

FIXED-RATE ANNUITIES : CREDITING RATES

SINGLE PREMIUM

	\$15,000	\$100,000
SRA 1	4.05%	4.15%
1-year guarantee : 6-year surrender : 1% first-year bonus : bailout 1%(2-5) 2%(6) less		
SRA 3	2.20%	2.30%
3-year guarantee : 3-year surrender		
SRA 5	3.30%	3.40%
5-year guarantee : 5-year surrender		
SRA 6	3.40%	3.50%
6-year guarantee : 6-year surrender		

	\$15,000	\$100,000
FRA 7	4.80%	4.90%
1-year guarantee : 7-year surrender : 2% first-year bonus		

	\$15,000	\$100,000
FGA 5	3.50%	3.60%
5-year guarantee : 5-year surrender : MVA during surrender		
FGA 6	3.70%	3.80%
6-year guarantee : 6-year surrender : MVA during surrender		

FLEXIBLE PREMIUM

	\$5,000	\$100,000
PGA 5	3.60%	3.70%
1-year guarantee : 5-year surrender : 1% first-year bonus : bailout 1% less		
PGA 7	4.00%	4.10%
1-year guarantee : 7-year surrender : 1% first-year bonus : bailout 1% less		
PGA 9	4.10%	4.20%
1-year guarantee : 9-year surrender : 1% first-year bonus : bailout 1% less		

	\$600 INITIAL ANNUAL
FPDA	3.10%
1-year guarantee : 9-year surrender	

Standard Insurance Company

July 1, 2009

INDEX-RATE ANNUITIES : RATE CAPS

SINGLE PREMIUM

	\$15,000	\$100,000
IGA 5	5.85%	6.60%
5.45% 6.20% with Principal Guarantee		
annual point-to-point : 5-year surrender : bailout 2% less : fixed interest crediting 3.00%		
IGA 7	6.10%	6.85%
5.70% 6.45% with Principal Guarantee		
annual point-to-point : 7-year surrender : bailout 2% less : fixed interest crediting 3.00%		

IMMEDIATE ANNUITIES

SINGLE PREMIUM

TIAA and SIA

Rate Change

Use Code 0709 for illustrations

Update 229 for July 1, 2009 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 07/01/2009; may change monthly. 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