

# Standard Insurance Company

March 1, 2018



## Index-Rate Annuities: Cap Rates

|   | \$15,000  | \$100,000 |       |
|---|---|-----------|-------|
| Single Premium  | <b>ISA 5</b>  | 4.75%     | 5.25% |
|   | annual point-to-point : 5-year surrender : MVA during surrender period : fixed interest crediting 2.00% |           |       |
|   | <b>ISA 7</b>  | 5.00%     | 5.50% |
|   | annual point-to-point : 7-year surrender : MVA during surrender period : fixed interest crediting 2.00% |           |       |
|   | <b>ISA 10</b>   | 5.00%     | 5.50% |
| annual point-to-point : 9-year surrender : MVA during surrender period : fixed interest crediting 2.00% |   |           |       |
| <b>IGA 5</b>  | 3.00%   | 3.50%     |       |
| annual point-to-point : 5-year surrender : bailout 2% less : fixed interest crediting 1.30%             |   |           |       |
| <b>IGA 7</b>  | 3.50%   | 4.00%     |       |
| annual point-to-point : 7-year surrender : bailout 2% less : fixed interest crediting 1.30%             |   |           |       |

## Index-Rate Annuities: Participation Rates

|  | \$15,000 |
|--|----------|
| <b>SCA 7</b>   | 150.00%  |
| 7-year point-to-point : annual spread of 0.00% : 7-year MVA & surrender : fixed interest crediting 2.00% |          |

## Fixed-Rate Annuities: Crediting Rates

|   | \$15,000  | \$100,000 |           |
|---|---|-----------|-----------|
| Single Premium  | <b>AGA 5</b>  | 4.10%     | 4.20%     |
|   | 1-year guarantee : 5-year surrender : 2% first-year bonus : MVA during surrender period |           |           |
|   | <b>AGA 7</b>  | 4.45%     | 4.55%     |
| 1-year guarantee : 7-year surrender : 2% first-year bonus : MVA during surrender period |   |           |           |
| Flexible Premium  |   | \$5,000   | \$100,000 |
|   | <b>PGA 5</b>  | 2.40%     | 2.50%     |
|   | 1-year guarantee : 5-year surrender : 1% first-year bonus : bailout 1% less             |           |           |
|   | <b>PGA 7</b>  | 2.55%     | 2.65%     |
|   | 1-year guarantee : 7-year surrender : 1% first-year bonus : bailout 1% less             |           |           |
| <b>PGA 9</b>  | 2.65%   | 2.75%     |           |
| 1-year guarantee : 9-year surrender : 1% first-year bonus : bailout 1% less             |   |           |           |
|   | \$600 Initial Annual  |           |           |
| <b>FPDA</b>   | 1.40%   |           |           |
| 1-year guarantee : 9-year surrender   |   |           |           |

## Fixed-Rate Annuities: Crediting Rates

|  | \$15,000  | \$100,000 |       |
|--|---|-----------|-------|
| Single Premium   | <b>FGA 5</b>  | 3.00%     | 3.10% |
|  | 5-year guarantee : 5-year surrender : MVA during guarantee period |           |       |
|  | <b>FGA 6</b>  | 3.00%     | 3.10% |
|  | 6-year guarantee : 6-year surrender : MVA during guarantee period |           |       |
|  | <b>FGA 7</b>  | 3.05%     | 3.15% |
| 7-year guarantee : 7-year surrender : MVA during guarantee period  |   |           |       |
| <b>FGA 10</b>  | 3.05%   | 3.15%     |       |
| 10-year guarantee : 9-year surrender : MVA during guarantee period |   |           |       |

## Immediate Annuities

### TIA and SIA

## Rate Change

Use Code 030118 for illustrations

Update 395 for March 1, 2018 rates and approvals

- ISA Minimum Contract Guarantee Rate : 1.30% on 87.5% of premium
- SCA Minimum Contract Guarantee Rate : 1.30% on 87.5% of premium
- IGA Minimum Contract Guarantee Rate : 1.30% on 100% of premium less surrender charges
- Fixed-Rate Annuities Minimum Guaranteed Rate : 1.30%

SCA available through select distribution only.

Rates effective 3/1/2018; 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

10634 (03/01/18)