

Standard Insurance Company

Renewal Rate History for Secured Rate Annuity 5

As of 03/15/2010

For deposits less than \$100k

Deposit Date	Initial Rate	Renewal Rate Changes														
		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
08/01/02	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.50%	4.00%	3.90%	3.80%	3.65%
09/01/02	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.50%	4.00%	3.90%	3.80%	3.65%
10/01/02	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.15%	3.95%	3.90%	3.80%	3.65%
11/01/02	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.25%	4.15%	3.95%	3.90%	3.80%	3.65%
12/01/02	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.90%	3.90%	3.90%	3.80%	3.65%

Standard Insurance Company

Renewal Rate History for Secured Rate Annuity 5

As of 03/15/2010

For deposits less than \$100k

Deposit Date	Initial Rate	Renewal Rate Changes													
		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
01/01/03	4.15%	4.15%	4.15%	4.15%	4.15%	4.15%	4.15%	4.15%	4.15%	4.15%	4.15%	3.65%	3.55%	3.35%	3.35%
02/01/03	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	3.65%	3.55%	3.35%	3.35%
03/04/03	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.65%	3.60%	3.40%	3.40%
04/01/03	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.65%	3.55%	3.35%	3.35%
05/01/03	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.65%	3.55%	3.35%	3.35%
06/01/03	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%	3.65%	3.55%	3.35%	3.35%
07/01/03	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.65%	3.55%	3.35%	3.35%
08/01/03	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.55%	3.35%	3.35%	
09/01/03	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.55%	3.35%	3.35%	
10/01/03	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.55%	3.35%	3.35%	
11/01/03	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.65%	3.45%	3.45%	
12/01/03	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.65%	3.45%	3.45%	

Standard Insurance Company

Renewal Rate History for Secured Rate Annuity 5

As of 03/15/2010

For deposits less than \$100k

Deposit Date	Initial Rate	Renewal Rate Changes													
		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		
01/01/04	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%	3.30%	3.30%		
02/01/04	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.25%	3.25%		
03/01/04	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%	3.15%	3.15%		
04/01/04	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.20%	3.20%		
04/12/04	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.25%	3.25%		
05/01/04	3.65%	3.65%	3.65%	3.65%	3.65%	3.65%	3.65%	3.65%	3.65%	3.65%	3.65%	3.25%	3.25%		
06/01/04	3.65%	3.65%	3.65%	3.65%	3.65%	3.65%	3.65%	3.65%	3.65%	3.65%	3.65%	3.25%	3.25%		
07/01/04	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.25%	3.25%			
08/01/04	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.30%			
09/01/04	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.55%	3.30%			
10/01/04	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.30%			
11/01/04	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%			
12/01/04	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%			

Standard Insurance Company

Renewal Rate History for Secured Rate Annuity 5

As of 03/15/2010

For deposits less than \$100k

Deposit Date	Initial Rate	Renewal Rate Changes															
01/01/05	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%						
		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						
02/01/05	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%						
		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						
03/01/05	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%						
		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						
03/24/05	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%						
		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						
05/01/05	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%						
		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						
06/01/05	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%						
		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						
07/01/05	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%						
		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							
08/01/05	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%						
		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							
09/01/05	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%						
		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							
10/01/05	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%	3.45%						
		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							
11/01/05	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%						
		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							
12/01/05	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%						
		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							

Standard Insurance Company

Renewal Rate History for Secured Rate Annuity 5

As of 03/15/2010

For deposits less than \$100k

Deposit Date	Initial Rate	Renewal Rate Changes														
01/01/06	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%						
		07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10							
02/01/06	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%							
		07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10							
03/01/06	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%							
		07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10							
04/01/06	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%							
		07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10							
05/01/06	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%							
		07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10							
06/01/06	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%							
		07/01/06	01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10							
07/01/06	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%								
		01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10								
08/01/06	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%								
		01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10								
09/01/06	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%								
		01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10								
10/01/06	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%	4.35%								
		01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10								
11/01/06	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%								
		01/01/07	07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10								
12/01/06	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%								
		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 5

