

Standard Insurance Company

December 1, 2018



Index-Rate Annuities: Cap Rates

	\$15,000	\$100,000
ISA 5 annual point-to-point : 5-year surrender : MVA during surrender period : fixed interest crediting 2.00%	5.25%	5.50%
ISA 7 annual point-to-point : 7-year surrender : MVA during surrender period : fixed interest crediting 2.00%	5.75%	6.00%
ISA 10 annual point-to-point : 10-year surrender : MVA during surrender period : fixed interest crediting 2.00%	6.00%	6.25%

Index-Rate Annuities: Participation Rates

	\$15,000	\$100,000
ISA 5 annual point-to-point : 5-year surrender : MVA during surrender period : fixed interest crediting 2.00%	50.0%	52.0%
ISA 7 annual point-to-point : 7-year surrender : MVA during surrender period : fixed interest crediting 2.00%	51.0%	53.0%
ISA 10 annual point-to-point : 10-year surrender : MVA during surrender period : fixed interest crediting 2.00%	52.0%	54.0%
SCA 7 7-year point-to-point : annual spread of 0.00% : 7-year MVA & surrender : fixed interest crediting 2.00%	150.0%	

Fixed-Rate Annuities: Crediting Rates

	\$15,000	\$100,000
AGA 5 1-year guarantee : 5-year surrender : 2% first-year bonus : MVA during surrender period	4.60%	4.70%
AGA 7 1-year guarantee : 7-year surrender : 2% first-year bonus : MVA during surrender period	4.90%	5.00%

Existing Plan Contributions: Crediting Rates

	\$600 Initial Annual
FPDA 1-year guarantee : 9-year surrender	1.60%

Fixed-Rate Annuities: Crediting Rates

	\$15,000	\$100,000
FGA 3 3-year repeating guarantee : 3-year repeating surrender and MVA period	2.90%	3.00%
FGA 5 5-year repeating guarantee : 5-year repeating surrender and MVA period	3.45%	3.55%
FGA 7 7-year repeating guarantee : 7-year repeating surrender and MVA period	3.50%	3.60%
FGA 10 10-year repeating guarantee : 10-year repeating surrender and MVA period	3.50%	3.60%

Immediate Annuities

TIA and SIA

Rate Change

Use Code 120118 for illustrations

Update 406 for December 1, 2018 rates and approvals

- FGA, AGA, and SCA Minimum Fund Guarantee Rate : 1.75% on 87.5% of premium
- ISA Fixed Account Minimum Fund Guarantee Rate : 1.75% on 87.5% of premium
- ISA Index Account Minimum Fund Guarantee Rate : 1.00% on 87.5% of premium

Some products and rate guarantee periods available through select distribution only. FPDA only available for contributions to existing plans.

Rates effective 12/1/2018; may change without notice. Products of Standard Insurance Company. Policies # SPDA, SPDA-IA, SPDIA-IA2, SPDA-IA3, FPDA and SPIA. Product availability varies by state. The 45-day rate lock applies only to initial crediting, cap, participation and spread rates.

Not For Use With Consumers

(800) 378-4578

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