K	7.50%	7.50%	7.50%	6.65%	6.55%	5.80%	
	\$100K	8.25%	8.25%	8.25%	7.40%	7.30%	6.55%	
05/01/06	\$15K	8.00%	7.50%	7.75%	7.20%	7.20%	6.45%	
	\$100K	9.00%	8.50%	8.75%	8.20%	8.20%	7.45%	
06/01/06	\$15K	8.50%	8.00%	8.60%	7.60%	7.60%	6.60%	
	\$100K	9.50%	9.00%	9.60%	8.60%	8.60%	7.60%	
07/01/06	\$15K	8.25%	7.75%	8.25%	8.25%	6.80%	7.05%	
	\$100K	9.25%	8.75%	9.25%	9.25%	7.80%	8.05%	
08/01/06	\$15K	8.25%	8.00%	8.00%	8.00%	6.60%	6.30%	
	\$100K	9.25%	9.00%	9.00%	9.00%	7.60%	7.30%	
09/01/06	\$15K	8.00%	7.50%	7.80%	7.00%	6.05%	6.55%	
	\$100K	9.00%	8.50%	8.80%	8.00%	7.05%	7.55%	
10/01/06	\$15K	8.00%	7.50%	7.70%	6.80%	6.30%	6.05%	
	\$100K	9.00%	8.50%	8.70%	7.80%	7.30%	7.05%	
11/01/06	\$15K	7.75%	7.15%	7.15%	6.45%	5.80%	5.80%	
	\$100K	8.75%	8.15%	8.15%	7.45%	6.80%	6.80%	
12/01/06	\$15K	8.00%	7.35%	7.05%	6.55%	6.30%	5.40%	
	\$100K	9.00%	8.35%	8.05%	7.55%	7.30%	6.40%	

## Standard Insurance Company

### Renewal Rate History for Index Growth Annuity 5 As of 1/1/2012

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%	5.75%	5.60%	
	\$100K	8.50%	7.90%	7.90%	7.10%	6.75%	6.60%	
02/01/07	\$15K	7.50%	7.05%	7.05%	6.10%	5.55%		
	\$100K	8.50%	8.05%	8.05%	7.10%	6.55%		
03/01/07	\$15K	7.50%	7.50%	6.50%	6.15%	5.70%		
	\$100K	8.50%	8.50%	7.50%	7.15%	6.70%		
04/01/07	\$15K	7.00%	6.85%	6.20%	6.00%	5.35%		
	\$100K	8.00%	7.85%	7.20%	7.00%	6.35%		
05/01/07	\$15K	6.65%	6.90%	6.20%	6.10%	5.50%		
	\$100K	7.65%	7.90%	7.20%	7.10%	6.50%		
06/01/07	\$15K	6.75%	7.05%	6.05%	6.05%	5.95%		
	\$100K	7.75%	8.05%	7.05%	7.05%	6.95%		
06/18/07	\$15K	7.40%	7.70%	6.70%	6.50%	6.95%		
	\$100K	8.40%	8.70%	7.70%	7.50%	7.95%		
07/01/07	\$15K	7.40%	7.50%	7.50%	6.55%	7.15%		
	\$100K	8.40%	8.50%	8.50%	7.55%	8.15%		
08/01/07	\$15K	7.40%	7.40%	7.40%	6.60%	6.60%		
	\$100K	8.40%	8.40%	8.40%	7.60%	7.60%		
09/01/07	\$15K	7.90%	8.10%	7.10%	6.10%	6.60%		
	\$100K	8.40%	8.60%	7.60%	6.60%	7.10%		
10/01/07	\$15K	7.90%	8.15%	7.15%	7.40%	6.55%		
	\$100K	8.40%	8.65%	7.65%	7.90%	7.05%		
11/01/07	\$15K	7.15%	7.15%	6.65%	5.80%	5.80%		
	\$100K	8.00%	8.00%	7.50%	6.65%	6.65%		
12/01/07	\$15K	7.00%	7.00%	6.55%	6.35%	5.55%		
	\$100K	8.00%	8.00%	7.55%	7.35%	6.55%		

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### Renewal Rate History for Index Growth Annuity 5 As of 1/1/2012

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%	5.60%	5.30%		
	\$100K	8.25%	7.55%	7.10%	6.60%	6.30%		
02/01/08	\$15K	7.25%	6.45%	6.25%	5.55%			
	\$100K	8.25%	7.45%	7.25%	6.55%			
03/01/08	\$15K	7.50%	6.50%	6.60%	5.85%			
	\$100K	8.50%	7.50%	7.60%	6.85%			
03/25/08	\$15K	7.50%	6.50%	6.20%	5.55%			
	\$100K	8.50%	7.50%	7.20%	6.55%			
04/01/08	\$15K	7.50%	6.50%	6.30%	5.55%			
	\$100K	8.50%	7.50%	7.30%	6.55%			
05/01/08	\$15K	8.00%	7.00%	7.05%	6.15%			
	\$100K	8.75%	7.75%	7.80%	6.90%			
06/01/08	\$15K	8.00%	7.00%	7.00%	6.95%			
	\$100K	8.75%	7.75%	7.75%	7.70%			
07/01/08	\$15K	8.50%	7.50%	6.80%	7.00%			
	\$100K	9.25%	8.25%	7.55%	7.75%			
08/01/08	\$15K	8.75%	7.75%	6.95%	6.80%			
	\$100K	9.75%	8.75%	7.95%	7.80%			
09/01/08	\$15K	9.00%	8.00%	7.05%	7.05%			
	\$100K	10.00%	9.00%	8.05%	8.05%			
10/01/08	\$15K	8.50%	8.30%	8.10%	7.50%			
	\$100K	9.50%	9.30%	9.10%	8.50%			
11/01/08	\$15K	9.50%	8.85%	8.15%	7.90%			
	\$100K	10.25%	9.60%	8.90%	8.65%			
11/22/08	\$15K	9.00%	8.65%	8.35%	7.35%			
	\$100K	9.75%	9.40%	9.10%	8.10%			
12/02/08	\$15K	7.50%	8.30%	8.05%	7.25%			
	\$100K	8.25%	9.05%	8.80%	8.00%			
12/13/08	\$15K	6.00%	7.60%	7.90%	7.30%			
	\$100K	6.75%	8.35%	8.65%	8.05%			

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### Renewal Rate History for Index Growth Annuity 5 As of 1/1/2012

