

The Standard: Annuity Spreadsheet: November 4, 2009

Index-Rate : Single	Product	Cap Rate		Bailout Cap Rate	Fixed Interest	Surrender Period	Participation	Principal Guarantee	Surrender-Free Withdrawals	Additional Features
		Index Growth Annuity 5	4.25% /3.85% 5.00% /4.60%	\$15,000 \$100,000	2.25%/1.85% year 2-5 3.00%/2.60% year 2-5	3.00% 1 year guarantee	5 years 8,7,6,4,2% no automatic reset	100% of S&P 500®	100% optional feature	annual 10% withdrawals, nursing home waiver, terminal condition waiver, death benefit, annuitization, SEPPs, RMDs
	Index Growth Annuity 7	4.50% /4.10% 5.25% /4.85%	\$15,000 \$100,000	2.50%/2.10% year 2-7 3.25%/2.85% year 2-7	3.00% 1 year guarantee	7 years 9,8,7,6,5,4,2% no automatic reset	100% of S&P 500®	100% optional feature	annual 10% withdrawals, nursing home waiver, terminal condition waiver, death benefit, annuitization, SEPPs, RMDs	12-month point-to-point, partial index credit, full accumulated value at death

Fixed Rate : Single	Product	Crediting Rate		Bailout Crediting Rate	Rate Guarantee	Surrender Period	MVA	Principal Guarantee	Surrender-Free Withdrawals	Additional Features
		Secured Rate Annuity 1	3.35% 3.45%	\$15,000 \$100,000	2.35% year 2-5/1.35% year 6 ¹ 2.45% year 2-5/1.45% 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
	Secured Rate Annuity 3	1.30% 1.40%	\$15,000 \$100,000	none	3 years	3 years 9,8,7% no automatic reset	none	100%	annual 10% withdrawals, interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, SEPPs, RMDs	annuitization bonus, full accumulated value at death
	Secured Rate Annuity 5	2.40% 2.50%	\$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
	Secured Rate Annuity 6	2.40% 2.50%	\$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
	First Rate Annuity 7	4.30% 4.40%	\$15,000 \$100,000	none	1 year	7 years 9,8,7,6,5,4,2% no automatic reset	none	100%	annual 10% withdrawals, interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, SEPPs, RMDs	2.00% first-year bonus, full accumulated value at death
	Focused Growth Annuity 5	2.95% 3.05%	\$15,000 \$100,000	none	5 years	5 years 8,7,6,5,4% no automatic reset	during surrender period	no	interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, RMDs	full accumulated value at death
	Focused Growth Annuity 6	3.40% 3.50%	\$15,000 \$100,000	none	6 years	6 years 8,7,6,5,4,3% no automatic reset	during surrender period	no	interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, RMDs	full accumulated value at death

Fixed Rate : Flexible	Product	Crediting Rate		Bailout Crediting Rate	Rate Guarantee	Surrender Period	MVA	Principal Guarantee	Surrender-Free Withdrawals	Additional Features
		Principal Growth Annuity 5	2.95% 3.05%	\$5,000 \$100,000	1.95% year 2-5 ¹ 2.05% year 2-5 ¹	1 year	5 years 8,7,6,4,2% no automatic reset	none	100%	annual 10% withdrawals, interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, SEPPs, RMDs
	Principal Growth Annuity 7	3.35% 3.45%	\$5,000 \$100,000	2.35% year 2-7 ¹ 2.45% year 2-7 ¹	1 year	7 years 9,8,7,6,5,4,2% 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, full accumulated value at death
	Principal Growth Annuity 9	4.10% 4.20%	\$5,000 \$100,000	3.10% year 2-9 ¹ 3.20% year 2-9 ¹	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	1.00% first-year bonus, full accumulated value at death
	Flexible Premium Deferred Annuity	2.35% initial annualized	\$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

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Not For Use With Consumers

¹Note that the bailout rate will never be less than the guaranteed minimum rate, which varies by state.

Rates effective 11/04/2009; may change without notice. 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 includes an MVA and is not available in some states. Product availability varies by state.