

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 5

As of 9/1/2020

Deposit Date	Premium	Cap Rates by Index Term								
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9
03/26/12	\$15K	4.00%	3.55%	3.65%	3.65%	3.70%	2.80%	3.00%	3.00%	2.75%
	\$100K	4.25%	3.80%	3.90%	3.90%	3.95%	3.05%	3.00%	3.00%	2.75%
05/01/12	\$15K	4.00%	3.55%	3.55%	3.55%	4.00%	4.00%	3.75%	3.50%	3.00%
	\$100K	4.25%	3.80%	3.80%	3.80%	4.25%	4.00%	3.75%	3.50%	3.00%
06/01/12	\$15K	3.25%	2.90%	3.05%	3.20%	3.20%	3.20%	3.25%	3.15%	2.65%
	\$100K	3.50%	3.15%	3.30%	3.45%	3.45%	3.45%	3.40%	3.15%	2.65%
07/01/12	\$15K	3.25%	3.25%	3.25%	3.20%	3.45%	3.35%	3.40%	3.40%	2.90%
	\$100K	3.50%	3.50%	3.50%	3.45%	3.70%	3.60%	3.60%	3.50%	3.00%
08/01/12	\$15K	2.70%	2.70%	2.65%	2.75%	2.65%	3.00%	3.00%	3.00%	2.25%
	\$100K	3.30%	3.30%	3.25%	3.35%	3.25%	3.00%	3.00%	3.00%	2.25%
09/04/12	\$15K	2.70%	2.65%	2.60%	3.25%	3.10%	3.10%	3.00%	2.75%	2.00%
	\$100K	3.30%	3.25%	-	-	-	-	-	-	-
10/01/12	\$15K	2.75%	2.65%	2.55%	2.80%	2.55%	3.00%	3.00%	2.75%	2.00%
	\$100K	3.35%	3.25%	3.15%	3.40%	3.15%	3.00%	3.00%	2.75%	2.00%
11/01/12	\$15K	2.75%	2.75%	2.65%	2.95%	2.75%	3.00%	3.00%	2.75%	
	\$100K	3.35%	3.35%	3.25%	3.55%	3.35%	3.25%	3.00%	2.75%	
12/01/12	\$15K	2.75%	2.75%	2.65%	3.00%	2.60%	3.00%	3.00%	2.75%	
	\$100K	3.35%	3.35%	3.25%	3.60%	3.20%	3.10%	3.00%	2.75%	

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As of 9/1/2020

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		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9
01/01/13	\$15K	2.30%	2.30%	3.30%	3.20%	-	-	-	-	-
	\$100K	3.00%	-	-	-	-	-	-	-	-
01/22/13	\$15K	2.65%	2.75%	2.75%	2.50%	2.50%	3.00%	3.00%	-	-
	\$100K	3.25%	3.35%	3.35%	3.10%	3.10%	3.25%	-	-	-
02/01/13	\$15K	2.65%	-	-	-	-	-	-	-	-
	\$100K	3.25%	3.25%	3.25%	3.25%	3.25%	-	-	-	-
03/01/13	\$15K	3.30%	3.25%	3.25%	3.20%	3.20%	3.00%	3.00%	2.75%	-
	\$100K	4.00%	3.95%	3.95%	3.90%	3.90%	3.50%	3.35%	3.00%	-
04/01/13	\$15K	2.70%	2.65%	2.65%	2.80%	2.80%	3.00%	3.00%	2.75%	-
	\$100K	3.25%	3.20%	3.20%	3.35%	3.35%	3.10%	3.10%	2.75%	-
05/01/13	\$15K	2.10%	2.20%	2.20%	2.40%	3.00%	3.00%	3.00%	2.75%	-
	\$100K	3.00%	3.10%	3.10%	3.30%	3.30%	3.30%	3.15%	2.75%	-
06/01/13	\$15K	2.10%	-	-	-	-	-	-	-	-
	\$100K	3.00%	3.00%	2.80%	2.80%	2.80%	3.00%	3.00%	2.75%	-
07/01/13	\$15K	3.40%	3.40%	3.30%	3.35%	3.10%	3.20%	3.10%	2.85%	-
	\$100K	4.00%	4.00%	3.90%	3.95%	3.70%	3.70%	-	-	-
08/01/13	\$15K	3.50%	3.50%	3.50%	3.30%	3.00%	3.00%	3.00%	2.25%	-
	\$100K	4.10%	4.10%	4.10%	3.90%	3.60%	3.50%	3.25%	2.50%	-
09/01/13	\$15K	3.50%	3.50%	3.75%	3.50%	3.50%	3.50%	3.00%	2.25%	-
	\$100K	4.10%	4.10%	4.35%	4.10%	4.00%	4.00%	3.50%	2.75%	-
10/01/13	\$15K	3.50%	3.45%	3.70%	3.35%	3.15%	3.40%	3.05%	-	-
	\$100K	4.10%	4.05%	4.30%	3.95%	3.45%	3.70%	3.35%	-	-
11/01/13	\$15K	3.50%	3.50%	3.50%	3.50%	3.05%	3.35%	3.00%	-	-
	\$100K	4.10%	4.10%	4.10%	4.10%	3.55%	3.65%	3.15%	-	-
12/02/13	\$15K	3.50%	3.40%	3.55%	3.45%	3.10%	3.20%	2.95%	-	-
	\$100K	4.10%	4.00%	4.15%	4.05%	3.60%	3.50%	-	-	-

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		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9
01/01/14	\$15K	3.50%	3.60%	3.50%	3.20%	3.00%	3.00%	2.75%		
	\$100K	4.10%	4.20%	4.10%	3.80%	3.45%	3.45%	2.95%		
02/01/14	\$15K	3.50%	3.40%	3.10%	2.90%	3.00%	3.00%	2.75%		
	\$100K	4.10%	4.00%	3.70%	3.50%	3.50%	3.50%	3.00%		
03/01/14	\$15K	3.50%	3.40%	3.25%	3.25%	3.00%	3.00%	2.75%		
	\$100K	4.10%	4.00%	3.85%	3.85%	3.50%	3.50%	3.00%		
04/01/14	\$15K	3.50%	3.50%	3.65%	3.15%	3.00%	3.00%	3.00%		
	\$100K	4.10%	4.10%	4.25%	3.75%	3.40%	3.40%	3.15%		
05/01/14	\$15K	3.20%	3.20%	3.30%	3.00%	3.00%	3.00%	2.75%		
	\$100K	3.80%	3.80%	3.90%	3.40%	3.40%	3.40%	3.00%		
06/01/14	\$15K	3.20%	2.90%	2.75%	2.75%	3.00%	3.00%	-		
	\$100K	3.80%	3.50%	3.35%	3.35%	3.35%	3.35%	3.10%		
07/01/14	\$15K	3.75%	3.30%	3.40%	3.15%	3.50%	3.50%	3.25%		
	\$100K	4.75%	4.30%	4.40%	4.15%	4.00%	4.00%	3.50%		
08/01/14	\$15K	3.75%	3.55%	3.05%	3.05%	3.25%	3.25%	2.50%		
	\$100K	4.75%	4.55%	4.05%	4.05%	4.00%	4.00%	3.25%		
09/01/14	\$15K	3.75%	3.65%	3.40%	3.20%	3.50%	3.50%	2.75%		
	\$100K	4.75%	4.65%	4.40%	3.90%	4.00%	4.00%	3.25%		
10/01/14	\$15K	3.75%	3.75%	3.15%	3.00%	3.10%	3.10%			
	\$100K	4.75%	4.75%	4.15%	3.65%	3.55%	3.55%			
11/01/14	\$15K	3.25%	3.25%	3.15%	3.20%	3.30%	3.30%			
	\$100K	4.00%	4.00%	3.90%	3.85%	3.75%	3.75%			
12/01/14	\$15K	3.50%	3.50%	3.40%	3.10%	3.15%	3.15%			
	\$100K	4.10%	4.10%	4.00%	3.70%	3.65%	3.65%			

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Deposit Date	Premium	Cap Rates by Index Term								
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01/01/15	\$15K	3.50%	3.10%	3.10%	3.00%	3.00%	3.00%			
	\$100K	4.10%	3.70%	3.70%	3.30%	3.30%	3.30%			
02/01/15	\$15K	3.30%	2.95%	2.80%	3.00%	3.00%	3.00%			
	\$100K	3.60%	3.25%	3.10%	3.10%	3.10%	3.10%			
03/01/15	\$15K	3.50%	3.45%	3.45%	3.10%	3.10%	3.10%			
	\$100K	3.75%	3.70%	3.70%	3.45%	3.35%	3.35%			
04/01/15	\$15K	3.00%	3.10%	2.90%	3.00%	3.00%	3.00%			
	\$100K	3.50%	3.60%	3.40%	3.50%	3.50%	3.50%			
05/01/15	\$15K	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%			
	\$100K	3.50%	3.50%	3.45%	3.45%	3.45%	3.45%			
06/01/15	\$15K	3.50%	3.35%	3.35%	3.35%	3.35%	3.35%			
	\$100K	4.00%	3.85%	3.85%	3.85%	3.85%	3.85%			
07/01/15	\$15K	3.50%	3.50%	3.30%	3.30%	3.30%	3.30%			
	\$100K	4.00%	4.00%	3.80%	3.80%	3.80%	3.80%			
08/01/15	\$15K	4.00%	3.80%	3.45%	3.50%	3.25%	3.25%			
	\$100K	4.50%	4.30%	3.95%	4.00%	3.75%	3.75%			
09/01/15	\$15K	4.00%	3.75%	3.65%	3.65%	3.15%	3.15%			
	\$100K	4.50%	4.25%	4.15%	4.15%	3.65%	3.65%			
10/01/15	\$15K	4.00%	3.85%	3.30%	3.30%	2.80%				
	\$100K	4.50%	4.35%	3.80%	3.80%	3.30%				
11/01/15	\$15K	3.50%	3.50%	3.15%	3.15%	2.90%				
	\$100K	4.00%	4.00%	3.65%	3.65%	3.40%				
12/01/15	\$15K	3.50%	3.50%	3.20%	3.20%	2.80%				
	\$100K	4.00%	4.00%	3.70%	3.70%	3.30%				