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%	7.05%	6.70%			
	\$100K	6.75%	8.75%	7.80%	7.45%			
02/01/09	\$15K	6.00%	6.50%	5.95%				
	\$100K	6.75%	7.25%	6.70%				
02/19/09	\$15K	6.50%	6.75%	6.25%				
	\$100K	7.25%	7.50%	7.00%				
03/01/09	\$15K	5.40%	6.65%	6.25%				
	\$100K	6.15%	7.40%	7.00%				
04/03/09	\$15K	6.25%	6.75%	6.40%				
	\$100K	7.00%	7.50%	7.15%				
05/01/09	\$15K	6.25%	6.45%	5.90%				
	\$100K	7.00%	7.20%	6.65%				
05/27/09	\$15K	5.85%	5.85%	6.05%				
	\$100K	6.60%	6.60%	6.80%				
06/19/09	\$15K	5.85%	6.05%	5.95%				
	\$100K	6.60%	6.80%	6.70%				
07/23/09	\$15K	5.70%	6.10%	5.20%				
	\$100K	6.45%	6.85%	5.95%				
08/01/09	\$15K	5.70%	5.65%	4.95%				
	\$100K	6.45%	6.40%	5.70%				
09/01/09	\$15K	5.35%	4.80%	4.65%				
	\$100K	6.10%	5.55%	5.40%				
09/17/09	\$15K	5.10%	5.00%	4.45%				
	\$100K	5.85%	5.75%	5.20%				
10/05/09	\$15K	5.00%	4.80%	4.35%				
	\$100K	5.75%	5.55%	5.10%				
10/15/09	\$15K	4.75%	4.50%	3.95%				
	\$100K	5.50%	5.25%	4.70%				
11/04/09	\$15K	4.25%	4.50%	4.00%				
	\$100K	5.00%	5.25%	4.75%				
12/01/09	\$15K	4.25%	4.75%	3.80%				
	\$100K	5.00%	5.50%	4.55%				

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**Renewal Rate History for Index Growth Annuity 5**  
As of 1/1/2012

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%	3.65%	3.90%				
	\$100K	5.00%	4.40%	4.65%				
01/25/10	\$15K	3.75%	3.30%					
	\$100K	4.50%	4.05%					
02/01/10	\$15K	3.75%	3.30%					
	\$100K	4.50%	4.05%					
03/01/10	\$15K	4.25%	4.20%					
	\$100K	5.00%	4.95%					
03/15/10	\$15K	4.35%	4.15%					
	\$100K	5.10%	4.90%					
04/01/10	\$15K	4.60%	4.00%					
	\$100K	5.35%	4.75%					
04/15/10	\$15K	5.00%	4.30%					
	\$100K	5.75%	5.05%					
05/03/10	\$15K	4.30%	4.00%					
	\$100K	5.05%	4.75%					
05/14/10	\$15K	4.00%	3.65%					
	\$100K	4.75%	4.40%					
06/01/10	\$15K	3.70%	3.70%					
	\$100K	4.35%	4.35%					
07/01/10	\$15K	3.70%	3.80%					
	\$100K	4.35%	4.45%					
07/12/10	\$15K	3.50%	3.35%					
	\$100K	4.25%	4.10%					
08/01/10	\$15K	3.50%	3.30%					
	\$100K	4.25%	4.05%					
08/16/10	\$15K	3.00%	3.20%					
	\$100K	3.75%	3.95%					
09/01/10	\$15K	3.00%	3.25%					
	\$100K	3.75%	4.00%					
10/01/10	\$15K	3.10%	3.15%					
	\$100K	3.85%	3.90%					
11/01/10	\$15K	3.00%	3.00%					
	\$100K	3.75%	3.75%					
11/15/10	\$15K	2.70%	2.70%					
	\$100K	3.40%	3.40%					
12/20/10	\$15K	3.25%	3.40%					
	\$100K	4.00%	4.15%					

**Standard Insurance Company**

**Renewal Rate History for Index Growth Annuity 5**  
As of 1/1/2012

Deposit Date	Premium	Rate Caps by Index Term						
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
01/01/11	\$15K	3.25%	3.40%					
	\$100K	4.00%	4.15%					
02/01/11	\$15K	3.25%						
	\$100K	4.00%						
02/15/11	\$15K	4.00%						
	\$100K	4.75%						
03/01/11	\$15K	4.00%						
	\$100K	4.75%						
04/01/11	\$15K	3.35%						
	\$100K	4.00%						
05/02/11	\$15K	3.30%						
	\$100K	4.00%						
05/18/11	\$15K	3.20%						
	\$100K	3.90%						
06/01/11	\$15K	2.75%						
	\$100K	3.45%						
07/01/11	\$15K	2.75%						
	\$100K	3.45%						
08/01/11	\$15K	2.75%						
	\$100K	3.45%						
08/22/11	\$15K	2.20%						
	\$100K	2.80%						
10/01/11	\$15K	2.20%						
	\$100K	2.80%						
10/17/11	\$15K	2.20%						
	\$100K	2.80%						
11/01/11	\$15K	2.20%						
	\$100K	2.80%						
12/01/11	\$15K	2.20%						
	\$100K	2.80%						

**Standard Insurance Company**

**Renewal Rate History for Index Growth Annuity 5 with Principal Guarantee Feature  
As of 1/1/2012**

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%	4.95%		
	\$100K	7.60%	7.45%	6.80%	6.60%	5.95%		
05/01/07	\$15K	6.25%	6.50%	5.80%	5.70%	5.10%		
	\$100K	7.25%	7.50%	6.80%	6.70%	6.10%		
06/01/07	\$15K	6.35%	6.65%	5.65%	5.65%	5.55%		
	\$100K	7.35%	7.65%	6.65%	6.65%	6.55%		
06/18/07	\$15K	7.00%	7.30%	6.30%	6.10%	6.55%		
	\$100K	8.00%	8.30%	7.30%	7.10%	7.55%		
07/01/07	\$15K	7.00%	7.10%	7.10%	6.15%	6.75%		
	\$100K	8.00%	8.10%	8.10%	7.15%	7.75%		
08/01/07	\$15K	7.00%	7.00%	7.00%	6.20%	6.20%		
	\$100K	8.00%	8.00%	8.00%	7.20%	7.20%		
09/01/07	\$15K	7.50%	7.70%	6.70%	5.70%	6.20%		
	\$100K	8.00%	8.20%	7.20%	6.20%	6.70%		
10/01/07	\$15K	7.50%	7.75%	6.75%	7.00%	6.15%		
	\$100K	8.00%	8.25%	7.25%	7.50%	6.65%		
11/01/07	\$15K	6.75%	6.75%	6.25%	5.40%	5.40%		
	\$100K	7.60%	7.60%	7.10%	6.25%	6.25%		
12/01/07	\$15K	6.60%	6.60%	6.15%	5.95%	5.15%		
	\$100K	7.60%	7.60%	7.15%	6.95%	6.15%		

