

The Standard: Annuity Spreadsheet: March 15, 2010

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	4.35% /3.95% 5.10% /4.70%	\$15,000 \$100,000	2.35%/1.95% year 2-5 3.10%/2.70% 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	12-month point-to-point, partial index credit, full accumulated value at death
Index Growth Annuity 7	4.65% /4.25% 5.40% /5.00%	\$15,000 \$100,000	2.65%/2.25% year 2-7 3.40%/3.00% 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	3.40% 3.50%	\$15,000 \$100,000	2.40% year 2-5/1.40% year 6 ¹ 2.50% year 2-5/1.50% 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
Secured Rate Annuity 3	No Longer Offered									
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	2.45% 2.55%	\$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	
rate includes 2.00% first-year bonus										
Focused Growth Annuity 5	3.00% 3.10%	\$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	3.55% 3.65%	\$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	Principal Growth Annuity 5	2.75% 2.85%	\$5,000 \$100,000	1.75% year 2-5 ¹ 1.85% 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	1.00% first-year bonus, full accumulated value at death
	rate includes 1.00% first-year bonus									
Principal Growth Annuity 7	3.15% 3.25%	\$5,000 \$100,000	2.15% year 2-7 ¹ 2.25% 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	
rate includes 1.00% first-year bonus										
Principal Growth Annuity 9	3.65% 3.75%	\$5,000 \$100,000	2.65% year 2-9 ¹ 2.75% 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	
rate includes 1.00% first-year bonus										
Flexible Premium Deferred Annuity	2.40%	\$600 initial annualized	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	

Immediate Annuities For current-rate illustration software, go to www.standard.com/annuities or call (800) 378-4578 for a quote.

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 03/15/2010; 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.