



Annuity Rates Effective August 16, 2010

Investment yields have once again dropped and The Standard is forced to reduce interest crediting and cap rates on our deferred annuities effective Monday, August 16, 2010. Payouts on our immediate annuities are reducing effective August 16, 2010 as well. **To secure current rates please have an application and all applicable forms signed on or before August 15th. Originals will need to be at The Standard no later than Thursday, August 19th.**

INDEX-RATE ANNUITIES : SINGLE PREMIUM : RATE CAPS

| | \$15,000 | \$100,000 |
|--|-----------------------|-----------------------|
| Index Growth Annuity 5 | 3.00% 2.25% | 3.75% 3.00% |
| | w/Principal Guarantee | w/Principal Guarantee |
| Index Growth Annuity 7 | 3.25% 2.50% | 4.00% 3.25% |
| | w/Principal Guarantee | w/Principal Guarantee |
| 1.70% Fixed Interest Account Crediting Rate | | |

FIXED-RATE ANNUITIES : SINGLE PREMIUM : CREDITING RATES

| | \$15,000 | \$100,000 |
|---------------------------------|--------------|--------------|
| Secured Rate Annuity 1 * | 2.70% | 2.80% |
| Secured Rate Annuity 5 | 1.85% | 1.95% |
| Secured Rate Annuity 6 | 1.90% | 2.00% |
| First Rate Annuity 7 * | 3.60% | 3.70% |
| Focused Growth Annuity 5 | 2.45% | 2.55% |
| Focused Growth Annuity 6 | 3.00% | 3.10% |

FIXED-RATE ANNUITIES : FLEXIBLE PREMIUM : CREDITING RATES

| | | |
|-------------------------------------|--------------|--------------|
| | \$5,000 | \$100,000 |
| Principal Growth Annuity 5 * | 2.25% | 2.35% |
| Principal Growth Annuity 7 * | 2.70% | 2.80% |
| Principal Growth Annuity 9 * | 2.80% | 2.90% |

Flexible Premium Deferred Annuity

\$600 Initial Annual

1.85%

IMMEDIATE ANNUITIES : FLEXIBLE PREMIUM : CREDITING RATES

Tailored Income Annuity

Stable Income Annuity

- Rate Change
- Use code 081610 for illustrations.
- Update 255 for 08/16/2010, rates and approvals will be available 08/16/2010.
- If your version number is lower than 2.22.0794, download [Version 2.22.0806](#) (Login required!)

* The SRA 1 credits 1.00% bonus in the first year of deposit.
The FRA 7 credits 2.00% bonus in the first year of deposit.
The PGA 5, 7 and 9 credit 1.00% bonus in the first year of deposit.

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Products of Standard Insurance Company. Policies # SRA, SRA-B, SPDA, SPDA-IA, FPDA and SPIA. The FGA includes an MVA. Product availability varies by state. The Life Income Commutation feature is not available in PA, TX or WA. The nursing home waiver is not available in MA. State specific conditions apply to the terminal condition waiver.

Rates effective 08/16/2010 and subject to change without notice. Product availability varies by state.

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