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As of 9/1/2020

Deposit Date	Premium	Cap Rates by Index Term								
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9
01/01/16	\$15K	4.00%	4.00%	3.65%	3.65%	3.30%				
	\$100K	4.75%	4.75%	4.30%	4.20%	3.80%				
02/01/16	\$15K	4.00%	4.00%	3.65%	3.65%	3.25%				
	\$100K	4.75%	4.75%	4.30%	4.20%	3.75%				
03/01/16	\$15K	3.75%	3.75%	3.45%	3.45%	3.05%				
	\$100K	4.25%	4.25%	3.95%	3.95%	3.55%				
04/01/16	\$15K	3.50%	3.50%	3.35%	3.35%	3.10%				
	\$100K	4.00%	4.00%	3.85%	3.85%	3.60%				
04/20/16	\$15K	3.00%	-	-	-	-				
	\$100K	3.50%	3.50%	3.50%	3.50%	3.25%				
05/01/16	\$15K	3.00%	3.00%	3.00%	3.00%	3.00%				
	\$100K	3.50%	3.50%	3.50%	3.50%	3.25%				
06/01/16	\$15K	3.25%	3.25%	3.25%	3.25%	3.00%				
	\$100K	3.75%	3.75%	3.75%	3.75%	3.50%				
07/01/16	\$15K	2.75%	3.00%	3.00%	3.00%	3.00%				
	\$100K	3.25%	3.00%	3.00%	3.00%	3.00%				
07/20/16	\$15K	2.75%	3.00%	3.25%	3.25%	3.00%				
	\$100K	3.25%	3.25%	3.75%	3.75%	3.50%				
08/01/16	\$15K	2.75%	3.00%	3.25%	3.25%	3.00%				
	\$100K	3.25%	3.00%	3.75%	3.75%	3.50%				
09/01/16	\$15K	2.85%	3.00%	3.25%	3.00%	3.00%				
	\$100K	3.35%	3.50%	3.75%	3.50%	3.25%				
10/01/16	\$15K	3.25%	3.25%	3.25%	3.00%					
	\$100K	3.75%	3.75%	3.75%	3.50%					
11/01/16	\$15K	3.25%	3.25%	3.25%	3.00%					
	\$100K	3.75%	3.75%	3.75%	3.50%					
12/01/16	\$15K	3.75%	3.75%	3.75%	3.25%					
	\$100K	4.25%	4.25%	4.25%	3.75%					
12/08/16	\$15K	3.75%	3.75%	3.75%	3.25%					
	\$100K	4.25%	4.25%	4.25%	3.75%					

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Deposit Date	Premium	Cap Rates by Index Term								
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9
01/01/17	\$15K	3.75%	3.65%	3.65%	3.40%					
	\$100K	4.25%	4.15%	4.15%	3.90%					
02/07/17	\$15K	4.25%	4.25%	4.25%	4.00%					
	\$100K	4.75%	4.75%	4.75%	4.50%					
03/01/17	\$15K	4.25%	4.25%	4.25%	4.00%					
	\$100K	4.75%	4.75%	4.75%	4.50%					
04/01/17	\$15K	4.25%	4.25%	4.25%	4.00%					
	\$100K	4.75%	4.75%	4.75%	4.50%					
04/24/17	\$15K	4.25%	4.25%	4.25%	4.00%					
	\$100K	4.75%	4.75%	4.75%	4.50%					
05/15/17	\$15K	4.25%	4.25%	4.25%	4.00%					
	\$100K	4.75%	4.75%	4.75%	4.50%					
06/09/17	\$15K	4.25%	4.25%	4.25%	4.00%					
	\$100K	4.75%	4.75%	4.75%	4.50%					
07/03/17	\$15K	4.25%	4.25%	4.25%	4.00%					
	\$100K	4.75%	4.75%	4.75%	4.50%					
07/03/17	\$15K	4.25%	4.25%	4.25%	4.00%					
	\$100K	4.75%	4.75%	4.75%	4.50%					
08/01/17	\$15K	4.25%	4.25%	4.25%	4.00%					
	\$100K	4.75%	4.75%	4.75%	4.50%					
09/01/17	\$15K	4.25%	4.25%	4.00%	3.75%					
	\$100K	4.75%	4.75%	4.50%	4.25%					
09/25/17	\$15K	4.25%	4.25%	4.00%						
	\$100K	4.75%	4.75%	4.50%						
10/01/17	\$15K	4.25%	4.25%	4.00%						
	\$100K	4.75%	4.75%	4.50%						
11/01/17	\$15K	4.25%	4.25%	4.00%						
	\$100K	4.75%	4.75%	4.50%						
12/01/17	\$15K	4.25%	4.25%	4.00%						
	\$100K	4.75%	4.75%	4.50%						

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01/01/18	\$15K	4.25%	-	-						
	\$100K	4.75%	4.75%	4.50%						
01/16/18	\$15K	4.50%	4.50%	4.25%						
	\$100K	5.00%	5.00%	4.75%						
02/07/18	\$15K	4.50%	4.50%	4.25%						
	\$100K	5.00%	5.00%	4.75%						
03/01/18	\$15K	4.75%	4.75%	4.50%						
	\$100K	5.25%	5.25%	5.00%						
04/01/18	\$15K	5.00%	5.00%	4.60%						
	\$100K	5.50%	5.50%	5.10%						
05/01/18	\$15K	5.00%	5.00%	4.50%						
	\$100K	5.50%	-	-						
05/14/18	\$15K	5.25%	5.25%	4.75%						
	\$100K	5.75%	5.75%	5.25%						
05/29/18	\$15K	5.50%	5.50%	5.25%						
	\$100K	6.00%	6.00%	5.75%						
07/01/18	\$15K	5.50%	5.50%	5.25%						
	\$100K	6.00%	6.00%	5.75%						
08/01/18	\$15K	5.25%	5.25%	4.75%						
	\$100K	5.50%	5.50%	5.00%						
09/01/18	\$15K	5.25%	5.25%	4.75%						
	\$100K	5.50%	5.50%	5.00%						
10/01/18	\$15K	5.25%	5.25%							
	\$100K	5.50%	5.50%							
11/01/18	\$15K	5.25%	5.25%							
	\$100K	5.50%	5.50%							
12/01/18	\$15K	5.25%	5.00%							
	\$100K	5.50%	5.25%							

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01/01/19	\$15K	5.25%	5.00%							
	\$100K	5.50%	5.25%							
01/15/19	\$15K	5.25%	5.00%							
	\$100K	5.50%	5.25%							
02/15/19	\$15K	5.25%	5.00%							
	\$100K	5.50%	5.25%							
03/13/19	\$15K	5.25%	5.00%							
	\$100K	5.50%	5.25%							
04/08/19	\$15K	5.25%	4.85%							
	\$100K	5.50%	5.10%							
05/13/19	\$15K	5.25%	4.75%							
	\$100K	5.50%	5.00%							
05/28/19	\$15K	5.15%	4.65%							
	\$100K	5.40%	4.90%							
06/10/19	\$15K	5.00%	4.50%							
	\$100K	5.25%	4.75%							
07/01/19	\$15K	5.00%	4.50%							
	\$100K	5.25%	4.75%							
07/29/19	\$15K	5.00%	4.50%							
	\$100K	5.25%	4.75%							
08/12/19	\$15K	4.60%	4.00%							
	\$100K	4.85%	4.25%							
08/29/19	\$15K	4.50%	4.00%							
	\$100K	4.75%	4.25%							
10/01/19	\$15K	4.50%								
	\$100K	4.75%								
11/12/19	\$15K	4.50%								
	\$100K	4.75%								
12/01/19	\$15K	4.50%								
	\$100K	4.75%								
12/19/19	\$15K	4.50%								
	\$100K	4.75%								

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Deposit Date	Premium	Cap Rates by Index Term								
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9
01/07/20	\$15K	4.50%								
	\$100K	4.75%								
01/23/20	\$15K	4.50%								
	\$100K	4.75%								
02/07/20	\$15K	4.25%								
	\$100K	4.50%								
03/06/20	\$15K	4.00%								
	\$100K	4.25%								
03/13/20	\$15K	3.75%								
	\$100K	4.00%								
03/24/20	\$15K	3.75%								
	\$100K	4.00%								
04/08/20	\$15K	4.00%								
	\$100K	4.25%								
05/14/20	\$15K	4.00%								
	\$100K	4.25%								
06/08/20	\$15K	4.00%								
	\$100K	4.25%								
07/01/20	\$15K	4.00%								
	\$100K	4.25%								
07/10/20	\$15K	3.75%								
	\$100K	4.00%								
08/01/20	\$15K	3.75%								
	\$100K	4.00%								
09/01/20	\$15K	3.75%								
	\$100K	4.00%								
09/11/20	\$15K	3.75%								
	\$100K	4.00%								

