

Standard Insurance Company

Renewal Rate History for Flexible Premium Deferred Annuity As of 1/1/2019

Deposit Date	Initial Rate	Renewal Rate																											
07/01/04	3.30%	3.30%	3.30%	2.80%	2.70%	2.70%	2.70%	2.85%	2.85%	2.85%	2.85%	2.85%	2.85%	2.80%	2.80%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	
		08/01/05	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	07/01/10	01/01/11	07/01/11	01/01/12	07/01/12	01/01/13	07/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19
08/01/04	3.30%	3.30%	3.30%	2.80%	2.70%	2.70%	2.70%	2.85%	2.85%	2.85%	2.85%	2.85%	2.85%	2.80%	2.80%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	
		09/01/05	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	07/01/10	01/01/11	07/01/11	01/01/12	07/01/12	01/01/13	07/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19
09/01/04	3.10%	3.10%	3.10%	2.65%																									
		10/01/05	01/01/06	07/01/06																									
10/01/04	0.00%	2.95%	2.95%	2.65%																									
		11/01/05	01/01/06	07/01/06																									
11/01/04	0.00%	2.85%	2.85%	2.65%	2.65%	2.65%	2.65%	2.75%	2.75%	2.75%	2.75%	2.90%	2.80%	2.80%	2.80%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	
		12/01/05	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	07/01/10	01/01/11	07/01/11	01/01/12	07/01/12	01/01/13	07/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19
12/01/04	0.00%	2.85%	2.65%	2.65%	2.65%	2.65%	2.75%	2.75%	2.75%	2.75%	2.90%	2.80%	2.80%	2.80%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	
		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	07/01/10	01/01/11	07/01/11	01/01/12	07/01/12	01/01/13	07/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	

Standard Insurance Company

Renewal Rate History for Flexible Premium Deferred Annuity
As of 1/1/2019

Deposit Date	Initial Rate	Renewal Rate														
01/01/11	1.95%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		01/01/12	07/01/12	01/01/13	07/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19
02/01/11	1.95%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		02/01/12	07/01/12	01/01/13	07/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19
02/15/11	2.15%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		02/15/12	07/01/12	01/01/13	07/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19
03/01/11	2.15%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		03/01/12	07/01/12	01/01/13	07/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19
04/01/11	2.15%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		04/01/12	07/01/12	01/01/13	07/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19
05/02/11	2.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		05/02/12	07/01/12	01/01/13	07/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19
05/18/11	1.90%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		05/18/12	07/01/12	01/01/13	07/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19
06/01/11	1.75%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		06/01/12	07/01/12	01/01/13	07/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19
06/15/11	1.55%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		06/15/12	07/01/12	01/01/13	07/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19
07/01/11	1.55%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		07/01/12	01/01/13	07/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	
08/01/11	1.55%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		08/01/12	01/01/13	07/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	
09/01/11	1.30%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		09/01/12	01/01/13	07/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	
10/01/11	1.30%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		10/01/12	01/01/13	07/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	
10/17/11	1.30%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		10/17/12	01/01/13	07/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	
11/01/11	1.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		11/01/12	01/01/13	07/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	
12/01/11	1.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		12/01/12	01/01/13	07/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	

Standard Insurance Company

Renewal Rate History for Flexible Premium Deferred Annuity
As of 1/1/2019

Deposit Date	Initial Rate	Renewal Rate												
01/01/12	1.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		01/01/13	07/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19
02/15/12	1.75%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		02/15/13	07/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19
03/26/12	2.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		03/26/13	07/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19
05/01/12	2.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		05/01/13	07/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19
06/01/12	1.85%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		06/01/13	07/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19
07/01/12	1.85%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	
		07/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	
08/01/12	1.70%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		08/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	
09/01/12	1.70%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	
		09/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	
10/01/12	1.85%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	
		10/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	
11/01/12	1.85%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	
		11/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	
12/01/12	1.85%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	
		12/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	

Standard Insurance Company

Renewal Rate History for Flexible Premium Deferred Annuity As of 1/1/2019

Deposit Date	Initial Rate	Renewal Rate										
01/01/13	1.65%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19
02/01/13	1.80%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		02/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19
03/01/13	1.95%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		03/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19
04/01/13	1.80%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		04/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19
05/01/13	1.70%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		05/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19
06/01/13	1.70%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		06/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19
07/01/13	2.20%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	
08/01/13	2.20%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		08/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	
09/01/13	2.20%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		09/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	
10/01/13	2.20%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		10/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	
11/01/13	2.20%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		11/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	
12/02/13	2.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		12/02/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	

Standard Insurance Company

Renewal Rate History for Flexible Premium Deferred Annuity As of 1/1/2019

Deposit Date	Initial Rate	Renewal Rate									
01/01/14	2.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	
02/01/14	2.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		02/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	
03/01/14	2.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		03/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	
04/01/14	2.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		04/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	
05/01/14	1.95%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		05/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	
06/01/14	1.95%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		06/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	
07/01/14	2.15%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19		
08/01/14	2.15%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		08/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19		
09/01/14	2.15%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		09/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19		
10/01/14	2.15%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		10/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19		
11/01/14	2.15%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		11/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19		
12/01/14	2.15%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		12/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19		

