

Standard Insurance Company

February 15, 2012



Single Premium

Index-Rate Annuities : Rate Caps

	\$15,000	\$100,000
IGA 5	2.00%	2.05%
annual point-to-point : 5-year surrender : bailout 2% less : fixed interest crediting 1.70%		
IGA 7	2.00%	2.05%
annual point-to-point : 7-year surrender : bailout 2% less : fixed interest crediting 1.70%		

Fixed-Rate Annuities: Crediting Rates

Single Premium

	\$15,000	\$100,000
AGA 5	3.50%	3.60%
1-year guarantee : 5-year surrender : 2% first-year bonus : MVA during surrender period		
AGA 7	3.55%	3.65%
1-year guarantee : 7-year surrender : 2% first-year bonus : MVA during surrender period		
FRA 7	3.60%	3.70%
1-year guarantee : 7-year surrender : 2% first-year bonus		
SRA 1	2.25%	2.35%
1-year guarantee : 6-year surrender : 1% first-year bonus : bailout 1%(2-5) 2%(6) less		

Flexible Premium

	\$5,000	\$100,000
PGA 5	2.00%	2.10%
1-year guarantee : 5-year surrender : 1% first-year bonus : bailout 1% less		
PGA 7	2.15%	2.25%
1-year guarantee : 7-year surrender : 1% first-year bonus : bailout 1% less		
PGA 9	2.25%	2.35%
1-year guarantee : 9-year surrender : 1% first-year bonus : bailout 1% less		
	\$600 Initial Annual	
FPDA	1.75%	
1-year guarantee : 9-year surrender		

Fixed-Rate Annuities: Crediting Rates

Single Premium

	\$15,000	\$100,000
FGA 5	1.75%	1.85%
5-year guarantee : 5-year surrender : MVA during guarantee period		
FGA 6	2.25%	2.35%
6-year guarantee : 6-year surrender : MVA during guarantee period		
FGA 7	2.25%	2.35%
7-year guarantee : 7-year surrender : MVA during guarantee period		
FGA 10	2.35%	2.45%
10-year guarantee : 9-year surrender : MVA during guarantee period		
	\$15,000	
SRA 5	1.20%	1.30%
5-year guarantee : 5-year surrender		
SRA 6	1.50%	1.60%
6-year guarantee : 6-year surrender		

Immediate Annuities TIA and SIA

Rate Change

Use Code 021512 for illustrations

Update 294 for February 15, 2012 rates and approvals

- Index-Rate Annuities Minimum Contract Guarantee Rate : 1.00% on 100% of premium
- Fixed-Rate Annuities Minimum Guaranteed Rate : **1.00%**

Rates effective 2/15/2012; may change without notice. Products of Standard Insurance Company. Policies # SRA, SRA-B, SPDA, SPDA-IA, FPDA and SPIA. Product availability varies by state. The 45-day rate lock applies only to initial crediting and cap rates.

Not For Use With Consumers

(800) 378-4578

10634 (02/15/2012)