



Index-Rate Annuities: Cap Rates

	\$15,000	\$100,000	
Single Premium	ISA 5	3.50%	4.00%
	annual point-to-point : 5-year surrender : MVA during surrender period : fixed interest crediting 1.75%		
	ISA 7	3.75%	4.25%
	annual point-to-point : 7-year surrender : MVA during surrender period : fixed interest crediting 1.75%		
	ISA 10	4.00%	4.50%
	annual point-to-point : 9-year surrender : MVA during surrender period : fixed interest crediting 1.75%		
IGA 5	2.25%	2.75%	
annual point-to-point : 5-year surrender : bailout 2% less : fixed interest crediting 1.00%			
IGA 7	2.50%	3.00%	
annual point-to-point : 7-year surrender : bailout 2% less : fixed interest crediting 1.00%			

Fixed-Rate Annuities: Crediting Rates

	\$15,000	\$100,000	
Single Premium	AGA 5	3.30%	3.40%
	1-year guarantee : 5-year surrender : 2% first-year bonus : MVA during surrender period		
	AGA 7	3.55%	3.65%
	1-year guarantee : 7-year surrender : 2% first-year bonus : MVA during surrender period		
FRA 7	3.80%	3.90%	
1-year guarantee : 7-year surrender : 2% first-year bonus			
SRA 1	2.50%	2.60%	
1-year guarantee : 6-year surrender : 1% first-year bonus : bailout 1%(2-5) 2%(6) less			
Flexible Premium		\$5,000	\$100,000
	PGA 5	2.20%	2.30%
	1-year guarantee : 5-year surrender : 1% first-year bonus : bailout 1% less		
	PGA 7	2.35%	2.45%
	1-year guarantee : 7-year surrender : 1% first-year bonus : bailout 1% less		
PGA 9	2.45%	2.55%	
1-year guarantee : 9-year surrender : 1% first-year bonus : bailout 1% less			
	\$600 Initial Annual		
FPDA	2.00%		
1-year guarantee : 9-year surrender			

Fixed-Rate Annuities: Crediting Rates

	\$15,000	\$100,000	
Single Premium	FGA 5	2.40%	2.50%
	5-year guarantee : 5-year surrender : MVA during guarantee period		
	FGA 6	2.50%	2.60%
	6-year guarantee : 6-year surrender : MVA during guarantee period		
	FGA 7	2.55%	2.65%
	7-year guarantee : 7-year surrender : MVA during guarantee period		
	FGA 10	3.00%	3.10%
	10-year guarantee : 9-year surrender : MVA during guarantee period		
	SRA 5	1.50%	1.60%
	5-year guarantee : 5-year surrender		
SRA 6	1.70%	1.80%	
6-year guarantee : 6-year surrender			

Immediate Annuities

TIA and SIA

Rate Change

Use Code 070115 for illustrations
Update 362 for July 1, 2015 rates and approvals

- ISA Minimum Contract Guarantee Rate : 1.00% on 87.5% of premium
- IGA Minimum Contract Guarantee Rate : 1.00% on 100% of premium less surrender charges
- Fixed-Rate Annuities Minimum Guaranteed Rate : 1.00%

Rates effective 7/1/2015; may change without notice. 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