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 7

As of 9/1/2020

Deposit Date	Premium	Cap Rates by Index Term								
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9
03/26/12	\$15K	4.40%	3.65%	3.75%	3.75%	3.95%	3.70%	3.75%	3.75%	3.50%
	\$100K	4.75%	4.00%	4.10%	4.10%	4.30%	4.05%	4.30%	4.30%	4.00%
05/01/12	\$15K	4.40%	3.75%	3.85%	3.85%	4.25%	4.00%	3.75%	3.75%	3.25%
	\$100K	4.75%	4.10%	4.20%	4.20%	4.60%	4.00%	3.75%	3.75%	3.25%
06/01/12	\$15K	3.65%	3.15%	3.30%	3.45%	3.45%	3.45%	3.35%	3.35%	2.85%
	\$100K	4.00%	3.50%	3.65%	3.80%	3.80%	3.80%	3.90%	3.90%	3.40%
07/01/12	\$15K	3.65%	3.65%	3.55%	3.40%	3.65%	3.45%	3.45%	3.45%	2.95%
	\$100K	4.00%	4.00%	3.90%	3.75%	4.00%	3.80%	3.80%	3.80%	3.30%
08/01/12	\$15K	2.90%	2.90%	2.85%	2.85%	2.80%	3.00%	-	-	-
	\$100K	3.45%	3.45%	3.40%	3.40%	3.35%	3.00%	3.00%	3.00%	-
09/04/12	\$15K	2.90%	3.00%	2.90%	3.45%	3.30%	3.35%	-	-	-
	\$100K	3.45%	3.55%	3.45%	4.00%	3.85%	3.85%	3.75%	3.75%	-
10/01/12	\$15K	2.95%	2.85%	2.75%	3.00%	-	-	-	-	-
	\$100K	3.50%	3.40%	3.30%	3.55%	3.30%	3.00%	3.00%	3.00%	-
11/01/12	\$15K	2.95%	2.95%	2.85%	3.30%	3.00%	3.00%	3.00%	-	-
	\$100K	3.50%	3.50%	3.40%	3.85%	3.55%	3.30%	3.40%	3.40%	-
12/01/12	\$15K	2.95%	2.95%	2.85%	3.35%	2.80%	3.00%	3.00%	3.00%	-
	\$100K	3.50%	3.50%	3.40%	3.90%	3.35%	3.20%	3.25%	3.25%	-

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 7

As of 9/1/2020

Deposit Date	Premium	Cap Rates by Index Term								
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9
01/01/13	\$15K	2.75%	-	-	-	-	-	-	-	-
	\$100K	3.30%	-	-	-	-	-	-	-	-
01/22/13	\$15K	3.35%	3.30%	3.30%	2.85%	2.85%	3.00%	3.00%	3.00%	
	\$100K	4.00%	3.95%	3.95%	3.50%	-	-	-	-	
02/01/13	\$15K	3.35%	-	-	-	-	-	-	-	
	\$100K	4.00%	3.95%	3.95%	3.35%	3.35%	3.25%	3.25%	3.25%	
03/01/13	\$15K	3.80%	3.80%	3.80%	3.75%	3.75%	3.50%	3.25%	3.25%	
	\$100K	4.40%	4.40%	4.40%	4.35%	4.35%	4.00%	3.75%	3.75%	
04/01/13	\$15K	3.15%	3.10%	3.10%	3.25%	3.25%	3.10%	3.00%	3.00%	
	\$100K	3.65%	3.60%	3.60%	3.75%	3.75%	3.60%	3.50%	3.50%	
05/01/13	\$15K	2.75%	2.90%	2.90%	3.00%	3.00%	3.00%	-	-	
	\$100K	3.20%	3.35%	3.35%	3.45%	3.35%	3.35%	3.25%	3.25%	
06/01/13	\$15K	2.75%	2.75%	2.55%	2.55%	2.55%	3.00%	3.00%	3.00%	
	\$100K	3.20%	3.20%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	
07/01/13	\$15K	3.50%	3.50%	3.45%	3.55%	3.15%	3.20%	3.15%	3.15%	
	\$100K	4.25%	4.25%	4.20%	4.30%	3.90%	3.90%	3.65%	3.65%	
08/01/13	\$15K	3.70%	3.70%	3.70%	3.20%	3.15%	3.25%	3.25%	3.25%	
	\$100K	4.35%	4.35%	4.35%	3.85%	3.80%	3.75%	3.75%	3.75%	
09/01/13	\$15K	3.70%	3.70%	4.10%	3.85%	3.85%	3.75%	3.25%	3.25%	
	\$100K	4.35%	4.35%	4.75%	4.50%	4.40%	4.25%	3.75%	3.75%	
10/01/13	\$15K	3.70%	3.65%	3.90%	3.60%	3.25%	3.40%	2.90%		
	\$100K	4.35%	4.30%	4.55%	4.25%	3.65%	3.90%	3.40%		
11/01/13	\$15K	3.70%	3.70%	-	-	-	-	-		
	\$100K	4.35%	4.35%	4.35%	4.35%	3.75%	3.75%	3.25%		
12/02/13	\$15K	3.70%	3.65%	3.80%	3.80%	3.35%	3.35%	2.90%		
	\$100K	4.35%	4.30%	4.45%	4.45%	3.90%	3.90%	3.40%		

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 7

As of 9/1/2020

Deposit Date	Premium	Cap Rates by Index Term								
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9
01/01/14	\$15K	3.70%	4.00%	3.90%	3.50%	3.25%	3.25%	3.00%		
	\$100K	4.35%	4.65%	4.55%	4.15%	3.80%	3.80%	3.55%		
02/01/14	\$15K	3.70%	3.70%	3.45%	3.40%	3.25%	3.25%	3.00%		
	\$100K	4.35%	4.35%	4.10%	4.05%	3.75%	3.75%	3.50%		
03/01/14	\$15K	3.70%	-	-	-	-	-	-		
	\$100K	4.35%	4.45%	4.30%	4.30%	4.00%	4.00%	3.50%		
04/01/14	\$15K	3.70%	3.70%	4.00%	3.50%	3.25%	3.25%	3.00%		
	\$100K	4.35%	4.35%	4.65%	4.15%	3.80%	3.75%	3.50%		
05/01/14	\$15K	3.45%	3.45%	3.50%	3.15%	3.20%	3.20%	3.00%		
	\$100K	4.10%	4.10%	4.15%	3.80%	3.75%	3.70%	3.45%		
06/01/14	\$15K	3.45%	3.15%	3.00%	3.00%	3.00%	3.00%	2.75%		
	\$100K	4.10%	3.80%	3.65%	3.65%	3.65%	3.50%	3.25%		
07/01/14	\$15K	4.15%	3.75%	3.85%	3.65%	3.75%	3.45%	2.95%		
	\$100K	5.00%	4.60%	4.70%	4.50%	4.50%	4.20%	3.70%		
08/01/14	\$15K	4.15%	3.95%	3.45%	3.45%	3.50%	3.35%	2.75%		
	\$100K	5.00%	4.80%	4.30%	4.30%	4.25%	3.95%	3.50%		
09/01/14	\$15K	4.15%	4.05%	3.85%	3.40%	3.55%	3.15%	2.75%		
	\$100K	5.00%	4.90%	4.70%	4.10%	4.15%	3.65%	3.00%		
10/01/14	\$15K	4.15%	4.15%	3.60%	3.35%	3.35%	2.95%			
	\$100K	5.00%	5.00%	4.45%	3.95%	3.95%	3.45%			
11/01/14	\$15K	3.65%	3.65%	3.30%	3.35%	3.40%	2.95%			
	\$100K	4.50%	4.50%	4.15%	4.00%	3.95%	3.45%			
12/01/14	\$15K	3.75%	3.75%	3.35%	3.10%	3.15%	2.90%			
	\$100K	4.60%	4.60%	4.20%	3.85%	3.80%	3.40%			

