

The Standard: Annuity Spreadsheet: January 1, 2012

Index-Rate : Single	Product	Cap Rates		Bailout Cap Rate	Fixed Interest	Surrender Period	Participation	Principal Guarantee	Surrender-Free Withdrawals	Additional Features
		Index Growth Annuity 5	2.00% 2.50%	\$15,000 \$100,000	0.00% year 2-5 0.50% year 2-5	1.70% 1 year guarantee	5 years 8,7,6,4,2% no automatic reset	100% of S&P 500®	no	annual 10% withdrawals, nursing home waiver, terminal condition waiver, death benefit, annuitization, SEPPs, RMDs
	Index Growth Annuity 7	2.05% 2.70%	\$15,000 \$100,000	0.05% year 2-7 0.70% year 2-7	1.70% 1 year guarantee	7 years 9,8,7,6,5,4,2% no automatic reset	100% of S&P 500®	no	annual 10% withdrawals, nursing home waiver, terminal condition waiver, death benefit, annuitization, SEPPs, RMDs	12-month point-to-point, partial index credit at death or annuitization, full accumulated value at death. Issue age 0-90
Fixed Rate : Single	Product	Crediting Rate		Bailout Crediting Rate	Rate Guarantee	Surrender Period	MVA	Principal Guarantee	Surrender-Free Withdrawals	Additional Features
		Focused Growth Annuity 5	1.75% 1.85%	\$15,000 \$100,000	none	5 years	5 years 8,7,6,5,4% no automatic reset	5 years	no	interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, RMDs
	Focused Growth Annuity 6	2.20% 2.30%	\$15,000 \$100,000	none	6 years	6 years 8,7,6,5,4,3% no automatic reset	6 years	no	interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, RMDs	full accumulated value at death. Issue age 0-90
	Focused Growth Annuity 7	2.15% 2.25%	\$15,000 \$100,000	none	7 years	7 years 8,7,6,5,4,3,2% no automatic reset	7 years	no	interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, RMDs	full accumulated value at death. Issue age 0-90
	Focused Growth Annuity 10	2.40% 2.50%	\$15,000 \$100,000	none	10 years	9 years 8,7,6,5,4,3,2,1,0.9% no automatic reset	10 years	no	interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, RMDs	full accumulated value at death. Issue age 0-80
	Secured Rate Annuity 1	2.00% 2.10%	\$15,000 \$100,000	1.00% year 2-5/1.00% year 6 ¹ 1.10% year 2-5/1.00% year 6 ¹	1 year	6 years 7,7,7,6,5,3% no automatic reset	none	100%	annual 10% withdrawals, interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, SEPPs, RMDs	1.00% first-year bonus, persistency bonus, full accumulated value at death. Issue age 0-90
	Secured Rate Annuity 5	1.20% 1.30%	\$15,000 \$100,000	none	5 years	5 years 9,8,7,6,5% no automatic reset	none	100%	annual 10% withdrawals, interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, SEPPs, RMDs	full accumulated value at death. Issue age 0-90
	Secured Rate Annuity 6	1.20% 1.30%	\$15,000 \$100,000	none	6 years	6 years 9,8,7,6,5,4% no automatic reset	none	100%	annual 10% withdrawals, interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, SEPPs, RMDs	full accumulated value at death. Issue age 0-90
	Advantage Growth Annuity 7	3.40% 3.50%	\$15,000 \$100,000	none	1 year	7 years 7,6,5,4,3,2,1% no automatic reset	7 years	no	annual 10% withdrawals, interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, RMDs	2.00% first-year bonus, full accumulated value at death. Issue age 0-90
	Flexible Premium Deferred Annuity	1.00%	\$600	none	1 year	9 years 9,8,7,6,5,4,3,2,1% no automatic reset	none	100%	annual 10% withdrawals, interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, SEPPs, RMDs, early-retirement feature	full accumulated value at death. Issue age 0-90

Immediate Annuities

For current rates, forms, detailed product information and illustration software, go to www.standard.com/annuities/ or call 800.378.4578

Not For Use With Consumers

¹Note that the bailout rate will never be less than the guaranteed minimum rate.

Rates effective 1/1/2012; may change. Products of Standard Insurance Company. Policies # SRA, SRA-B, SPDA, SPDA-IA, FPDA. Product availability varies by state. The 45-day rate lock applies only to initial crediting and cap rates. Surrender charges may apply to withdrawals during the surrender period. The nursing home waiver is not available in MA. State-specific conditions apply to the terminal condition waiver. The FGA and AGA include an MVA and is not available in some states.