

The Standard: Annuity Spreadsheet

One-Year Point-to-Point : Index Rate : Single Premium

Product	Participation	Fixed Interest	Surrender Period	MVA	Surrender-Free Withdrawals	Additional Features
Index Select Annuity 5	S&P 500® with annual Cap Rate and Par Rate	1 year guarantee on initial rate	5 years 9 ⁴ / ₁₀ , 8½, 7½, 6½, 5½% no automatic reset	5 years	annual 10% withdrawals • annuitization death benefit • nursing home waiver terminal condition waiver required minimum distributions	12-month point-to-point partial index credit at death or annuitization full accumulated value at death • GMAB issue age 0-90
Index Select Annuity 7	S&P 500® with annual Cap Rate and Par Rate	1 year guarantee on initial rate	7 years 9 ⁴ / ₁₀ , 8½, 7½, 6½, 5½, 4½, 3½% no automatic reset	7 years	annual 10% withdrawals • annuitization death benefit • nursing home waiver terminal condition waiver required minimum distributions	12-month point-to-point partial index credit at death or annuitization full accumulated value at death • GMAB issue age 0-90
Index Select Annuity 10	S&P 500® with annual Cap Rate and Par Rate	1 year guarantee on initial rate	10 years 9 ⁴ / ₁₀ , 8½, 7½, 6½, 5½, 4½, 3½, 2½, 1½, ½% no automatic reset	10 years	annual 10% withdrawals • annuitization death benefit • nursing home waiver terminal condition waiver required minimum distributions	12-month point-to-point partial index credit at death or annuitization full accumulated value at death • GMAB issue age 0-90

Multi-Year Guaranteed : Fixed Rate : Single Premium

Product	Fixed Interest	Surrender Period	MVA	Surrender-Free Withdrawals Options	Additional Features
Focused Growth Annuity 3	3 year guarantee on initial and subsequent renewal periods	3 years 9 ⁴ / ₁₀ , 8½, 7½% Automatic reset	3 years Automatic reset	first 30 days of each subsequent renewal period • interest payments nursing home waiver • terminal condition waiver • death benefit annuitization • required minimum distributions	full accumulated value at death issue age 0-93
Focused Growth Annuity 5	5 year guarantee on initial and subsequent renewal periods	5 years 9 ⁴ / ₁₀ , 8½, 7½, 6½, 5½% Automatic reset	5 years Automatic reset	first 30 days of each subsequent renewal period • interest payments nursing home waiver • terminal condition waiver • death benefit annuitization • required minimum distributions	full accumulated value at death issue age 0-93
Focused Growth Annuity 7	7 year guarantee on initial and subsequent renewal periods	7 years 9 ⁴ / ₁₀ , 8½, 7½, 6½, 5½, 4½, 3½% Automatic reset	7 years Automatic reset	first 30 days of each subsequent renewal period • interest payments nursing home waiver • terminal condition waiver • death benefit annuitization • required minimum distributions	full accumulated value at death issue age 0-90
Focused Growth Annuity 10	10 year guarantee on initial and subsequent renewal periods	10 years 9 ⁴ / ₁₀ , 8½, 7½, 6½, 5½, 4½, 3½, 2½, 1½, ½% Automatic reset	10 years Automatic reset	first 30 days of each subsequent renewal period • interest payments nursing home waiver • terminal condition waiver • death benefit annuitization • required minimum distributions	full accumulated value at death issue age 0-80
Florida Only: The FGA3 is limited to two renewal periods and the FGA5 is limited to one renewal period. The FGA7 and FGA10 do not have renewal periods beyond the initial guaranteed period.					

Not For Use With Consumers

Products of Standard Insurance Company. Policies # SRA, SRA-B, SPDA, SPDA-IA, SPDA-IA2, SPDA-IA3, FPDA and SPIA. Product availability varies by state and distribution. The 45-day rate lock applies only to initial crediting, cap and par 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.

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Multi-Year Point-to-Point : Index Rate : Single Premium

Product	Participation	Fixed Interest	Surrender Period	MVA	Surrender-Free Withdrawals	Additional Features
Strategic Choice Annuity 7	U.S. Sector Rotator 5 Index (Annuity Series) [®]	1 year guarantee on initial rate	7 years 7,6,5,4,3,2,1% no automatic reset	7 years	annual 10% withdrawals • annuitization • death benefit nursing home waiver • terminal condition waiver required minimum distributions	72-month point-to-point partial index credit at death or annuitization full accumulated value at death • GMAB issue age 0-90

One-Year Guaranteed : Fixed Rate : Single Premium

Product	Bonus Rate	Fixed Interest	Surrender Period	MVA	Surrender-Free Withdrawals	Additional Features
Advantage Growth Annuity 5	initial rate includes 2.00% first-year bonus	1 year guarantee on initial rate	5 years 7,6,5,4,2% no automatic reset	5 years	annual 10% withdrawals • annuitization • death benefit nursing home waiver • terminal condition waiver interest payments • required minimum distributions	2.00% first-year bonus full accumulated value at death issue age 0-90
Advantage Growth Annuity 7	initial rate includes 2.00% first-year bonus	1 year guarantee on initial rate	7 years 7,6,5,4,3,2,1% no automatic reset	7 years	annual 10% withdrawals • annuitization • death benefit nursing home waiver • terminal condition waiver interest payments • required minimum distributions	2.00% first-year bonus full accumulated value at death issue age 0-90

Immediate Annuities

Immediate Annuities

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

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

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