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 7

As of 9/1/2020

Deposit Date	Premium	Cap Rates by Index Term								
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9
01/01/15	\$15K	3.75%	3.30%	3.20%	3.00%	3.00%	2.75%			
	\$100K	4.60%	4.15%	4.05%	3.60%	3.60%	3.25%			
02/01/15	\$15K	3.40%	3.05%	2.65%	3.00%	3.00%	2.75%			
	\$100K	4.00%	3.65%	3.25%	3.25%	3.25%	3.00%			
03/01/15	\$15K	3.50%	3.20%	3.20%	3.00%	3.00%	3.00%			
	\$100K	4.50%	4.20%	4.20%	3.75%	3.60%	3.35%			
04/01/15	\$15K	3.25%	3.25%	2.85%	3.10%	3.10%	3.00%			
	\$100K	4.00%	4.00%	3.60%	3.75%	3.60%	3.50%			
05/01/15	\$15K	3.25%	3.15%	3.00%	3.00%	3.00%	3.00%			
	\$100K	4.00%	3.90%	3.60%	3.60%	3.50%	3.25%			
06/01/15	\$15K	3.75%	3.60%	3.60%	3.50%	3.50%	3.00%			
	\$100K	4.25%	4.10%	4.10%	4.00%	4.00%	3.50%			
07/01/15	\$15K	3.75%	3.75%	3.45%	3.45%	3.35%	3.10%			
	\$100K	4.25%	4.25%	3.95%	3.95%	3.85%	3.60%			
08/01/15	\$15K	4.25%	4.05%	3.80%	3.75%	3.60%	3.00%			
	\$100K	5.00%	4.80%	4.55%	4.50%	4.20%	3.50%			
09/01/15	\$15K	4.25%	3.85%	3.70%	3.75%	3.25%	3.00%			
	\$100K	5.00%	4.60%	4.40%	4.25%	3.75%	3.25%			
10/01/15	\$15K	4.25%	3.95%	3.40%	3.45%	3.10%				
	\$100K	5.00%	4.70%	4.15%	4.10%	3.60%				
11/01/15	\$15K	3.75%	3.65%	3.35%	3.35%	3.10%				
	\$100K	4.50%	4.40%	4.00%	4.00%	3.60%				
12/01/15	\$15K	3.75%	3.55%	3.30%	3.30%	2.95%				
	\$100K	4.50%	4.30%	3.95%	3.95%	3.45%				

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 7

As of 9/1/2020

Deposit Date	Premium	Cap Rates by Index Term								
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9
01/01/16	\$15K	4.25%	4.25%	3.90%	3.80%	3.45%				
	\$100K	5.00%	5.00%	4.55%	4.45%	3.95%				
02/01/16	\$15K	4.25%	4.25%	3.90%	3.90%	3.50%				
	\$100K	5.00%	5.00%	4.55%	4.50%	4.00%				
03/01/16	\$15K	4.00%	4.00%	3.70%	3.70%	3.30%				
	\$100K	4.50%	4.50%	4.20%	4.20%	3.80%				
04/01/16	\$15K	3.75%	3.75%	3.60%	3.60%	3.35%				
	\$100K	4.25%	4.25%	4.10%	4.10%	3.85%				
04/20/16	\$15K	3.25%	3.25%	3.25%	3.25%	3.00%				
	\$100K	3.75%	3.75%	3.75%	3.75%	3.50%				
05/01/16	\$15K	3.25%	3.25%	3.25%	3.25%	3.00%				
	\$100K	3.75%	3.75%	3.75%	3.75%	3.50%				
06/01/16	\$15K	3.50%	3.50%	3.50%	3.50%	3.25%				
	\$100K	4.00%	4.00%	4.00%	4.00%	3.75%				
07/01/16	\$15K	3.00%	-	-	-	-				
	\$100K	3.50%	3.50%	3.50%	3.50%	3.25%				
07/20/16	\$15K	3.00%	3.00%	3.25%	3.25%	3.00%				
	\$100K	3.50%	3.50%	3.75%	3.75%	3.50%				
08/01/16	\$15K	3.00%	3.00%	3.25%	3.25%	3.00%				
	\$100K	3.50%	3.50%	3.75%	3.75%	3.50%				
09/01/16	\$15K	3.50%	3.25%	3.55%	3.30%	3.25%				
	\$100K	4.25%	4.00%	4.20%	3.80%	3.50%				
10/01/16	\$15K	3.75%	3.75%	3.75%	3.50%					
	\$100K	4.25%	4.25%	4.25%	4.00%					
11/01/16	\$15K	3.75%	3.75%	3.75%	3.25%					
	\$100K	4.25%	4.25%	4.25%	3.75%					
12/01/16	\$15K	4.75%	4.50%	4.30%	3.80%					
	\$100K	5.25%	5.00%	4.80%	4.30%					
12/08/16	\$15K	4.75%	4.50%	4.30%	3.80%					
	\$100K	5.25%	5.00%	4.80%	4.30%					

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 7

As of 9/1/2020

Deposit Date	Premium	Cap Rates by Index Term								
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9
01/01/17	\$15K	4.75%	4.55%	4.55%	4.30%					
	\$100K	5.25%	5.05%	5.05%	4.80%					
02/07/17	\$15K	5.00%	5.00%	5.00%	4.60%					
	\$100K	5.50%	5.50%	5.50%	5.10%					
03/01/17	\$15K	5.00%	5.00%	5.00%	4.50%					
	\$100K	5.50%	5.50%	5.50%	5.00%					
04/01/17	\$15K	5.00%	5.00%	5.00%	4.50%					
	\$100K	5.50%	5.50%	5.50%	5.00%					
04/24/17	\$15K	5.00%	5.00%	5.00%	4.50%					
	\$100K	5.50%	5.50%	5.50%	5.00%					
05/15/17	\$15K	5.00%	5.00%	4.85%	4.35%					
	\$100K	5.50%	5.50%	5.35%	4.85%					
06/09/17	\$15K	5.00%	5.00%	4.85%	4.35%					
	\$100K	5.50%	5.50%	5.35%	4.85%					
07/03/17	\$15K	4.75%	4.75%	4.75%	4.25%					
	\$100K	5.25%	5.25%	5.25%	4.75%					
07/03/17	\$15K	4.75%	4.75%	4.75%	4.25%					
	\$100K	5.25%	5.25%	5.25%	4.75%					
08/01/17	\$15K	4.75%	4.75%	4.60%	4.00%					
	\$100K	5.25%	5.25%	5.10%	4.50%					
09/01/17	\$15K	4.75%	4.75%	4.35%	4.00%					
	\$100K	5.25%	5.25%	4.85%	4.50%					
09/25/17	\$15K	4.50%	4.50%	4.25%						
	\$100K	5.00%	5.00%	4.75%						
10/01/17	\$15K	4.50%	4.50%	4.25%						
	\$100K	5.00%	5.00%	4.75%						
11/01/17	\$15K	4.50%	4.50%	4.25%						
	\$100K	5.00%	5.00%	4.75%						
12/01/17	\$15K	4.50%	4.50%	4.25%						
	\$100K	5.00%	5.00%	4.75%						

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 7

As of 9/1/2020

Deposit Date	Premium	Cap Rates by Index Term								
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9
01/01/18	\$15K	4.50%	4.50%	4.25%						
	\$100K	5.00%	5.00%	4.75%						
01/16/18	\$15K	4.75%	4.75%	4.50%						
	\$100K	5.25%	5.25%	5.00%						
02/07/18	\$15K	4.75%	4.75%	4.50%						
	\$100K	5.25%	5.25%	5.00%						
03/01/18	\$15K	5.00%	5.00%	4.75%						
	\$100K	5.50%	5.50%	5.25%						
04/01/18	\$15K	5.25%	5.25%	4.85%						
	\$100K	5.75%	5.75%	5.35%						
05/01/18	\$15K	5.25%	5.25%	4.75%						
	\$100K	5.75%	5.75%	5.25%						
05/14/18	\$15K	5.50%	5.50%	5.00%						
	\$100K	6.00%	6.00%	5.50%						
05/29/18	\$15K	5.50%	5.50%	5.25%						
	\$100K	6.00%	6.00%	5.75%						
07/01/18	\$15K	5.50%	5.50%	5.25%						
	\$100K	6.00%	6.00%	5.75%						
08/01/18	\$15K	5.75%	5.75%	5.25%						
	\$100K	6.00%	6.00%	5.50%						
09/01/18	\$15K	5.75%	5.75%	5.25%						
	\$100K	6.00%	6.00%	5.50%						
10/01/18	\$15K	5.75%	5.75%							
	\$100K	6.00%	6.00%							
11/01/18	\$15K	5.75%	5.75%							
	\$100K	6.00%	6.00%							
12/01/18	\$15K	5.75%	5.50%							
	\$100K	6.00%	5.75%							

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 7

As of 9/1/2020

Deposit Date	Premium	Cap Rates by Index Term								
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9
01/01/19	\$15K	5.75%	5.50%							
	\$100K	6.00%	5.75%							
01/15/19	\$15K	5.75%	5.50%							
	\$100K	6.00%	5.75%							
02/15/19	\$15K	5.75%	5.50%							
	\$100K	6.00%	5.75%							
03/13/19	\$15K	5.75%	5.50%							
	\$100K	6.00%	5.75%							
04/08/19	\$15K	5.75%	5.35%							
	\$100K	6.00%	5.60%							
05/13/19	\$15K	5.60%	5.10%							
	\$100K	5.85%	5.35%							
05/28/19	\$15K	5.50%	5.00%							
	\$100K	5.75%	5.25%							
06/10/19	\$15K	5.35%	4.85%							
	\$100K	5.60%	5.10%							
07/01/19	\$15K	5.35%	4.85%							
	\$100K	5.60%	5.10%							
07/29/19	\$15K	5.00%	4.50%							
	\$100K	5.25%	4.75%							
08/12/19	\$15K	4.70%	4.25%							
	\$100K	4.95%	4.50%							
08/29/19	\$15K	4.60%	4.00%							
	\$100K	4.85%	4.25%							
10/01/19	\$15K	4.60%								
	\$100K	4.85%								
11/12/19	\$15K	4.60%								
	\$100K	4.85%								
12/01/19	\$15K	4.60%								
	\$100K	4.85%								
12/19/19	\$15K	4.60%								
	\$100K	4.85%								