## Standard Insurance Company

### Renewal Rate History for Index Growth Annuity 5 with Principal Guarantee Feature As of 1/1/2012

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%	5.20%	4.90%		
	\$100K	7.85%	7.15%	6.70%	6.20%	5.90%		
02/01/08	\$15K	6.85%	6.05%	5.85%	5.15%			
	\$100K	7.85%	7.05%	6.85%	6.15%			
03/01/08	\$15K	7.10%	6.10%	6.20%	5.45%			
	\$100K	8.10%	7.10%	7.20%	6.45%			
03/25/08	\$15K	7.10%	6.10%	5.80%	5.15%			
	\$100K	8.10%	7.10%	6.80%	6.15%			
04/01/08	\$15K	7.10%	6.10%	5.90%	5.15%			
	\$100K	8.10%	7.10%	6.90%	6.15%			
05/01/08	\$15K	7.60%	6.60%	6.65%	5.75%			
	\$100K	8.35%	7.35%	7.40%	6.50%			
06/01/08	\$15K	7.60%	6.60%	6.60%	6.55%			
	\$100K	8.35%	7.35%	7.35%	7.30%			
07/01/08	\$15K	8.10%	7.10%	6.40%	6.60%			
	\$100K	8.85%	7.85%	7.15%	7.35%			
08/01/08	\$15K	8.35%	7.35%	6.55%	6.40%			
	\$100K	9.35%	8.35%	7.55%	7.40%			
09/01/08	\$15K	8.60%	7.60%	6.65%	6.65%			
	\$100K	9.60%	8.60%	7.65%	7.65%			
10/01/08	\$15K	8.10%	7.90%	7.70%	7.10%			
	\$100K	9.10%	8.90%	8.70%	8.10%			
11/01/08	\$15K	9.10%	8.45%	7.75%	7.50%			
	\$100K	9.85%	9.20%	8.50%	8.25%			
11/22/08	\$15K	8.60%	8.25%	7.95%	6.95%			
	\$100K	9.35%	9.00%	8.70%	7.70%			
12/02/08	\$15K	7.10%	7.90%	7.65%	6.85%			
	\$100K	7.85%	8.65%	8.40%	7.60%			
12/13/08	\$15K	5.60%	7.20%	7.50%	6.90%			
	\$100K	6.35%	7.95%	8.25%	7.65%			

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**Renewal Rate History for Index Growth Annuity 5 with Principal Guarantee Feature**  
As of 1/1/2012

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%	6.65%	6.30%			
	\$100K	6.35%	8.35%	7.40%	7.05%			
02/01/09	\$15K	5.60%	6.10%	5.55%				
	\$100K	6.35%	6.85%	6.30%				
02/19/09	\$15K	6.10%	6.35%	5.85%				
	\$100K	6.85%	7.10%	6.60%				
03/01/09	\$15K	5.00%	6.25%	5.85%				
	\$100K	5.75%	7.00%	6.60%				
04/03/09	\$15K	5.85%	6.35%	6.00%				
	\$100K	6.60%	7.10%	6.75%				
05/01/09	\$15K	5.85%	6.05%	5.50%				
	\$100K	6.60%	6.80%	6.25%				
05/27/09	\$15K	5.45%	5.45%	5.65%				
	\$100K	6.20%	6.20%	6.40%				
06/19/09	\$15K	5.45%	5.65%	5.55%				
	\$100K	6.20%	6.40%	6.30%				
07/23/09	\$15K	5.30%	5.70%	4.80%				
	\$100K	6.05%	6.45%	5.55%				
08/01/09	\$15K	5.30%	5.25%	4.55%				
	\$100K	6.05%	6.00%	5.30%				
09/01/09	\$15K	4.95%	4.40%	4.25%				
	\$100K	5.70%	5.15%	5.00%				
09/17/09	\$15K	4.70%	4.60%	4.05%				
	\$100K	5.45%	5.35%	4.80%				
10/05/09	\$15K	4.60%	4.40%	3.95%				
	\$100K	5.35%	5.15%	4.70%				
10/15/09	\$15K	4.35%	4.10%	3.55%				
	\$100K	5.10%	4.85%	4.30%				
11/04/09	\$15K	3.85%	4.10%	3.60%				
	\$100K	4.60%	4.85%	4.35%				
12/01/09	\$15K	3.85%	4.35%	3.40%				
	\$100K	4.60%	5.10%	4.15%				

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**Renewal Rate History for Index Growth Annuity 5 with Principal Guarantee Feature**  
As of 1/1/2012

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%	3.25%	3.50%				
	\$100K	4.60%	4.00%	4.25%				
01/25/10	\$15K	3.35%	2.90%					
	\$100K	4.10%	3.65%					
02/01/10	\$15K	3.35%	2.90%					
	\$100K	4.10%	3.65%					
03/01/10	\$15K	3.85%	3.80%					
	\$100K	4.60%	4.55%					
03/15/10	\$15K	3.95%	3.75%					
	\$100K	4.70%	4.50%					
04/01/10	\$15K	3.95%	3.35%					
	\$100K	4.70%	4.10%					
04/15/10	\$15K	4.25%	3.55%					
	\$100K	5.00%	4.30%					
05/03/10	\$15K	3.55%	3.25%					
	\$100K	4.30%	4.00%					
05/14/10	\$15K	3.25%	2.90%					
	\$100K	4.00%	3.65%					
06/01/10	\$15K	3.05%	3.05%					
	\$100K	3.70%	3.70%					
07/01/10	\$15K	3.05%	3.15%					
	\$100K	3.70%	3.80%					
07/12/10	\$15K	3.05%	2.90%					
	\$100K	3.50%	3.35%					
08/01/10	\$15K	3.05%	2.85%					
	\$100K	3.50%	3.30%					
08/16/10	\$15K	2.25%	2.45%					
	\$100K	3.00%	3.20%					
09/01/10	\$15K	2.25%	2.50%					
	\$100K	3.00%	3.25%					
10/01/10	\$15K	2.50%	2.55%					
	\$100K	3.20%	3.25%					
11/01/10	\$15K	2.40%	2.40%					
	\$100K	3.15%	3.15%					
11/15/10	\$15K	2.10%	2.10%					
	\$100K	2.75%	2.75%					
12/20/10	\$15K	2.55%	2.70%					
	\$100K	3.30%	3.45%					