Standard Insurance Company

Renewal Rate History for Flexible Premium Deferred Annuity As of 1/1/2019

Deposit Date	Initial Rate	Renewal Rate							
01/01/15	2.15%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	
02/01/15	2.05%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		02/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	
03/01/15	2.15%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		03/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	
04/01/15	2.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		04/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	
05/01/15	2.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		05/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	
06/01/15	2.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		06/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	
07/01/15	2.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19		
08/01/15	2.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		08/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19		
09/01/15	2.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		09/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19		
10/01/15	2.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		10/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19		
11/01/15	2.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		11/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19		
12/01/15	2.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		12/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19		

Standard Insurance Company

Renewal Rate History for Flexible Premium Deferred Annuity
As of 1/1/2019

Deposit Date	Initial Rate	Renewal Rate				
01/01/16	2.25%	3.00%	3.00%	3.00%	3.00%	3.00%
		01/01/17	07/01/17	01/01/18	07/01/18	01/01/19
02/01/16	2.25%	3.00%	3.00%	3.00%	3.00%	3.00%
		02/01/17	07/01/17	01/01/18	07/01/18	01/01/19
03/01/16	2.10%	3.00%	3.00%	3.00%	3.00%	3.00%
		03/01/17	07/01/17	01/01/18	07/01/18	01/01/19
04/01/16	2.00%	3.00%	3.00%	3.00%	3.00%	3.00%
		04/01/17	07/01/17	01/01/18	07/01/18	01/01/19
04/20/16	1.70%	3.00%	3.00%	3.00%	3.00%	3.00%
		04/20/17	07/01/17	01/01/18	07/01/18	01/01/19
05/01/16	1.70%	3.00%	3.00%	3.00%	3.00%	
		05/01/17	07/01/17	01/01/18	07/01/18	
06/01/16	1.70%	3.00%	3.00%	3.00%	3.00%	
		06/01/17	07/01/17	01/01/18	07/01/18	
07/01/16	1.40%	3.00%	3.00%	3.00%	3.00%	
		07/01/17	01/01/18	07/01/18	01/01/19	
07/20/16	1.40%	3.00%	3.00%	3.00%	3.00%	
		07/20/17	01/01/18	07/01/18	01/01/19	
08/01/16	1.40%	3.00%	3.00%	3.00%	3.00%	
		08/01/17	01/01/18	07/01/18	01/01/19	
09/01/16	1.40%	3.00%	3.00%	3.00%	3.00%	
		09/01/17	01/01/18	07/01/18	01/01/19	
10/01/16	1.40%	3.00%	3.00%	3.00%	3.00%	
		10/01/17	01/01/18	07/01/18	01/01/19	
11/01/16	1.40%	3.00%	3.00%	3.00%	3.00%	
		11/01/17	01/01/18	07/01/18	01/01/19	
12/01/16	1.40%	3.00%	3.00%	3.00%	3.00%	
		12/01/17	01/01/18	07/01/18	01/01/19	
12/08/16	1.40%	3.00%	3.00%	3.00%	3.00%	
		12/08/17	01/01/18	07/01/18	01/01/19	

Standard Insurance Company

Renewal Rate History for Flexible Premium Deferred Annuity
As of 1/1/2019

Deposit Date	Initial Rate	Renewal Rate		
01/01/17	1.40%	3.00%	3.00%	3.00%
		01/01/18	07/01/18	01/01/19
02/01/17	1.40%	3.00%	3.00%	3.00%
		02/01/18	07/01/18	01/01/19
03/01/17	1.40%	3.00%	3.00%	3.00%
		03/01/18	07/01/18	01/01/19
04/01/17	1.40%	3.00%	3.00%	3.00%
		04/01/18	07/01/18	01/01/19
04/24/17	1.40%	3.00%	3.00%	3.00%
		04/24/18	07/01/18	01/01/19
05/15/17	1.40%	3.00%	3.00%	3.00%
		05/15/18	07/01/18	01/01/19
06/09/17	1.40%	3.00%	3.00%	3.00%
		06/09/18	07/01/18	01/01/19
07/03/17	1.40%	3.00%	3.00%	
		07/03/18	01/01/19	
08/01/17	1.40%	3.00%	3.00%	
		08/01/18	01/01/19	
09/01/17	1.40%	3.00%	3.00%	
		09/01/18	01/01/19	
09/25/17	1.40%	3.00%	3.00%	
		09/25/18	01/01/19	
11/01/17	1.40%	3.00%	3.00%	
		11/01/18	01/01/19	
12/01/17	1.40%	3.00%	3.00%	
		12/01/18	01/01/19	

Standard Insurance Company

Renewal Rate History for Flexible Premium Deferred Annuity
As of 1/1/2019

Deposit Date	Initial Rate	Renewal Rate
01/01/18	1.40%	3.00%
		01/01/19
01/16/18	1.40%	
02/01/18	1.40%	
02/07/18	1.40%	
03/01/18	1.40%	
04/01/18	1.40%	
04/23/18	1.40%	
05/14/18	1.40%	
05/29/18	1.60%	
07/01/18	1.60%	
08/01/18	1.60%	
08/08/18	1.60%	
09/01/18	1.60%	
10/01/18	1.60%	
10/15/18	1.60%	
12/01/18	1.75%	