

# A Detailed Map of An Index Annuity Statement

on the back

**Financial Activity Detail**

Index Interest Account Activity		
Date	Transaction	Amount
10/15/2006	Beginning Balance	\$36,497.07
10/15/2007	Interest Earned	\$2,915.76
10/15/2007	Ending Balance	\$39,416.83
Fixed Interest Account Activity		
Date	Transaction	Amount
10/15/2006	Beginning Balance	\$0.00
10/15/2007	Interest Earned	\$0.00
10/15/2007	Ending Balance	\$0.00

## Financial Activity Detail

An accounting of every deposit, withdrawal and crediting transaction during the previous index term.

## Contract Overview

Details, including contract number, names of the owner and annuitant, effective date, tax-qualification status and product type.

## Financial Activity Overview

Brief totals of all the activity on the annuity for the previous index term. Includes index values and index rate cap details for the index term as well as crediting-rate information.

**TheStandard**

**Your Annuity Statement**

Statement Period: 10/15/2006 to 10/15/2007

10/15/2006 Balance: \$36,497.07  
10/15/2007 Balance: \$39,416.83

*Commit one weekend this autumn to updating files, buying supplies and reviewing your overall emergency preparedness.*

**Contract Overview**

Contract: 00A999999  
Owner(s): Any Person  
Annuitant(s): Another Person  
Effective Date: 09/02/2005  
Tax Qualification: Non-Qualified Annuity  
Annuity Product: Index Growth Annuity - 5

**New Index Term**

Index Rate Cap through 10/14/2008: 7.50%  
100.00% Index Interest Account Allocation  
0.00% Fixed Interest Account Allocation

**Financial Activity Overview**

Beginning Statement Values at 10/15/2006

Annuity Fund Value	\$36,497.07
Index Interest Account	\$36,497.07
S&P 500® index value on 10/15/2006 was 1365.62.	
The index rate cap for this account was 8.00%.	
Fixed Interest Account	\$0.00
The interest rate for this account was 3.60%.	
Surrender Value	\$33,869.28
Contract Minimum Surrender Value	\$33,849.62

Ending Statement Values at 10/15/2007

Annuity Fund Value	\$39,416.83
Index Interest Account	\$39,416.83
S&P 500® index value on 10/15/2007 was 1548.71.	
849.908 index earned from 10/15/2006 to 10/15/2007 was 8.00%.	
Fixed Interest Account	\$0.00

Please note that an additional 10% IRS penalty may apply to withdrawals taken before age 59½.

Your broker of record is Broker Name, at (999) 999-9999. If you have any questions, please contact your broker or an annuity specialist at (800) 247-6888 or annuityservices@standard.com.

## At a Glance

A beginning and ending balance for the time period of the statement.

## Memorandum

Any important announcements or changes that have occurred.

## New Index Term

Shows the renewal Index Rate Cap and the next-term account allocation.

## Notices and Reminders

Details specific to the contract including, as applicable, reminders about distribution requirements and other account items.

## Surrender Value

Amount that would be received if the annuity were surrendered as of the statement date. This number equals initial premium, plus interest earned (on both the Index Interest and the Fixed Interest accounts), less any applicable surrender charges and prior withdrawals.

## Contract Minimum Surrender Value

Amount guaranteed to be received if the annuity were surrendered as of the statement date *and the interest earned had been less than the Minimum Contract Guarantee Rate*, as stated in the contract. This number equals initial premium, plus interest credited at the Minimum Contract Guarantee Rate, less any applicable surrender charges and prior withdrawals.

**Financial Activity Overview**

**Beginning Statement Values at 10/15/2006**

**Annuity Fund Value** **\$36,497.07**

Index Interest Account \$36,497.07  
S&P 500® index value on 10/15/2006 was 1365.62.  
The index rate cap for this account was 8.00%.

Fixed Interest Account \$0.00  
The interest rate for this account was 3.60%.

Surrender Value \$33,869.28  
Contract Minimum Surrender Value \$33,849.62

**Ending Statement Values at 10/15/2007**

**Annuity Fund Value** **\$39,416.83**

Index Interest Account \$39,416.83  
S&P 500® index value on 10/15/2007 was 1548.71.  
The interest earned from 10/15/2006 to 10/15/2007 was 8.00%.

Fixed Interest Account \$0.00  
The current interest rate for this account is 3.10%.

Surrender Value \$36,933.57  
Contract Minimum Surrender Value \$35,083.61