## Standard Insurance Company

### Renewal Rate History for Index Growth Annuity 5 with Principal Guarantee Feature As of 1/1/2012

Deposit Date	Premium	Rate Caps by Index Term						
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
01/01/11	\$15K	2.55%	2.70%					
	\$100K	3.30%	3.45%					
02/01/11	\$15K	2.55%						
	\$100K	3.30%						
02/15/11	\$15K	3.25%						
	\$100K	4.00%						
03/01/11	\$15K	3.25%						
	\$100K	4.00%						
04/01/11	\$15K	2.75%						
	\$100K	3.40%						
05/02/11	\$15K	2.65%						
	\$100K	3.35%						
05/18/11	\$15K	2.55%						
	\$100K	3.25%						
06/01/11	\$15K	2.10%						
	\$100K	2.80%						
07/01/11	\$15K	2.10%						
	\$100K	2.80%						

## Standard Insurance Company

### Renewal Rate History for Index Growth Annuity 7 As of 1/1/2012

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%	5.80%	5.55%
	\$100K	8.25%	8.25%	7.75%	7.75%	6.90%	6.55%	6.30%
02/01/06	\$15K	7.50%	7.50%	7.15%	7.15%	6.45%	5.85%	
	\$100K	8.25%	8.25%	7.90%	7.90%	7.20%	6.60%	
03/01/06	\$15K	7.50%	7.50%	7.40%	6.85%	6.65%	6.15%	
	\$100K	8.25%	8.25%	8.15%	7.60%	7.40%	6.90%	
04/01/06	\$15K	7.75%	7.75%	7.75%	6.90%	6.80%	6.05%	
	\$100K	8.50%	8.50%	8.50%	7.65%	7.55%	6.80%	
05/01/06	\$15K	8.25%	7.75%	8.00%	7.45%	7.45%	6.70%	
	\$100K	9.00%	8.50%	8.75%	8.20%	8.20%	7.45%	
06/01/06	\$15K	8.75%	8.25%	8.85%	7.85%	7.85%	6.85%	
	\$100K	9.50%	9.00%	9.60%	8.60%	8.60%	7.60%	
07/01/06	\$15K	8.50%	8.00%	8.50%	8.50%	7.05%	7.30%	
	\$100K	9.25%	8.75%	9.25%	9.25%	7.80%	8.05%	
08/01/06	\$15K	8.50%	8.25%	8.25%	8.25%	6.85%	6.55%	
	\$100K	9.25%	9.00%	9.00%	9.00%	7.60%	7.30%	
09/01/06	\$15K	8.25%	7.75%	8.05%	7.25%	6.30%	6.80%	
	\$100K	9.00%	8.50%	8.80%	8.00%	7.05%	7.55%	
10/01/06	\$15K	8.25%	7.75%	7.95%	7.05%	6.55%	6.30%	
	\$100K	9.00%	8.50%	8.70%	7.80%	7.30%	7.05%	
11/01/06	\$15K	8.00%	7.40%	7.40%	6.70%	6.05%	6.05%	
	\$100K	8.75%	8.15%	8.15%	7.45%	6.80%	6.80%	
12/01/06	\$15K	8.25%	7.60%	7.30%	6.80%	6.55%	6.30%	
	\$100K	9.00%	8.35%	8.05%	7.55%	7.30%	7.05%	

## Standard Insurance Company

### Renewal Rate History for Index Growth Annuity 7 As of 1/1/2012

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%	6.00%	5.90%	
	\$100K	8.50%	7.90%	7.90%	7.10%	6.75%	6.65%	
02/01/07	\$15K	7.75%	7.30%	7.30%	6.35%	5.80%		
	\$100K	8.50%	8.05%	8.05%	7.10%	6.55%		
03/01/07	\$15K	7.75%	7.75%	6.75%	6.40%	5.95%		
	\$100K	8.50%	8.50%	7.50%	7.15%	6.70%		
04/01/07	\$15K	7.25%	7.10%	6.45%	6.25%	5.60%		
	\$100K	8.00%	7.85%	7.20%	7.00%	6.35%		
05/01/07	\$15K	7.00%	7.25%	6.55%	6.45%	5.85%		
	\$100K	7.65%	7.90%	7.20%	7.10%	6.50%		
06/01/07	\$15K	7.10%	7.40%	6.40%	6.40%	6.30%		
	\$100K	7.75%	8.05%	7.05%	7.05%	6.95%		
06/18/07	\$15K	7.65%	7.95%	6.95%	6.75%	7.20%		
	\$100K	8.40%	8.70%	7.70%	7.50%	7.95%		
07/01/07	\$15K	7.65%	7.75%	7.75%	6.80%	7.40%		
	\$100K	8.40%	8.50%	8.50%	7.55%	8.15%		
08/01/07	\$15K	7.65%	7.65%	7.65%	6.85%	6.85%		
	\$100K	8.40%	8.40%	8.40%	7.60%	7.60%		
09/01/07	\$15K	7.90%	8.10%	7.10%	6.10%	6.60%		
	\$100K	8.75%	8.95%	7.95%	6.95%	7.45%		
10/01/07	\$15K	7.90%	8.15%	7.15%	7.40%	6.55%		
	\$100K	8.75%	9.00%	8.00%	8.25%	7.40%		
11/01/07	\$15K	7.40%	7.40%	6.90%	6.05%	6.05%		
	\$100K	8.00%	8.00%	7.50%	6.65%	6.65%		
12/01/07	\$15K	7.25%	7.25%	6.80%	6.60%	5.80%		
	\$100K	8.00%	8.00%	7.55%	7.35%	6.55%		