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 7

As of 9/1/2020

Deposit Date	Premium	Cap Rates by Index Term								
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9
01/07/20	\$15K	4.60%								
	\$100K	4.85%								
01/23/20	\$15K	4.60%								
	\$100K	4.85%								
02/07/20	\$15K	4.35%								
	\$100K	4.60%								
03/06/20	\$15K	4.10%								
	\$100K	4.35%								
03/13/20	\$15K	3.85%								
	\$100K	4.10%								
03/24/20	\$15K	3.85%								
	\$100K	4.10%								
04/08/20	\$15K	4.10%								
	\$100K	4.35%								
05/14/20	\$15K	4.25%								
	\$100K	4.50%								
06/08/20	\$15K	4.50%								
	\$100K	4.75%								
07/01/20	\$15K	4.50%								
	\$100K	4.75%								
07/10/20	\$15K	4.25%								
	\$100K	4.50%								
08/01/20	\$15K	4.25%								
	\$100K	4.50%								
09/01/20	\$15K	4.25%								
	\$100K	4.50%								
09/11/20	\$15K	4.50%								
	\$100K	4.75%								

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 10

As of 9/1/2020

Deposit Date	Premium	Cap Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
10/01/12	\$15K	4.50%	4.40%	4.30%	4.55%	4.55%	4.05%	3.85%	3.35%
	\$100K	5.00%	4.90%	4.80%	5.05%	5.05%	4.55%	4.35%	3.85%
11/01/12	\$15K	4.50%	4.50%	4.40%	4.15%	4.15%	3.90%	3.90%	3.40%
	\$100K	5.00%	5.00%	4.90%	4.65%	4.65%	4.40%	4.40%	3.90%
12/01/12	\$15K	4.50%	4.40%	4.00%	4.10%	4.10%	3.80%	3.70%	3.20%
	\$100K	5.00%	4.90%	4.50%	4.60%	4.60%	4.30%	4.20%	3.70%

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 10

As of 9/1/2020

Deposit Date	Premium	Cap Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/01/13	\$15K	3.75%	3.75%	4.35%	4.25%	3.95%	3.50%	3.50%	3.00%
	\$100K	4.20%	-	-	-	-	-	-	-
01/22/13	\$15K	4.05%	-	-	-	-	-	-	-
	\$100K	4.35%	4.30%	4.30%	4.00%	4.00%	3.75%	3.75%	3.25%
02/01/13	\$15K	4.05%	4.00%	4.00%	3.55%	3.55%	3.50%	3.50%	3.00%
	\$100K	4.35%	4.30%	4.30%	3.85%	3.85%	3.75%	3.75%	3.25%
03/01/13	\$15K	4.35%	4.35%	4.35%	4.30%	4.30%	4.00%	3.75%	3.25%
	\$100K	5.00%	5.00%	5.00%	4.95%	4.95%	4.50%	4.25%	3.75%
04/01/13	\$15K	4.35%	4.30%	4.05%	4.20%	3.95%	3.80%	3.65%	3.15%
	\$100K	5.00%	4.95%	4.70%	4.85%	4.60%	4.45%	4.15%	3.65%
05/01/13	\$15K	4.35%	4.35%	4.35%	3.85%	3.35%	3.35%	3.35%	3.10%
	\$100K	5.00%	5.00%	5.00%	4.50%	4.00%	4.00%	3.85%	3.50%
06/01/13	\$15K	4.35%	4.35%	3.85%	3.85%	3.85%	3.85%	3.85%	
	\$100K	5.00%	5.00%	4.50%	4.50%	4.50%	4.50%	4.35%	
07/01/13	\$15K	4.50%	4.50%	4.20%	4.30%	4.10%	4.10%	3.80%	
	\$100K	5.00%	5.00%	4.70%	4.80%	4.60%	4.60%	4.30%	
08/01/13	\$15K	4.75%	4.75%	4.75%	4.30%	4.15%	4.10%	3.80%	
	\$100K	5.00%	5.00%	5.00%	4.55%	4.40%	4.45%	4.15%	
09/01/13	\$15K	4.75%	4.75%	5.55%	5.20%	4.65%	4.50%	4.00%	
	\$100K	5.00%	5.00%	5.80%	5.45%	-	-	-	
10/01/13	\$15K	4.75%	4.70%	4.95%	4.95%	4.05%	4.00%	3.50%	
	\$100K	5.00%	4.95%	5.20%	5.20%	4.30%	4.35%	3.85%	
11/01/13	\$15K	4.75%	-	-	-	-	-	-	
	\$100K	5.00%	5.00%	5.15%	5.15%	4.50%	4.50%	4.00%	
12/02/13	\$15K	4.75%	4.75%	4.90%	4.90%	4.40%	4.40%	3.90%	
	\$100K	5.00%	-	-	-	-	-	-	

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 10

As of 9/1/2020

Deposit Date	Premium	Cap Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/01/14	\$15K	5.25%	5.35%	5.25%	4.80%	4.50%	4.50%	4.00%	
	\$100K	5.75%	5.85%	5.75%	5.30%	5.00%	5.00%	4.50%	
02/01/14	\$15K	5.25%	-	-	-	-	-	-	
	\$100K	5.75%	5.40%	5.15%	5.15%	4.75%	4.75%	4.25%	
03/01/14	\$15K	5.25%	5.05%	4.90%	4.90%	4.50%	4.25%	3.75%	
	\$100K	5.75%	5.55%	5.40%	5.40%	5.00%	4.75%	4.25%	
04/01/14	\$15K	5.25%	5.25%	5.40%	4.85%	4.45%	4.15%	3.65%	
	\$100K	5.75%	5.75%	5.90%	5.35%	4.95%	4.65%	4.15%	
05/01/14	\$15K	4.65%	-	-	-	-	-	-	
	\$100K	5.20%	-	-	-	-	-	-	
06/01/14	\$15K	4.65%	4.15%	4.00%	4.00%	4.00%	3.90%	3.40%	
	\$100K	5.20%	4.70%	4.55%	4.55%	4.55%	4.40%	3.90%	
07/01/14	\$15K	5.05%	4.80%	4.90%	4.75%	4.50%	4.20%	3.70%	
	\$100K	5.30%	5.05%	5.15%	5.00%	4.75%	4.45%	3.95%	
08/01/14	\$15K	5.05%	5.05%	4.55%	4.55%	4.40%	4.10%	3.50%	
	\$100K	5.30%	5.30%	4.80%	4.80%	4.75%	4.45%	3.75%	
09/01/14	\$15K	5.05%	4.90%	4.65%	4.05%	4.00%	3.50%	3.00%	
	\$100K	5.30%	5.15%	4.90%	4.30%	4.35%	3.85%	3.25%	
10/01/14	\$15K	5.05%	5.05%	4.55%	3.80%	3.75%	3.25%		
	\$100K	5.30%	5.30%	4.80%	4.05%	4.10%	3.60%		
11/01/14	\$15K	4.50%	-	-	-	-	-		
	\$100K	5.00%	-	-	-	-	-		
12/01/14	\$15K	4.60%	4.40%	4.15%	3.80%	3.80%	3.30%		
	\$100K	5.10%	4.90%	4.65%	4.30%	4.30%	3.80%		

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 10

As of 9/1/2020

Deposit Date	Premium	Cap Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/01/15	\$15K	4.60%	3.95%	3.80%	3.40%	3.40%	3.15%		
	\$100K	5.10%	4.45%	4.30%	3.90%	3.90%	3.65%		
02/01/15	\$15K	4.25%	3.90%	3.05%	3.05%	3.05%	2.80%		
	\$100K	4.60%	-	-	-	-	-		
03/01/15	\$15K	4.40%	3.95%	3.95%	3.50%	3.50%	3.10%		
	\$100K	5.00%	4.55%	4.55%	4.00%	4.00%	3.60%		
04/01/15	\$15K	4.00%	4.00%	3.45%	3.45%	3.45%	3.20%		
	\$100K	4.50%	4.50%	3.95%	3.95%	3.95%	3.70%		
05/01/15	\$15K	4.00%	-	-	-	-	-		
	\$100K	4.50%	4.30%	4.05%	4.05%	4.05%	3.80%		
06/01/15	\$15K	4.00%	4.00%	4.00%	3.75%	3.75%	3.25%		
	\$100K	4.50%	4.50%	4.50%	4.25%	4.25%	3.75%		
07/01/15	\$15K	4.00%	-	-	-	-	-		
	\$100K	4.50%	4.50%	4.55%	4.50%	4.40%	-		
08/01/15	\$15K	5.25%	5.05%	4.30%	4.25%	4.10%	3.50%		
	\$100K	6.00%	5.80%	5.05%	5.00%	4.70%	4.00%		
09/01/15	\$15K	5.25%	4.25%	3.95%	3.95%	3.70%	3.25%		
	\$100K	6.00%	5.00%	4.70%	4.70%	4.20%	3.50%		
10/01/15	\$15K	5.25%	4.60%	3.65%	3.65%	3.40%			
	\$100K	6.00%	5.35%	4.40%	4.40%	3.90%			
11/01/15	\$15K	4.75%	4.20%	-	-	-			
	\$100K	5.50%	4.95%	4.45%	4.45%	4.20%			
12/01/15	\$15K	4.75%	4.15%	3.65%	3.65%	-			
	\$100K	5.50%	4.90%	4.40%	4.40%	3.90%			

