



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%	5.00%	5.50%
ISA 7 annual point-to-point : 7-year surrender : MVA during surrender period : fixed interest crediting 2.00%	5.25%	5.75%
ISA 10 annual point-to-point : 9-year surrender : MVA during surrender period : fixed interest crediting 2.00%	5.25%	5.75%
IGA 5 annual point-to-point : 5-year surrender : bailout 2% less : fixed interest crediting 1.40%	3.00%	3.50%
IGA 7 annual point-to-point : 7-year surrender : bailout 2% less : fixed interest crediting 1.40%	3.50%	4.00%

Index-Rate Annuities: Participation Rates

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

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	4.10%	4.20%
AGA 7 1-year guarantee : 7-year surrender : 2% first-year bonus : MVA during surrender period	4.45%	4.55%

Fixed-Rate Flexiible Premium Annuities: Crediting Rates

	\$600 Initial Annual
FPDA 1-year guarantee : 9-year surrender	1.40%

Fixed-Rate Annuities: Crediting Rates

	\$15,000	\$100,000
FGA 3 3-year repeating guarantee : 3-year repeating surrender and MVA period	2.50%	2.60%
FGA 5 5-year repeating guarantee : 5-year repeating surrender and MVA period	3.05%	3.15%
FGA 7 7-year repeating guarantee : 7-year repeating surrender and MVA period	3.10%	3.20%
FGA 10 10-year repeating guarantee : 10-year repeating surrender and MVA period	3.10%	3.20%

Immediate Annuities

TIA and SIA

Rate Change

Use Code 040118 for illustrations

Update 396 for April 2, 2018 rates and approvals

- FGA Minimum Guaranteed Rate : 0.10%
- ISA Minimum Contract Guarantee Rate : 1.40% on 87.5% of premium
- SCA Minimum Contract Guarantee Rate : 1.40% on 87.5% of premium
- IGA Minimum Contract Guarantee Rate : 1.40% on 100% of premium less surrender charges
- AGA and FPDA Minimum Guaranteed Rate : 1.40%

Rates effective 4/2/2018; 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