## Standard Insurance Company

### Renewal Rate History for Index Growth Annuity 7 As of 1/1/2012

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%	6.35%	6.05%		
	\$100K	8.50%	7.80%	7.35%	6.85%	6.55%		
02/01/08	\$15K	8.00%	7.20%	7.00%	6.30%			
	\$100K	8.50%	7.70%	7.50%	6.80%			
03/01/08	\$15K	8.25%	7.25%	7.35%	6.60%			
	\$100K	8.75%	7.75%	7.85%	7.10%			
03/25/08	\$15K	8.25%	7.25%	6.95%	6.30%			
	\$100K	8.75%	7.75%	7.45%	6.80%			
04/01/08	\$15K	8.25%	7.25%	7.05%	6.30%			
	\$100K	8.75%	7.75%	7.55%	6.80%			
05/01/08	\$15K	8.25%	7.25%	7.30%	6.40%			
	\$100K	9.00%	8.00%	8.05%	7.15%			
06/01/08	\$15K	8.25%	7.25%	7.25%	7.20%			
	\$100K	9.00%	8.00%	8.00%	7.95%			
07/01/08	\$15K	8.75%	7.75%	7.05%	7.25%			
	\$100K	9.50%	8.50%	7.80%	8.00%			
08/01/08	\$15K	9.00%	8.00%	7.20%	7.05%			
	\$100K	9.75%	8.75%	7.95%	7.80%			
09/01/08	\$15K	9.50%	8.50%	7.55%	7.55%			
	\$100K	10.25%	9.25%	8.30%	8.30%			
10/01/08	\$15K	8.75%	8.55%	8.35%	7.75%			
	\$100K	9.75%	9.55%	9.35%	8.75%			
11/01/08	\$15K	9.75%	9.10%	8.40%	8.15%			
	\$100K	10.25%	9.60%	8.90%	8.65%			
11/22/08	\$15K	9.25%	8.90%	8.60%	7.60%			
	\$100K	9.75%	9.40%	9.10%	8.10%			
12/02/08	\$15K	7.75%	8.55%	8.30%	7.50%			
	\$100K	8.25%	9.05%	8.80%	8.00%			
12/13/08	\$15K	6.25%	7.85%	8.15%	7.55%			
	\$100K	6.75%	8.35%	8.65%	8.05%			

## Standard Insurance Company

### Renewal Rate History for Index Growth Annuity 7 As of 1/1/2012

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%	7.30%	6.95%			
	\$100K	6.75%	8.75%	7.80%	7.45%			
02/01/09	\$15K	6.25%	6.75%	6.20%				
	\$100K	6.75%	7.25%	6.70%				
02/19/09	\$15K	6.75%	7.00%	6.50%				
	\$100K	7.25%	7.50%	7.00%				
03/01/09	\$15K	6.00%	7.25%	6.85%				
	\$100K	6.40%	7.65%	7.25%				
04/03/09	\$15K	6.50%	7.00%	6.65%				
	\$100K	7.25%	7.75%	7.40%				
05/01/09	\$15K	6.50%	6.70%	6.15%				
	\$100K	7.25%	7.45%	6.90%				
05/27/09	\$15K	6.10%	6.10%	6.30%				
	\$100K	6.85%	6.85%	7.05%				
06/19/09	\$15K	6.10%	6.30%	6.20%				
	\$100K	6.85%	7.05%	6.95%				
07/23/09	\$15K	5.95%	6.35%	5.45%				
	\$100K	6.70%	7.10%	6.20%				
08/01/09	\$15K	5.95%	5.90%	5.20%				
	\$100K	6.70%	6.65%	5.95%				
09/01/09	\$15K	5.60%	5.05%	4.90%				
	\$100K	6.35%	5.80%	5.65%				
09/17/09	\$15K	5.35%	5.25%	4.70%				
	\$100K	6.10%	6.00%	5.45%				
10/05/09	\$15K	5.25%	5.05%	4.60%				
	\$100K	6.00%	5.80%	5.35%				
10/15/09	\$15K	5.00%	4.75%	4.20%				
	\$100K	5.75%	5.50%	4.95%				
11/04/09	\$15K	4.50%	4.75%	4.25%				
	\$100K	5.25%	5.50%	5.00%				
12/01/09	\$15K	4.50%	5.00%	4.05%				
	\$100K	5.25%	5.75%	4.80%				

**Standard Insurance Company**

**Renewal Rate History for Index Growth Annuity 7**  
As of 1/1/2012

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%	3.90%	4.15%				
	\$100K	5.25%	4.65%	4.90%				
01/25/10	\$15K	4.00%	3.55%					
	\$100K	4.75%	4.30%					
02/01/10	\$15K	4.00%	3.55%					
	\$100K	4.75%	4.30%					
03/01/10	\$15K	4.50%	4.45%					
	\$100K	5.25%	5.20%					
03/15/10	\$15K	4.65%	4.45%					
	\$100K	5.40%	5.20%					
04/01/10	\$15K	4.85%	4.25%					
	\$100K	5.60%	5.00%					
04/15/10	\$15K	5.25%	4.55%					
	\$100K	6.00%	5.30%					
05/03/10	\$15K	4.50%	4.20%					
	\$100K	5.30%	5.00%					
05/14/10	\$15K	4.25%	3.90%					
	\$100K	5.00%	4.65%					
06/01/10	\$15K	3.90%	3.90%					
	\$100K	4.50%	4.50%					
07/01/10	\$15K	3.90%	4.00%					
	\$100K	4.50%	4.60%					
07/12/10	\$15K	3.75%	3.60%					
	\$100K	4.50%	4.35%					
08/01/10	\$15K	3.75%	3.55%					
	\$100K	4.50%	4.30%					
08/16/10	\$15K	3.25%	3.45%					
	\$100K	4.00%	4.20%					
09/01/10	\$15K	3.25%	3.50%					
	\$100K	4.00%	4.25%					
10/01/10	\$15K	3.35%	3.40%					
	\$100K	4.10%	4.15%					
11/01/10	\$15K	3.25%	3.25%					
	\$100K	4.00%	4.00%					
11/15/10	\$15K	3.00%	3.00%					
	\$100K	3.60%	3.60%					
12/20/10	\$15K	3.45%	3.60%					
	\$100K	4.20%	4.35%					