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 10

As of 9/1/2020

Deposit Date	Premium	Cap Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/01/16	\$15K	5.00%	4.95%	4.55%	4.35%	4.10%			
	\$100K	5.75%	5.70%	5.30%	5.10%	4.60%			
02/01/16	\$15K	5.00%	4.85%	4.45%	4.45%	4.15%			
	\$100K	5.75%	5.60%	5.20%	5.15%	4.65%			
03/01/16	\$15K	4.50%	4.50%	4.20%	4.20%	3.70%			
	\$100K	5.00%	5.00%	4.70%	4.70%	4.20%			
04/01/16	\$15K	4.25%	4.25%	4.10%	3.85%	3.60%			
	\$100K	4.75%	4.75%	4.60%	4.35%	4.10%			
04/20/16	\$15K	3.75%	-	-	-	-			
	\$100K	4.25%	4.25%	4.25%	4.25%	3.75%			
05/01/16	\$15K	3.75%	3.75%	3.75%	3.75%	3.25%			
	\$100K	4.25%	4.25%	4.25%	4.25%	3.75%			
06/01/16	\$15K	3.75%	-	-	-	-			
	\$100K	4.25%	4.25%	4.25%	4.25%	4.00%			
07/01/16	\$15K	3.25%	-	-	-	-			
	\$100K	3.75%	-	-	-	-			
07/20/16	\$15K	3.50%	-	-	-	-			
	\$100K	4.00%	4.00%	4.00%	4.00%	3.75%			
08/01/16	\$15K	3.50%	-	-	-	-			
	\$100K	4.00%	-	-	-	-			
09/01/16	\$15K	3.75%	-	-	-	-			
	\$100K	4.25%	-	-	-	-			
10/01/16	\$15K	4.50%	-	-	-	-			
	\$100K	5.00%	5.00%	5.00%	4.50%				
11/01/16	\$15K	4.50%	4.25%	4.25%	3.75%				
	\$100K	5.00%	4.75%	4.75%	4.25%				
12/01/16	\$15K	4.85%	4.50%	4.50%	4.00%				
	\$100K	5.35%	5.00%	5.00%	4.50%				
12/08/16	\$15K	4.85%	4.50%	4.50%	4.00%				
	\$100K	5.35%	5.00%	5.00%	4.50%				

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 10

As of 9/1/2020

Deposit Date	Premium	Cap Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/01/17	\$15K	4.85%	4.65%	4.65%	4.40%				
	\$100K	5.35%	5.15%	5.15%	4.90%				
02/07/17	\$15K	5.10%	5.10%	5.10%	4.70%				
	\$100K	5.60%	5.60%	5.60%	5.20%				
03/01/17	\$15K	5.10%	5.10%	5.10%	4.60%				
	\$100K	5.60%	5.60%	-	-				
04/01/17	\$15K	5.10%	-	-	-				
	\$100K	5.60%	5.60%	5.60%	5.10%				
04/24/17	\$15K	5.10%	-	-	-				
	\$100K	5.60%	5.60%	5.60%	5.10%				
05/15/17	\$15K	5.10%	5.10%	4.95%	4.45%				
	\$100K	5.60%	5.60%	5.45%	4.95%				
06/09/17	\$15K	5.10%	5.10%	4.95%	4.45%				
	\$100K	5.60%	5.60%	5.45%	4.95%				
07/03/17	\$15K	5.00%	5.00%	4.85%	4.35%				
	\$100K	5.50%	5.50%	-	-				
07/03/17	\$15K	5.00%	5.00%	4.85%	4.35%				
	\$100K	5.50%	5.50%	-	-				
08/01/17	\$15K	5.00%	5.00%	4.70%	4.00%				
	\$100K	5.50%	5.50%	5.20%	4.50%				
09/01/17	\$15K	5.00%	-	-	-				
	\$100K	5.50%	5.50%	5.00%	4.25%				
09/25/17	\$15K	4.75%	-	-					
	\$100K	5.25%	5.25%	5.00%					
10/01/17	\$15K	4.75%	-	-					
	\$100K	5.25%	5.25%	5.00%					
11/01/17	\$15K	4.50%	-	-					
	\$100K	5.00%	-	-					
12/01/17	\$15K	4.50%	-	-					
	\$100K	5.00%	-	-					

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 10

As of 9/1/2020

Deposit Date	Premium	Cap Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/01/18	\$15K	4.50%	-	-					
	\$100K	5.00%	-	-					
01/16/18	\$15K	4.75%	4.75%	4.50%					
	\$100K	5.25%	5.25%	-					
02/07/18	\$15K	4.75%	-	-					
	\$100K	5.25%	-	-					
03/01/18	\$15K	5.00%	5.00%	4.75%					
	\$100K	5.50%	-	-					
04/01/18	\$15K	5.25%	5.25%	4.85%					
	\$100K	5.75%	5.75%	5.35%					
05/01/18	\$15K	5.25%	-	-					
	\$100K	5.75%	5.75%	-					
05/14/18	\$15K	5.50%	-	-					
	\$100K	6.00%	6.00%	5.50%					
05/29/18	\$15K	5.50%	-	-					
	\$100K	6.00%	6.00%	5.75%					
07/01/18	\$15K	5.50%	5.50%	5.25%					
	\$100K	6.00%	-	-					
08/01/18	\$15K	6.00%	-	-					
	\$100K	6.25%	-	-					
09/01/18	\$15K	6.00%	-	-					
	\$100K	6.25%	6.25%	5.50%					
10/01/18	\$15K	6.00%	6.00%						
	\$100K	6.25%	6.25%						
11/01/18	\$15K	6.00%	6.00%						
	\$100K	6.25%	6.25%						
12/01/18	\$15K	6.00%	5.75%						
	\$100K	6.25%	6.00%						

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 10

As of 9/1/2020

Deposit Date	Premium	Cap Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/01/19	\$15K	6.00%	5.75%						
	\$100K	6.25%	6.00%						
01/15/19	\$15K	6.00%	5.75%						
	\$100K	6.25%	6.00%						
02/15/19	\$15K	6.00%	-						
	\$100K	6.25%	-						
03/13/19	\$15K	6.00%	5.75%						
	\$100K	6.25%	-						
04/08/19	\$15K	6.00%	5.60%						
	\$100K	6.25%	5.85%						
05/13/19	\$15K	5.85%	5.35%						
	\$100K	6.10%	-						
05/28/19	\$15K	5.75%	5.25%						
	\$100K	6.00%	5.50%						
06/10/19	\$15K	5.60%	5.10%						
	\$100K	5.85%	5.35%						
07/01/19	\$15K	5.60%	5.10%						
	\$100K	5.85%	5.35%						
07/29/19	\$15K	5.25%	4.75%						
	\$100K	5.50%	5.00%						
08/12/19	\$15K	4.85%	4.25%						
	\$100K	5.10%	4.50%						
08/29/19	\$15K	4.75%	4.25%						
	\$100K	5.00%	4.50%						
10/01/19	\$15K	4.75%							
	\$100K	5.00%							
11/12/19	\$15K	4.75%							
	\$100K	5.00%							
12/01/19	\$15K	4.75%							
	\$100K	5.00%							
12/19/19	\$15K	4.75%							
	\$100K	5.00%							

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 10

As of 9/1/2020

Deposit Date	Premium	Cap Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/07/20	\$15K	4.75%							
	\$100K	5.00%							
01/23/20	\$15K	4.75%							
	\$100K	5.00%							
02/07/20	\$15K	4.50%							
	\$100K	4.75%							
03/06/20	\$15K	4.25%							
	\$100K	4.50%							
03/13/20	\$15K	4.00%							
	\$100K	4.25%							
03/24/20	\$15K	4.00%							
	\$100K	4.25%							
04/08/20	\$15K	4.25%							
	\$100K	4.50%							
05/14/20	\$15K	4.45%							
	\$100K	4.70%							
06/08/20	\$15K	4.70%							
	\$100K	4.95%							
07/01/20	\$15K	4.70%							
	\$100K	4.95%							
07/10/20	\$15K	4.45%							
	\$100K	4.70%							
08/01/20	\$15K	4.45%							
	\$100K	4.70%							
09/01/20	\$15K	4.45%							
	\$100K	4.70%							
09/11/20	\$15K	4.50%							
	\$100K	4.75%							

Standard Insurance Company

Renewal Participation Rate History for Index Select Annuity 5

As of 9/1/2020

Deposit Date	Premium	Participation Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
08/01/18	\$15K	50.0%	47.0%						
	\$100K	52.0%	49.0%						
09/01/18	\$15K	50.0%	47.0%						
	\$100K	52.0%	49.0%						
10/01/18	\$15K	50.0%	47.0%						
	\$100K	52.0%	49.0%						
11/01/18	\$15K	50.0%	47.0%						
	\$100K	52.0%	49.0%						
12/01/18	\$15K	50.0%	45.0%						
	\$100K	52.0%	47.0%						

