



## Index-Rate Annuities: Cap Rates

	\$15,000	\$100,000
<b>ISA 5</b> annual point-to-point : 5-year surrender : MVA during surrender period : fixed interest crediting 2.00%	<b>5.25%</b>	<b>5.75%</b>
<b>ISA 7</b> annual point-to-point : 7-year surrender : MVA during surrender period : fixed interest crediting 2.00%	<b>5.50%</b>	<b>6.00%</b>
<b>ISA 10</b> annual point-to-point : 9-year surrender : MVA during surrender period : fixed interest crediting 2.00%	<b>5.50%</b>	<b>6.00%</b>
<b>IGA 5</b> annual point-to-point : 5-year surrender : bailout 2% less : fixed interest crediting 1.40%	<b>3.50%</b>	<b>4.00%</b>
<b>IGA 7</b> annual point-to-point : 7-year surrender : bailout 2% less : fixed interest crediting 1.40%	<b>4.00%</b>	<b>4.50%</b>

## Index-Rate Annuities: Participation Rates

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

## Fixed-Rate Annuities: Crediting Rates

	\$15,000	\$100,000
<b>AGA 5</b> 1-year guarantee : 5-year surrender : 2% first-year bonus : MVA during surrender period	<b>4.30%</b>	<b>4.40%</b>
<b>AGA 7</b> 1-year guarantee : 7-year surrender : 2% first-year bonus : MVA during surrender period	<b>4.60%</b>	<b>4.70%</b>

## Fixed-Rate Flexible Premium Annuities: Crediting Rates

	\$600 Initial Annual
<b>FPDA</b> 1-year guarantee : 9-year surrender	<b>1.40%</b>

## Fixed-Rate Annuities: Crediting Rates

	\$15,000	\$100,000
<b>FGA 3</b> 3-year repeating guarantee : 3-year repeating surrender and MVA period	<b>2.60%</b>	<b>2.70%</b>
<b>FGA 5</b> 5-year repeating guarantee : 5-year repeating surrender and MVA period	<b>3.15%</b>	<b>3.25%</b>
<b>FGA 7</b> 7-year repeating guarantee : 7-year repeating surrender and MVA period	<b>3.20%</b>	<b>3.30%</b>
<b>FGA 10</b> 10-year repeating guarantee : 10-year repeating surrender and MVA period	<b>3.20%</b>	<b>3.30%</b>

## Immediate Annuities

### TIA and SIA

## Rate Change

Use Code 051418 for illustrations  
Update 398 for May 14, 2018 rates and approvals

- 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%

All rate guarantee periods may not be available.  
SCA available through select distribution only.

Rates effective 5/14/2018; 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