**Standard Insurance Company**

**Renewal Rate History for Index Growth Annuity 7**  
As of 1/1/2012

Deposit Date	Premium	Rate Caps by Index Term						
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
01/01/11	\$15K	3.45%	3.60%					
	\$100K	4.20%	4.35%					
02/01/11	\$15K	3.45%						
	\$100K	4.20%						
02/15/11	\$15K	4.20%						
	\$100K	5.00%						
03/01/11	\$15K	4.20%						
	\$100K	5.00%						
04/01/11	\$15K	3.55%						
	\$100K	4.15%						
05/02/11	\$15K	3.50%						
	\$100K	4.20%						
05/18/11	\$15K	3.40%						
	\$100K	4.10%						
06/01/11	\$15K	2.95%						
	\$100K	3.65%						
07/01/11	\$15K	2.95%						
	\$100K	3.65%						
08/01/11	\$15K	2.95%						
	\$100K	3.65%						
08/22/11	\$15K	2.35%						
	\$100K	2.95%						
10/01/11	\$15K	2.35%						
	\$100K	2.95%						
10/17/11	\$15K	2.35%						
	\$100K	2.95%						
11/01/11	\$15K	2.35%						
	\$100K	2.95%						
12/01/11	\$15K	2.35%						
	\$100K	2.95%						

**Standard Insurance Company**

**Renewal Rate History for Index Growth Annuity 5 with Principal Guarantee Feature**  
As of 1/1/2012

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%	5.20%		
	\$100K	7.60%	7.45%	6.80%	6.60%	5.95%		
05/01/07	\$15K	6.60%	6.85%	6.15%	6.05%	5.45%		
	\$100K	7.25%	7.50%	6.80%	6.70%	6.10%		
06/01/07	\$15K	6.70%	7.00%	6.00%	6.00%	5.90%		
	\$100K	7.35%	7.65%	6.65%	6.65%	6.55%		
06/18/07	\$15K	7.25%	7.55%	6.55%	6.35%	6.80%		
	\$100K	8.00%	8.30%	7.30%	7.10%	7.55%		
07/01/07	\$15K	7.25%	7.35%	7.35%	6.40%	7.00%		
	\$100K	8.00%	8.10%	8.10%	7.15%	7.75%		
08/01/07	\$15K	7.25%	7.25%	7.25%	6.45%	6.45%		
	\$100K	8.00%	8.00%	8.00%	7.20%	7.20%		
09/01/07	\$15K	7.50%	7.70%	6.70%	5.70%	6.20%		
	\$100K	8.35%	8.55%	7.55%	6.55%	7.05%		
10/01/07	\$15K	7.50%	7.75%	6.75%	7.00%	6.15%		
	\$100K	8.35%	8.60%	7.60%	7.85%	7.00%		
11/01/07	\$15K	7.00%	7.00%	6.50%	5.65%	5.65%		
	\$100K	7.60%	7.60%	7.10%	6.25%	6.25%		
12/01/07	\$15K	6.85%	6.85%	6.40%	6.20%	5.40%		
	\$100K	7.60%	7.60%	7.15%	6.95%	6.15%		

## Standard Insurance Company

### Renewal Rate History for Index Growth Annuity 5 with Principal Guarantee Feature As of 1/1/2012

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%	5.95%	5.65%		
	\$100K	8.10%	7.40%	6.95%	6.45%	6.15%		
02/01/08	\$15K	7.60%	6.80%	6.60%	5.90%			
	\$100K	8.10%	7.30%	7.10%	6.40%			
03/01/08	\$15K	7.85%	6.85%	6.95%	6.20%			
	\$100K	8.35%	7.35%	7.45%	6.70%			
03/25/08	\$15K	7.85%	6.85%	6.55%	5.90%			
	\$100K	8.35%	7.35%	7.05%	6.40%			
04/01/08	\$15K	7.85%	6.85%	6.65%	5.90%			
	\$100K	8.35%	7.35%	7.15%	6.40%			
05/01/08	\$15K	7.85%	6.85%	6.90%	6.00%			
	\$100K	8.60%	7.60%	7.65%	6.75%			
06/01/08	\$15K	7.85%	6.85%	6.85%	6.80%			
	\$100K	8.60%	7.60%	7.60%	7.55%			
07/01/08	\$15K	8.35%	7.35%	6.65%	6.85%			
	\$100K	9.10%	8.10%	7.40%	7.60%			
08/01/08	\$15K	8.60%	7.60%	6.80%	6.65%			
	\$100K	9.35%	8.35%	7.55%	7.40%			
09/01/08	\$15K	9.10%	8.10%	7.15%	7.15%			
	\$100K	9.85%	8.85%	7.90%	7.90%			
10/01/08	\$15K	8.35%	8.15%	7.95%	7.35%			
	\$100K	9.35%	9.15%	8.95%	8.35%			
11/01/08	\$15K	9.35%	8.70%	8.00%	7.75%			
	\$100K	9.85%	9.20%	8.50%	8.25%			
11/22/08	\$15K	8.85%	8.50%	8.20%	7.20%			
	\$100K	9.35%	9.00%	8.70%	7.70%			
12/02/08	\$15K	7.35%	8.15%	7.90%	7.10%			
	\$100K	7.85%	8.65%	8.40%	7.60%			
12/13/08	\$15K	5.85%	7.45%	7.75%	7.15%			
	\$100K	6.35%	7.95%	8.25%	7.65%			

## Standard Insurance Company

### Renewal Rate History for Index Growth Annuity 5 with Principal Guarantee Feature As of 1/1/2012

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%	6.90%	6.55%			
	\$100K	6.35%	8.35%	7.40%	7.05%			
02/01/09	\$15K	5.85%	6.35%	5.80%				
	\$100K	6.35%	6.85%	6.30%				
02/19/09	\$15K	6.35%	6.60%	6.10%				
	\$100K	6.85%	7.10%	6.60%				
03/01/09	\$15K	5.60%	6.85%	6.45%				
	\$100K	6.00%	7.25%	6.85%				
04/03/09	\$15K	6.10%	6.60%	6.25%				
	\$100K	6.85%	7.35%	7.00%				
05/01/09	\$15K	6.10%	6.30%	5.75%				
	\$100K	6.85%	7.05%	6.50%				
05/27/09	\$15K	5.70%	5.70%	5.90%				
	\$100K	6.45%	6.45%	6.65%				
06/19/09	\$15K	5.70%	5.90%	5.80%				
	\$100K	6.45%	6.65%	6.55%				
07/23/09	\$15K	5.55%	5.95%	5.05%				
	\$100K	6.30%	6.70%	5.80%				
08/01/09	\$15K	5.55%	5.50%	4.80%				
	\$100K	6.30%	6.25%	5.55%				
09/01/09	\$15K	5.20%	4.65%	4.50%				
	\$100K	5.95%	5.40%	5.25%				
09/17/09	\$15K	4.95%	4.85%	4.30%				
	\$100K	5.70%	5.60%	5.05%				
10/05/09	\$15K	4.85%	4.65%	4.20%				
	\$100K	5.60%	5.40%	4.95%				
10/15/09	\$15K	4.60%	4.35%	3.80%				
	\$100K	5.35%	5.10%	4.55%				
11/04/09	\$15K	4.10%	4.35%	3.85%				
	\$100K	4.85%	5.10%	4.60%				
12/01/09	\$15K	4.10%	4.60%	3.65%				
	\$100K	4.85%	5.35%	4.40%				