Standard Insurance Company

Renewal Participation Rate History for Index Select Annuity 5

As of 9/1/2020

Deposit Date	Premium	Participation Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/01/19	\$15K	50.0%	45.0%						
	\$100K	52.0%	47.0%						
01/15/19	\$15K	42.0%	42.0%						
	\$100K	44.0%	44.0%						
02/15/19	\$15K	42.0%	42.0%						
	\$100K	44.0%	44.0%						
03/13/19	\$15K	42.0%	42.0%						
	\$100K	44.0%	44.0%						
04/08/19	\$15K	42.0%	42.0%						
	\$100K	44.0%	44.0%						
05/13/19	\$15K	42.0%	35.0%						
	\$100K	44.0%	37.0%						
05/28/19	\$15K	42.0%	35.0%						
	\$100K	44.0%	37.0%						
06/10/19	\$15K	40.0%	33.0%						
	\$100K	42.0%	35.0%						
07/01/19	\$15K	40.0%	33.0%						
	\$100K	42.0%	35.0%						
07/29/19	\$15K	40.0%	33.0%						
	\$100K	42.0%	35.0%						
08/12/19	\$15K	37.0%	28.0%						
	\$100K	39.0%	30.0%						
08/29/19	\$15K	35.0%	30.0%						
	\$100K	37.0%	32.0%						
10/01/19	\$15K	35.0%							
	\$100K	37.0%							
11/12/19	\$15K	35.0%							
	\$100K	37.0%							
12/01/19	\$15K	35.0%							
	\$100K	37.0%							
12/19/19	\$15K	35.0%							
	\$100K	37.0%							

Standard Insurance Company

Renewal Participation Rate History for Index Select Annuity 5

As of 9/1/2020

Deposit Date	Premium	Participation Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/07/20	\$15K	35.0%							
	\$100K	37.0%							
01/23/20	\$15K	38.0%							
	\$100K	40.0%							
02/07/20	\$15K	38.0%							
	\$100K	40.0%							
03/06/20	\$15K	35.0%							
	\$100K	37.0%							
03/13/20	\$15K	33.0%							
	\$100K	35.0%							
03/24/20	\$15K	28.0%							
	\$100K	30.0%							
04/08/20	\$15K	28.0%							
	\$100K	30.0%							
05/14/20	\$15K	28.0%							
	\$100K	30.0%							
06/08/20	\$15K	28.0%							
	\$100K	30.0%							
07/01/20	\$15K	28.0%							
	\$100K	30.0%							
07/10/20	\$15K	25.0%							
	\$100K	27.0%							
08/01/20	\$15K	25.0%							
	\$100K	27.0%							
09/01/20	\$15K	25.0%							
	\$100K	27.0%							
09/11/20	\$15K	25.0%							
	\$100K	27.0%							

Standard Insurance Company

Renewal Participation Rate History for Index Select Annuity 7

As of 9/1/2020

Deposit Date	Premium	Participation Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
08/01/18	\$15K	51.0%	50.0%						
	\$100K	53.0%	52.0%						
09/01/18	\$15K	51.0%	50.0%						
	\$100K	53.0%	52.0%						
10/01/18	\$15K	51.0%	50.0%						
	\$100K	53.0%	52.0%						
11/01/18	\$15K	51.0%	50.0%						
	\$100K	53.0%	52.0%						
12/01/18	\$15K	51.0%	48.0%						
	\$100K	53.0%	50.0%						

Standard Insurance Company

Renewal Participation Rate History for Index Select Annuity 7

As of 9/1/2020

Deposit Date	Premium	Participation Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/01/19	\$15K	51.0%	48.0%						
	\$100K	53.0%	50.0%						
01/15/19	\$15K	47.0%	45.0%						
	\$100K	49.0%	47.0%						
02/15/19	\$15K	47.0%	45.0%						
	\$100K	49.0%	47.0%						
03/13/19	\$15K	47.0%	45.0%						
	\$100K	49.0%	47.0%						
04/08/19	\$15K	47.0%	45.0%						
	\$100K	49.0%	47.0%						
05/13/19	\$15K	47.0%	38.0%						
	\$100K	49.0%	40.0%						
05/28/19	\$15K	44.0%	35.0%						
	\$100K	46.0%	37.0%						
06/10/19	\$15K	42.0%	33.0%						
	\$100K	44.0%	35.0%						
07/01/19	\$15K	42.0%	33.0%						
	\$100K	44.0%	35.0%						
07/29/19	\$15K	42.0%	33.0%						
	\$100K	44.0%	35.0%						
08/12/19	\$15K	39.0%	30.0%						
	\$100K	41.0%	32.0%						
08/29/19	\$15K	37.0%	32.0%						
	\$100K	39.0%	34.0%						
10/01/19	\$15K	37.0%							
	\$100K	39.0%							
11/12/19	\$15K	37.0%							
	\$100K	39.0%							
12/01/19	\$15K	37.0%							
	\$100K	39.0%							
12/19/19	\$15K	39.0%							
	\$100K	41.0%							

Standard Insurance Company

Renewal Participation Rate History for Index Select Annuity 7

As of 9/1/2020

Deposit Date	Premium	Participation Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/07/20	\$15K	39.0%							
	\$100K	41.0%							
01/23/20	\$15K	42.0%							
	\$100K	44.0%							
02/07/20	\$15K	42.0%							
	\$100K	44.0%							
03/06/20	\$15K	39.0%							
	\$100K	41.0%							
03/13/20	\$15K	37.0%							
	\$100K	39.0%							
03/24/20	\$15K	30.0%							
	\$100K	32.0%							
04/08/20	\$15K	30.0%							
	\$100K	32.0%							
05/14/20	\$15K	30.0%							
	\$100K	32.0%							
06/08/20	\$15K	30.0%							
	\$100K	32.0%							
07/01/20	\$15K	30.0%							
	\$100K	32.0%							
07/10/20	\$15K	27.0%							
	\$100K	29.0%							
08/01/20	\$15K	27.0%							
	\$100K	29.0%							
09/01/20	\$15K	27.0%							
	\$100K	29.0%							
09/11/20	\$15K	27.0%							
	\$100K	29.0%							

Standard Insurance Company

Renewal Participation Rate History for Index Select Annuity 10

As of 9/1/2020

Deposit Date	Premium	Participation Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
08/01/18	\$15K	52.0%	-						
	\$100K	54.0%	-						
09/01/18	\$15K	52.0%	-						
	\$100K	54.0%	53.0%						
10/01/18	\$15K	52.0%	51.0%						
	\$100K	54.0%	53.0%						
11/01/18	\$15K	52.0%	51.0%						
	\$100K	54.0%	53.0%						
12/01/18	\$15K	52.0%	49.0%						
	\$100K	54.0%	51.0%						

Standard Insurance Company

Renewal Participation Rate History for Index Select Annuity 10

As of 9/1/2020

Deposit Date	Premium	Participation Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/01/19	\$15K	52.0%	49.0%						
	\$100K	54.0%	51.0%						
01/15/19	\$15K	48.0%	46.0%						
	\$100K	50.0%	48.0%						
02/15/19	\$15K	48.0%	-						
	\$100K	50.0%	-						
03/13/19	\$15K	48.0%	46.0%						
	\$100K	50.0%	-						
04/08/19	\$15K	48.0%	46.0%						
	\$100K	50.0%	48.0%						
05/13/19	\$15K	48.0%	39.0%						
	\$100K	50.0%	-						
05/28/19	\$15K	48.0%	39.0%						
	\$100K	50.0%	41.0%						
06/10/19	\$15K	46.0%	37.0%						
	\$100K	48.0%	39.0%						
07/01/19	\$15K	46.0%	37.0%						
	\$100K	48.0%	39.0%						
07/29/19	\$15K	46.0%	37.0%						
	\$100K	48.0%	39.0%						
08/12/19	\$15K	41.0%	32.0%						
	\$100K	43.0%	34.0%						
08/29/19	\$15K	39.0%	34.0%						
	\$100K	41.0%	36.0%						
10/01/19	\$15K	39.0%							
	\$100K	41.0%							
11/12/19	\$15K	39.0%							
	\$100K	41.0%							
12/01/19	\$15K	39.0%							
	\$100K	41.0%							
12/19/19	\$15K	41.0%							
	\$100K	43.0%							

Standard Insurance Company

Renewal Participation Rate History for Index Select Annuity 10

As of 9/1/2020

Deposit Date	Premium	Participation Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/07/20	\$15K	41.0%							
	\$100K	43.0%							
01/23/20	\$15K	44.0%							
	\$100K	46.0%							
02/07/20	\$15K	44.0%							
	\$100K	46.0%							
03/06/20	\$15K	40.0%							
	\$100K	42.0%							
03/13/20	\$15K	38.0%							
	\$100K	40.0%							
03/24/20	\$15K	31.0%							
	\$100K	33.0%							
04/08/20	\$15K	31.0%							
	\$100K	33.0%							
05/14/20	\$15K	31.0%							
	\$100K	33.0%							
06/08/20	\$15K	31.0%							
	\$100K	33.0%							
07/01/20	\$15K	31.0%							
	\$100K	33.0%							
07/10/20	\$15K	28.0%							
	\$100K	30.0%							
08/01/20	\$15K	28.0%							
	\$100K	30.0%							
09/01/20	\$15K	28.0%							
	\$100K	30.0%							
09/11/20	\$15K	28.0%							
	\$100K	30.0%							

Standard Insurance Company

Renewal Interest Rate History for Index Select Annuity Fixed Account As of 9/1/2020 For All Deposits

