

# The Standard : Annuity Spreadsheet : September 1, 2006

Index-Rate : Single	Product	Cap Rate		Bailout Cap Rate	Fixed Interest	Surrender Period	Participation	Principal Guarantee	Surrender-Free Withdrawals	Additional Features
	Index Growth Annuity 5	<b>8.00%</b> <b>9.00%</b>	\$15,000 \$100,000		6.00% year 2-5 7.00% year 2-5	3.60% 1 year guarantee	5 years 8,7,6,4,2% no automatic reset	100% of S&P 500®	no	annual 10% withdrawals, nursing home waiver <sup>①</sup> , terminal condition waiver <sup>②</sup> , death benefit <sup>③</sup> , annuitization <sup>④</sup> , SEPPs, RMDs
Index Growth Annuity 7	<b>8.25%</b> <b>9.00%</b>	\$15,000 \$100,000		6.25% year 2-7 7.00% year 2-7	3.60% 1 year guarantee	7 years 9,8,7,6,5,4,2% no automatic reset	100% of S&P 500®	no	annual 10% withdrawals, nursing home waiver <sup>①</sup> , terminal condition waiver <sup>②</sup> , death benefit <sup>③</sup> , annuitization <sup>④</sup> , SEPPs, RMDs	12-month point-to-point, <sup>①</sup> partial index credit, full accumulated value at death
Fixed-Rate : Single	Product	Crediting Rate		Bailout Crediting Rate	Rate Guarantee	Surrender Period	MVA	Principal Guarantee	Surrender-Free Withdrawals	Additional Features
	Secured Rate Annuity 1	<b>5.10%</b> <b>5.20%</b>	\$15,000 \$100,000		4.10% year 2-5 / 3.10% year 6* 4.20% year 2-5 / 3.20% year 6*	1 year	6 years 7,7,7,6,5,3% no automatic reset	none	100%	annual 10% withdrawals, interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, SEPPs, RMDs
Secured Rate Annuity 3	<b>4.05%</b> <b>4.15%</b>	\$15,000 \$100,000		none	3 years	3 years 9,8,7% no automatic reset	none	100%	annual 10% withdrawals, interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, SEPPs, RMDs	annuitization bonus, full accumulated value at death
Secured Rate Annuity 5	<b>4.35%</b> <b>4.45%</b>	\$15,000 \$100,000		none	5 years	5 years 9,8,7,6,5% no automatic reset	none	100%	annual 10% withdrawals, interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, SEPPs, RMDs	full accumulated value at death
Secured Rate Annuity 6	<b>4.50%</b> <b>4.60%</b> <b>4.95%</b>	\$15,000 \$100,000 \$250,000		none	6 years	6 years 9,8,7,6,5,4% no automatic reset	none	100%	annual 10% withdrawals, interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, SEPPs, RMDs	full accumulated value at death
First Rate Annuity 7	<b>5.80%</b> <b>5.90%</b>	\$15,000 \$100,000		none	1 year	7 years 9,8,7,6,5,4,2% no automatic reset	none	100%	annual 10% withdrawals, interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, SEPPs, RMDs	2.00% first-year bonus, full accumulated value at death
Focused Growth Annuity 5	<b>4.55%</b> <b>4.65%</b>	\$15,000 \$100,000		none	5 years	5 years 8,7,6,5,4% no automatic reset	during surrender period	no	interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, RMDs	full accumulated value at death
Focused Growth Annuity 6	<b>4.90%</b> <b>5.00%</b>	\$15,000 \$100,000		none	6 years	6 years 8,7,6,5,4,3% no automatic reset	during surrender period	no	interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, RMDs	full accumulated value at death
Principal Growth Annuity 5	<b>4.45%</b> <b>4.55%</b>	\$5,000 \$100,000		3.45% year 2-5 3.55% year 2-5	1 year	5 years 8,7,6,4,2% no automatic reset	none	100%	annual 10% withdrawals, interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, SEPPs, RMDs	1.00% first-year bonus, full accumulated value at death
Principal Growth Annuity 7	<b>4.85%</b> <b>4.95%</b>	\$5,000 \$100,000		3.85% year 2-7 3.95% year 2-7	1 year	7 years 9,8,7,6,5,4,2% no automatic reset	none	100%	annual 10% withdrawals, interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, SEPPs, RMDs	1.00% first-year bonus, full accumulated value at death
Principal Growth Annuity 9	<b>4.95%</b> <b>5.05%</b>	\$5,000 \$100,000		3.95% year 2-9 4.05% year 2-9	1 year	9 years 9,8,7,6,5,4,3,2,1% no automatic reset	none	100%	annual 10% withdrawals, interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, SEPPs, RMDs	1.00% first-year bonus, full accumulated value at death
Flexible Premium Deferred Annuity	<b>3.60%</b>	\$600 initial annualized		none	1 year	9 years 9,8,7,6,5,4,3,2,1% no automatic reset	none	100%	annual 10% withdrawals, interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, SEPPs, RMDs, early-retirement feature	full accumulated value at death

Single Premium Immediate Annuity For current-rate illustration software, go to [www.standard.com/annuities](http://www.standard.com/annuities) or call (800) 378-4578 for a quote.

## Not For Use With Consumers

\*Note that the bailout rate will never be less than the guaranteed minimum rate, which varies by state.

Rates effective 09/01/2006; may change monthly. Products of Standard Insurance Company. Policies # SRA, SRA-B, SPDA, SPDA-IA, FPDA. Product availability varies by state. The 60-day rate lock applies only to initial crediting and cap 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 FGA includes an MVA and is not available in some states. Product availability varies by state.