**Standard Insurance Company**

**Renewal Rate History for Index Growth Annuity 5 with Principal Guarantee Feature**  
As of 1/1/2012

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%	3.50%	3.75%				
	\$100K	4.85%	4.25%	4.50%				
01/25/10	\$15K	3.60%	3.15%					
	\$100K	4.35%	3.90%					
02/01/10	\$15K	3.60%	3.15%					
	\$100K	4.35%	3.90%					
03/01/10	\$15K	4.10%	4.05%					
	\$100K	4.85%	4.80%					
03/15/10	\$15K	4.25%	4.05%					
	\$100K	5.00%	4.80%					
04/01/10	\$15K	4.25%	3.65%					
	\$100K	5.00%	4.40%					
04/15/10	\$15K	4.50%	3.80%					
	\$100K	5.25%	4.55%					
05/03/10	\$15K	3.75%	3.45%					
	\$100K	4.55%	4.55%					
05/14/10	\$15K	3.50%	3.15%					
	\$100K	4.55%	4.55%					
06/01/10	\$15K	3.25%	3.25%					
	\$100K	4.55%	4.55%					
07/01/10	\$15K	3.25%	3.35%					
	\$100K	4.55%	4.55%					
07/12/10	\$15K	3.05%	2.90%					
	\$100K	4.55%	4.55%					
08/01/10	\$15K	3.05%	2.85%					
	\$100K	4.55%	4.55%					
08/16/10	\$15K	2.50%	2.70%					
	\$100K	4.55%	4.55%					
09/01/10	\$15K	2.50%	2.75%					
	\$100K	4.55%	4.55%					
10/01/10	\$15K	2.60%	2.65%					
	\$100K	4.55%	4.55%					
11/01/10	\$15K	2.60%	2.60%					
	\$100K	4.55%	4.55%					
11/15/10	\$15K	2.25%	2.25%					
	\$100K	4.55%	4.55%					
12/20/10	\$15K	2.75%	2.90%					
	\$100K	4.55%	4.55%					

**Standard Insurance Company**

**Renewal Rate History for Index Growth Annuity 5 with Principal Guarantee Feature**  
As of 1/1/2012

Deposit Date	Premium	Rate Caps by Index Term						
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
01/01/11	\$15K	2.75%	2.90%					
	\$100K	4.55%	4.55%					
02/01/11	\$15K	2.75%						
	\$100K	4.55%						
02/15/11	\$15K	3.40%						
	\$100K	4.55%						
03/01/11	\$15K	3.40%						
	\$100K	4.55%						
04/01/11	\$15K	2.90%						
	\$100K	4.55%						
05/02/11	\$15K	2.80%						
	\$100K	4.55%						
05/18/11	\$15K	2.70%						
	\$100K	4.55%						
06/01/11	\$15K	2.25%						
	\$100K	4.55%						
07/01/11	\$15K	2.25%						
	\$100K	4.55%						

**Standard Insurance Company**

**Renewal Rate History for Index Growth Annuity Fixed Account  
As of 1/1/2012  
For All Deposits**

Deposit Date	Initial Rate	Renewal Rate									
01/01/06	3.45%	3.45%	3.45%	3.55%	3.75%	3.65%	3.00%	3.00%	3.00%	3.00%	2.45%
		01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11
02/01/06	3.45%	3.45%	3.45%	3.55%	3.75%	3.65%	3.00%	3.00%	3.00%	3.00%	2.45%
		02/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11
03/01/06	3.45%	3.45%	3.45%	3.55%	3.75%	3.65%	3.00%	3.00%	3.00%	3.00%	2.45%
		03/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11
04/01/06	3.45%	3.45%	3.45%	3.55%	3.75%	3.65%	3.00%	3.00%	3.00%	3.00%	2.45%
		04/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11
05/01/06	3.45%	3.45%	3.45%	3.55%	3.75%	3.65%	3.00%	3.00%	3.00%	3.00%	2.45%
		05/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11
06/01/06	3.60%	3.60%	3.60%	3.70%	3.70%	3.65%	3.00%	3.00%	3.00%	3.00%	2.45%
		06/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11
07/01/06	3.60%	3.60%	3.70%	3.70%	3.65%	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%
		07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
08/01/06	3.60%	3.60%	3.70%	3.70%	3.65%	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%
		08/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
09/01/06	3.60%	3.60%	3.70%	3.70%	3.65%	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%
		09/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
10/01/06	3.60%	3.60%	3.70%	3.70%	3.65%	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%
		10/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
11/01/06	3.60%	3.60%	3.70%	3.70%	3.65%	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%
		11/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
12/01/06	3.45%	3.45%	3.55%	3.75%	3.65%	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%
		12/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12

**Standard Insurance Company**

**Renewal Rate History for Index Growth Annuity Fixed Account**

As of 1/1/2012  
For All Deposits

Deposit Date	Initial Rate	Renewal Rate								
01/01/07	3.45%	3.55%	3.75%	3.65%	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%
		01/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
02/01/07	3.55%	3.55%	3.70%	3.60%	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%
		02/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
03/01/07	3.55%	3.55%	3.70%	3.60%	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%
		03/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
04/01/07	3.30%	3.30%	3.70%	3.60%	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%
		04/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
05/01/07	3.45%	3.45%	3.70%	3.60%	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%
		05/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
06/01/07	3.45%	3.45%	3.70%	3.60%	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%
		06/01/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
06/18/07	3.70%	3.70%	3.70%	3.60%	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%
		06/18/08	07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
07/01/07	3.70%	3.70%	3.60%	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%	
		07/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
08/01/07	3.70%	3.70%	3.60%	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%	
		08/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
09/01/07	3.70%	3.70%	3.60%	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%	
		09/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
10/01/07	3.70%	3.70%	3.60%	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%	
		10/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
11/01/07	3.70%	3.70%	3.60%	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%	
		11/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
12/01/07	3.70%	3.70%	3.60%	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%	
		12/01/08	01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	

