

The Standard: Annuity Spreadsheet: April 24, 2017

	Product	Cap Rates		Bailout Cap Rate	Participation	Fixed Interest	Surrender Period	MVA	Principal Guarantee	Surrender-Free Withdrawals	Additional Features
Index-Rate : Single	Index Select Annuity 5	4.25%	\$15,000	none	100% of S&P 500®	2.00%	5 years	5 years	no	annual 10% withdrawals, annuitization, death benefit, nursing home waiver, terminal condition waiver, RMDs	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	5.00%	\$15,000	none	100% of S&P 500®	2.00%	7 years	7 years	no	annual 10% withdrawals, annuitization, death benefit, nursing home waiver, terminal condition waiver, RMDs	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	5.10%	\$15,000	none	100% of S&P 500®	2.00%	9 years	10 years	no	annual 10% withdrawals, annuitization, death benefit, nursing home waiver, terminal condition waiver, RMDs	12-month point-to-point, partial index credit at death or annuitization, full accumulated value at death, GMAB. Issue age 0-80
	Index Growth Annuity 5	2.50%	\$15,000	0.50% year 2-5	100% of S&P 500®	1.00%	5 years	none	no	annual 10% withdrawals, annuitization, death benefit, nursing home waiver, terminal condition waiver, SEPPs, RMDs	12-month point-to-point, partial index credit at death or annuitization, full accumulated value at death. Issue age 0-90
	Index Growth Annuity 7	2.50%	\$15,000	0.50% year 2-7	100% of S&P 500®	1.00%	7 years	none	no	annual 10% withdrawals, annuitization, death benefit, nursing home waiver, terminal condition waiver, SEPPs, RMDs	12-month point-to-point, partial index credit at death or annuitization, full accumulated value at death. Issue age 0-90
Index : Single	Strategic Choice Annuity 7			Annual Spread Rate	Participation	Fixed Interest	Surrender Period	MVA	Principal Guarantee	Surrender-Free Withdrawals	Additional Features
			0.00%	125% of JP Morgan Rotator 5®	2.00%	7 years	7 years	no	annual 10% withdrawals, annuitization, death benefit, nursing home waiver, terminal condition waiver, RMDs	72-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	Focused Growth Annuity 5	2.40%	\$15,000	Bailout Rate		Fixed Interest	Surrender Period	MVA	Principal Guarantee	Surrender-Free Withdrawals	Additional Features
		2.60%	\$100,000	none		5 years	5 years	5 years	no	interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, RMDs	full accumulated value at death. Issue age 0-90
	Focused Growth Annuity 6	2.45%	\$15,000	none		6 years	6 years	6 years	no	interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, RMDs	full accumulated value at death. Issue age 0-90
		2.65%	\$100,000				8,7,6,5,4,3% no automatic reset				
	Focused Growth Annuity 7	2.55%	\$15,000	none		7 years	7 years	7 years	no	interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, RMDs	full accumulated value at death. Issue age 0-90
		2.75%	\$100,000				8,7,6,5,4,3,2% no automatic reset				
	Focused Growth Annuity 10	2.70%	\$15,000	none		10 years	9 years	10 years	no	interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, RMDs	full accumulated value at death. Issue age 0-80
		2.90%	\$100,000				8,7,6,5,4,3,2,1,0.9% no automatic reset				

Not For Use With Consumers

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

Rates effective 4/24/2017; may change. 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.

The Standard: Annuity Spreadsheet: April 24, 2017

	Product	Crediting Rates		Bailout Rate	Fixed Interest	Surrender Period	MVA	Principal Guarantee	Surrender-Free Withdrawals	Additional Features
Fixed Rate : Single	Advantage Growth Annuity 5	4.00%	\$15,000	none	1 year	5 years	5 years	no	annual 10% withdrawals, annuitization, interest payments, nursing home waiver, terminal condition waiver, death benefit, RMDs	2.00% first-year bonus, full accumulated value at death. Issue age 0-90
		4.10%	\$100,000			7,6,5,4,2%				
		rate includes 2.00% first-year bonus				no automatic reset				
Fixed Rate : Single	Advantage Growth Annuity 7	4.40%	\$15,000	none	1 year	7 years	7 years	no	annual 10% withdrawals, annuitization, interest payments, nursing home waiver, terminal condition waiver, death benefit, RMDs	2.00% first-year bonus, full accumulated value at death. Issue age 0-90
		4.50%	\$100,000			7,6,5,4,3,2,1%				
		rate includes 2.00% first-year bonus				no automatic reset				
Fixed Rate : Flexible	Principal Growth Annuity 5	2.40%	\$5,000	1.40% year 2-5 ¹	1 year	5 years	none	100%	annual 10% withdrawals, annuitization, interest payments, nursing home waiver, terminal condition waiver, death benefit, SEPPs, RMDs	1.00% first-year bonus, full accumulated value at death. Issue age 0-90
		2.50%	\$100,000	1.50% year 2-5 ¹		8,7,6,4,2%				
		rate includes 1.00% first-year bonus				no automatic reset				
	Principal Growth Annuity 7	2.55%	\$5,000	1.55% year 2-7 ¹	1 year	7 years	none	100%	annual 10% withdrawals, annuitization, interest payments, nursing home waiver, terminal condition waiver, death benefit, SEPPs, RMDs	1.00% first-year bonus, full accumulated value at death. Issue age 0-90
	2.65%	\$100,000	1.65% year 2-7 ¹		9,8,7,6,5,4,2%					
		rate includes 1.00% first-year bonus				no automatic reset				
Fixed Rate : Flexible	Principal Growth Annuity 9	2.65%	\$5,000	1.65% year 2-9 ¹	1 year	9 years	none	100%	annual 10% withdrawals, annuitization, interest payments, nursing home waiver, terminal condition waiver, death benefit, SEPPs, RMDs	1.00% first-year bonus, full accumulated value at death. Issue age 0-90
		2.75%	\$100,000	1.75% year 2-9 ¹		9,8,7,6,5,4,3,2,1%				
		rate includes 1.00% first-year bonus				no automatic reset				
	Flexible Premium Deferred Annuity	1.40%	\$600	none	1 year	9 years	none	100%	annual 10% withdrawals, annuitization, interest payments, nursing home waiver, terminal condition waiver, death benefit, SEPPs, RMDs	full accumulated value at death. Issue age 0-90
		initial annualized				9,8,7,6,5,4,3,2,1%				
						no automatic reset				
Immediate Annuities										
For current rates, forms, detailed product information and illustration software, go to www.standard.com/annuities/ or call 800.378.4578										

Not For Use With Consumers

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

Rates effective 4/24/2017; may change. 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.