As of 03/15/2010

For deposits less than \$100k

Deposit Date	Initial Rate	Renewal Rate Changes													
01/01/07	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%								
		07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10								
02/01/07	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%								
		07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10								
03/01/07	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%								
		07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10								
04/01/07	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%								
		07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10								
05/01/07	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%								
		07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10								
06/01/07	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%	3.90%								
		07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10								
06/18/07	4.15%	4.15%	4.15%	4.15%	4.15%	4.15%	4.15%								
		07/01/07	01/01/08	07/01/08	01/01/09	07/01/09	01/01/10								
07/01/07	4.15%	4.15%	4.15%	4.15%	4.15%	4.15%									
		01/01/08	07/01/08	01/01/09	07/01/09	01/01/10									
08/01/07	4.45%	4.45%	4.45%	4.45%	4.45%	4.45%									
		01/01/08	07/01/08	01/01/09	07/01/09	01/01/10									
09/01/07	4.45%	4.45%	4.45%	4.45%	4.45%	4.45%									
		01/01/08	07/01/08	01/01/09	07/01/09	01/01/10									
10/01/07	4.45%	4.45%	4.45%	4.45%	4.45%	4.45%									
		01/01/08	07/01/08	01/01/09	07/01/09	01/01/10									
11/01/07	4.20%	4.20%	4.20%	4.20%	4.20%	4.20%									
		01/01/08	07/01/08	01/01/09	07/01/09	01/01/10									
12/01/07	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%									
		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 5

As of 03/15/2010

For deposits less than \$100k

Deposit Date	Initial Rate	Renewal Rate Changes															
01/01/08	4.05%	4.05%	4.05%	4.05%	4.05%												
		07/01/08	01/01/09	07/01/09	01/01/10												
02/01/08	4.05%	4.05%	4.05%	4.05%	4.05%												
		07/01/08	01/01/09	07/01/09	01/01/10												
03/01/08	4.05%	4.05%	4.05%	4.05%	4.05%												
		07/01/08	01/01/09	07/01/09	01/01/10												
03/25/08	4.05%	4.05%	4.05%	4.05%	4.05%												
		07/01/08	01/01/09	07/01/09	01/01/10												
04/01/08	4.00%	4.00%	4.00%	4.00%	4.00%												
		07/01/08	01/01/09	07/01/09	01/01/10												
05/01/08	4.00%	4.00%	4.00%	4.00%	4.00%												
		07/01/08	01/01/09	07/01/09	01/01/10												
06/01/08	4.00%	4.00%	4.00%	4.00%	4.00%												
		07/01/08	01/01/09	07/01/09	01/01/10												
07/01/08	4.40%	4.40%	4.40%	4.40%													
		01/01/09	07/01/09	01/01/10													
08/01/08	4.40%	4.40%	4.40%	4.40%													
		01/01/09	07/01/09	01/01/10													
09/01/08	4.25%	4.25%	4.25%	4.25%													
		01/01/09	07/01/09	01/01/10													
10/01/08	4.25%	4.25%	4.25%	4.25%													
		01/01/09	07/01/09	01/01/10													
11/01/08	5.35%	5.35%	5.35%	5.35%													
		01/01/09	07/01/09	01/01/10													
11/22/08	4.40%	4.40%	4.40%	4.40%													
		01/01/09	07/01/09	01/01/10													
12/02/08	3.00%	3.00%	3.00%	3.00%													
		01/01/09	07/01/09	01/01/10													
12/13/08	3.00%	3.00%	3.00%	3.00%													
		01/01/09	07/01/09	01/01/10													

Standard Insurance Company

Renewal Rate History for Secured Rate Annuity 5

As of 03/15/2010

For deposits less than \$100k

Deposit Date	Initial Rate	Renewal Rate Changes													
01/01/09	3.00%	3.00%	3.00%												
		07/01/09	01/01/10												
02/01/09	3.00%	3.00%	3.00%												
		07/01/09	01/01/10												
02/19/09	4.00%	4.00%	4.00%												
		07/01/09	01/01/10												
03/01/09	3.40%	3.40%	3.40%												
		07/01/09	01/01/10												
04/03/09	3.60%	3.60%	3.60%												
		07/01/09	01/01/10												
05/01/09	3.60%	3.60%	3.60%												
		07/01/09	01/01/10												
05/27/09	3.30%	3.30%	3.30%												
		07/01/09	01/01/10												
06/19/09	3.30%	3.30%	3.30%												
		07/01/09	01/01/10												
07/23/09	3.20%	3.20%													
		01/01/10													
08/01/09	3.20%	3.20%													
		01/01/10													
09/01/09	3.05%	3.05%													
		01/01/10													
09/17/09	2.95%	2.95%													
		01/01/10													
10/05/09	2.75%	2.75%													
		01/01/10													
10/15/09	2.75%	2.75%													
		01/01/10													
11/04/09	2.40%	2.40%													
		01/01/10													
12/01/09	2.40%	2.40%													
		01/01/10													

Standard Insurance Company

Renewal Rate History for Secured Rate Annuity 5

As of 03/15/2010

For deposits less than \$100k

Deposit Date	Initial Rate	Renewal Rate Changes															
01/25/10	2.00%																
02/01/10	2.00%																
03/01/10	2.25%																
03/15/10	2.40%																