Deposit Date	Initial Rate	Renewal Interest Rate															
02/15/12	1.70%	1.50%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		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	07/01/19	01/01/20	07/01/20
03/26/12	1.70%	1.50%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		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	07/01/19	01/01/20	07/01/20
05/01/12	1.70%	1.50%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		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	07/01/19	01/01/20	07/01/20
06/01/12	1.70%	1.50%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		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	07/01/19	01/01/20	07/01/20
07/01/12	1.70%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		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	07/01/19	01/01/20	07/01/20	
08/01/12	1.50%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		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	07/01/19	01/01/20	07/01/20	
09/04/12	1.50%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		09/04/13	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	07/01/19	01/01/20	07/01/20	
10/01/12	1.50%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		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	07/01/19	01/01/20	07/01/20	
11/01/12	1.50%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		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	07/01/19	01/01/20	07/01/20	
12/01/12	1.50%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		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	07/01/19	01/01/20	07/01/20	

Standard Insurance Company

Renewal Interest Rate History for Index Select Annuity Fixed Account As of 9/1/2020 For All Deposits

Deposit Date	Initial Rate	Renewal Interest Rate													
01/01/13	1.50%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		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	07/01/19	01/01/20	07/01/20
01/22/13	1.50%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		01/22/14	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	07/01/19	01/01/20	07/01/20
02/01/13	1.50%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		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	07/01/19	01/01/20	07/01/20
03/01/13	1.50%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		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	07/01/19	01/01/20	07/01/20
04/01/13	1.50%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		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	07/01/19	01/01/20	07/01/20
05/01/13	1.50%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		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	07/01/19	01/01/20	07/01/20
06/01/13	1.50%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		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	07/01/19	01/01/20	07/01/20
07/01/13	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		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	07/01/19	01/01/20	07/01/20	
08/01/13	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		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	07/01/19	01/01/20	07/01/20	
09/01/13	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		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	07/01/19	01/01/20	07/01/20	
10/01/13	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		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	07/01/19	01/01/20	07/01/20	
11/01/13	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		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	07/01/19	01/01/20	07/01/20	
12/02/13	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		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	07/01/19	01/01/20	07/01/20	

Standard Insurance Company

Renewal Interest Rate History for Index Select Annuity Fixed Account As of 9/1/2020 For All Deposits

Deposit Date	Initial Rate	Renewal Interest Rate											
01/01/14	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		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	07/01/19	01/01/20	07/01/20
02/01/14	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		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	07/01/19	01/01/20	07/01/20
03/01/14	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		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	07/01/19	01/01/20	07/01/20
04/01/14	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		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	07/01/19	01/01/20	07/01/20
05/01/14	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		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	07/01/19	01/01/20	07/01/20
06/01/14	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		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	07/01/19	01/01/20	07/01/20
07/01/14	1.75%	1.75%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20	
08/01/14	1.75%	1.75%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	
		08/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20	
09/01/14	1.75%	1.75%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	
		09/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20	
10/01/14	1.75%	1.75%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	
		10/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20	
11/01/14	1.75%	1.75%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	
		11/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20	
12/01/14	1.75%	1.75%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	
		12/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20	

Standard Insurance Company

Renewal Interest Rate History for Index Select Annuity Fixed Account As of 9/1/2020 For All Deposits

Deposit Date	Initial Rate	Renewal Interest Rate									
01/01/15	1.75%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%
		01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20
02/01/15	1.75%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%
		02/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20
03/01/15	1.75%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%
		03/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20
04/01/15	1.75%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%
		04/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20
05/01/15	1.75%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%
		05/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20
06/01/15	1.75%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%
		06/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20
07/01/15	1.75%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%
		07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20	
08/01/15	1.75%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%
		08/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20	
09/01/15	1.75%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%
		09/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20	
10/01/15	1.75%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%
		10/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20	
11/01/15	1.75%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%
		11/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20	
12/01/15	1.75%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%
		12/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20	

Standard Insurance Company

Renewal Interest Rate History for Index Select Annuity Fixed Account As of 9/1/2020 For All Deposits

Deposit Date	Initial Rate	Renewal Interest Rate							
01/01/16	2.00%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
		01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20
02/01/16	2.00%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
		02/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20
03/01/16	2.00%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
		03/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20
04/01/16	2.00%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
		04/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20
05/01/16	2.00%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
		05/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20
06/01/16	2.00%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
		06/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20
07/01/16	2.00%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
		07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20	
08/01/16	2.00%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	
		08/01/17	01/01/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20	
09/01/16	2.00%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	
		09/01/17	01/01/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20	
10/01/16	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	
		10/01/17	01/01/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20	
11/01/16	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	
		11/01/17	01/01/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20	
12/01/16	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	
		12/01/17	01/01/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20	

Standard Insurance Company

Renewal Interest Rate History for Index Select Annuity Fixed Account

As of 9/1/2020
For All Deposits

Deposit Date	Initial Rate	Renewal Interest Rate					
01/01/17	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
		01/01/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20
02/01/17	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
		02/01/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20
03/01/17	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
		03/01/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20
04/01/17	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
		04/01/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20
04/24/17	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
		04/24/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20
05/15/17	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
		05/15/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20
06/09/17	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
		06/09/18	07/01/18	01/01/19	07/01/19	01/01/20	07/01/20
07/03/17	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
		07/03/18	01/01/19	07/01/19	01/01/20	07/01/20	
08/01/17	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
		08/01/18	01/01/19	07/01/19	01/01/20	07/01/20	
09/01/17	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
		09/01/18	01/01/19	07/01/19	01/01/20	07/01/20	
09/25/17	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
		09/25/18	01/01/19	07/01/19	01/01/20	07/01/20	
10/01/17	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
		10/01/18	01/01/19	07/01/19	01/01/20	07/01/20	
11/01/17	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
		11/01/18	01/01/19	07/01/19	01/01/20	07/01/20	
12/01/17	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
		12/01/18	01/01/19	07/01/19	01/01/20	07/01/20	

Standard Insurance Company

Renewal Interest Rate History for Index Select Annuity Fixed Account

As of 9/1/2020
For All Deposits

Deposit Date	Initial Rate	Renewal Interest Rate			
01/01/18	2.00%	2.00%	2.00%	2.00%	2.00%
		01/01/19	07/01/19	01/01/20	07/01/20
01/16/18	2.00%	2.00%	2.00%	2.00%	2.00%
		01/16/19	07/01/19	01/01/20	07/01/20
02/07/18	2.00%	2.00%	2.00%	2.00%	2.00%
		02/07/19	07/01/19	01/01/20	07/01/20
03/01/18	2.00%	2.00%	2.00%	2.00%	2.00%
		03/01/19	07/01/19	01/01/20	07/01/20
04/01/18	2.00%	2.00%	2.00%	2.00%	2.00%
		04/01/19	07/01/19	01/01/20	07/01/20
05/01/18	2.00%	2.00%	2.00%	2.00%	2.00%
		05/01/19	07/01/19	01/01/20	07/01/20
05/14/18	2.00%	2.00%	2.00%	2.00%	2.00%
		05/14/19	07/01/19	01/01/20	07/01/20
05/29/18	2.00%	2.00%	2.00%	2.00%	2.00%
		05/29/19	07/01/19	01/01/20	07/01/20
07/01/18	2.00%	2.00%	2.00%	2.00%	
		07/01/19	01/01/20	07/01/20	
08/01/18	2.00%	2.00%	2.00%	2.00%	
		08/01/19	01/01/20	07/01/20	
09/01/18	2.00%	2.00%	2.00%	2.00%	
		09/01/19	01/01/20	07/01/20	
10/01/18	2.00%	2.00%	2.00%	2.00%	
		10/01/19	01/01/20	07/01/20	
11/01/18	2.00%	2.00%	2.00%	2.00%	
		11/01/19	01/01/20	07/01/20	
12/01/18	2.00%	2.00%	2.00%	2.00%	
		12/01/19	01/01/20	07/01/20	

Standard Insurance Company

Renewal Interest Rate History for Index Select Annuity Fixed Account

As of 9/1/2020
For All Deposits

Deposit Date	Initial Rate	Renewal Interest Rate	
01/01/19	2.00%	2.00%	2.00%
		01/01/20	07/01/20
01/15/19	2.00%	2.00%	2.00%
		01/15/20	07/01/20
02/15/19	2.00%	2.00%	2.00%
		02/15/20	07/01/20
03/13/19	2.00%	2.00%	2.00%
		03/13/20	07/01/20
04/08/19	2.00%	2.00%	2.00%
		04/08/20	07/01/20
05/13/19	2.00%	2.00%	2.00%
		05/13/20	07/01/20
05/28/19	2.00%	2.00%	2.00%
		05/28/20	07/01/20
06/10/19	2.00%	2.00%	2.00%
		06/10/20	07/01/20
07/01/19	2.00%	2.00%	
		07/01/20	
07/29/19	2.00%	2.00%	
		07/29/20	
08/12/19	2.00%	2.00%	
		08/12/20	
08/29/19	2.00%	2.00%	
		08/29/20	
10/01/19	2.00%		
11/12/19	2.00%		
12/01/19	2.00%		
12/19/19	2.00%		

Standard Insurance Company

Renewal Interest Rate History for Index Select Annuity Fixed Account

As of 9/1/2020

For All Deposits

Deposit Date	Initial Rate	Renewal Interest Rate
01/07/20	2.00%	
01/23/20	2.00%	
02/07/20	2.00%	
03/06/20	2.00%	
03/13/20	2.00%	
03/24/20	2.00%	
04/08/20	2.00%	
05/14/20	2.00%	
06/08/20	2.00%	
07/01/20	2.00%	
07/10/20	2.00%	
08/01/20	2.00%	
09/01/20	2.00%	
09/11/20	2.00%	