**Standard Insurance Company**

**Renewal Rate History for Index Growth Annuity Fixed Account**

As of 1/1/2012

For All Deposits

Deposit Date	Initial Rate	Renewal Rate						
01/01/08	3.70%	3.60%	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%
		01/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
02/01/08	3.70%	3.60%	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%
		02/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
03/01/08	3.70%	3.60%	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%
		03/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
03/25/08	3.70%	3.60%	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%
		03/25/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
04/01/08	3.70%	3.60%	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%
		04/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
05/01/08	3.70%	3.60%	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%
		05/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
06/01/08	3.70%	3.60%	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%
		06/01/09	07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
07/01/08	3.70%	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%	
		07/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
08/01/08	4.00%	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%	
		08/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
09/01/08	4.00%	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%	
		09/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
10/01/08	4.00%	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%	
		10/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
11/01/08	5.10%	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%	
		11/01/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
11/22/08	4.00%	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%	
		11/22/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
12/02/08	3.00%	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%	
		12/02/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	
12/13/08	3.00%	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%	
		12/13/09	01/01/10	07/01/10	01/01/11	07/01/11	01/01/12	

**Standard Insurance Company**

**Renewal Rate History for Index Growth Annuity Fixed Account  
As of 1/1/2012  
For All Deposits**

Deposit Date	Initial Rate	Renewal Rate				
01/01/09	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%
		01/01/10	07/01/10	01/01/11	07/01/11	01/01/12
02/01/09	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%
		02/01/10	07/01/10	01/01/11	07/01/11	01/01/12
02/19/09	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%
		02/19/10	07/01/10	01/01/11	07/01/11	01/01/12
03/01/09	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%
		03/01/10	07/01/10	01/01/11	07/01/11	01/01/12
04/03/09	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%
		04/03/10	07/01/10	01/01/11	07/01/11	01/01/12
05/01/09	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%
		05/01/10	07/01/10	01/01/11	07/01/11	01/01/12
05/27/09	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%
		05/27/10	07/01/10	01/01/11	07/01/11	01/01/12
06/19/09	3.00%	3.00%	3.00%	3.00%	2.45%	2.45%
		06/19/10	07/01/10	01/01/11	07/01/11	01/01/12
07/23/09	3.00%	3.00%	3.00%	2.45%	2.45%	
		07/23/10	01/01/11	07/01/11	01/01/12	
08/01/09	3.00%	3.00%	3.00%	2.45%	2.45%	
		08/01/10	01/01/11	07/01/11	01/01/12	
09/01/09	3.00%	3.00%	3.00%	2.45%	2.45%	
		09/01/10	01/01/11	07/01/11	01/01/12	
09/17/09	3.00%	3.00%	3.00%	2.45%	2.45%	
		09/17/10	01/01/11	07/01/11	01/01/12	
10/05/09	3.00%	3.00%	3.00%	2.45%	2.45%	
		10/05/10	01/01/11	07/01/11	01/01/12	
10/15/09	3.00%	3.00%	3.00%	2.45%	2.45%	
		10/15/10	01/01/11	07/01/11	01/01/12	
11/04/09	3.00%	3.00%	3.00%	2.45%	2.45%	
		11/04/10	01/01/11	07/01/11	01/01/12	
12/01/09	3.00%	3.00%	3.00%	2.45%	2.45%	
		12/01/10	01/01/11	07/01/11	01/01/12	

**Standard Insurance Company**

**Renewal Rate History for Index Growth Annuity Fixed Account**  
 As of 1/1/2012  
 For All Deposits

Deposit Date	Initial Rate	Renewal Rate		
01/01/10	3.00%	3.00%	2.45%	2.45%
		01/01/11	07/01/11	01/01/12
01/25/10	3.00%	3.00%	2.45%	2.45%
		01/25/11	07/01/11	01/01/12
02/01/10	3.00%	3.00%	2.45%	2.45%
		02/01/11	07/01/11	01/01/12
03/01/10	3.00%	3.00%	2.45%	2.45%
		03/01/11	07/01/11	01/01/12
03/15/10	3.00%	3.00%	2.45%	2.45%
		03/15/11	07/01/11	01/01/12
04/01/10	3.00%	3.00%	2.45%	2.45%
		04/01/11	07/01/11	01/01/12
04/15/10	3.00%	3.00%	2.45%	2.45%
		04/15/11	07/01/11	01/01/12
05/03/10	3.00%	3.00%	2.45%	2.45%
		05/03/11	07/01/11	01/01/12
05/14/10	3.00%	3.00%	2.45%	2.45%
		05/14/11	07/01/11	01/01/12
06/01/10	3.00%	3.00%	2.45%	2.45%
		06/01/11	07/01/11	01/01/12
07/01/10	3.00%	2.45%	2.45%	
		07/01/11	01/01/12	
07/12/10	3.00%	2.45%	2.45%	
		07/12/11	01/01/12	
08/01/10	1.70%	1.70%	1.70%	
		08/01/11	01/01/12	
08/16/10	1.70%	1.70%	1.70%	
		08/16/11	01/01/12	
09/01/10	1.70%	1.70%	1.70%	
		09/01/11	01/01/12	
10/01/10	1.70%	1.70%	1.70%	
		10/01/11	01/01/12	
11/01/10	1.70%	1.70%	1.70%	
		11/01/11	01/01/12	
11/15/10	1.70%	1.70%	1.70%	
		11/15/11	01/01/12	
12/20/10	1.70%	1.70%	1.70%	
		12/20/11	01/01/12	

**Standard Insurance Company**

**Renewal Rate History for Index Growth Annuity Fixed Account**

As of 1/1/2012  
For All Deposits

Deposit Date	Initial Rate	Renewal Rate
01/01/11	1.70%	1.70%
		01/01/12
02/01/11	1.70%	
02/15/11	1.70%	
03/01/11	1.70%	
04/01/11	1.70%	
05/02/11	1.70%	
05/18/11	1.70%	
06/01/11	1.70%	
07/01/11	1.70%	
08/01/11	1.70%	
08/22/11	1.70%	
10/01/11	1.70%	
10/17/11	1.70%	
11/01/11	1.70%	
12/01/11	1.70%	