



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%	5.25%	5.50%
ISA 7 annual point-to-point : 7-year surrender : MVA during surrender period : fixed interest crediting 2.00%	5.75%	6.00%
ISA 10 annual point-to-point : 9-year surrender : MVA during surrender period : fixed interest crediting 2.00%	6.00%	6.25%

Index-Rate Annuities: Participation Rates

	\$15,000	\$100,000
ISA 5 annual point-to-point : 5-year surrender : MVA during surrender period : fixed interest crediting 2.00%	50.0%	52.0%
ISA 7 annual point-to-point : 7-year surrender : MVA during surrender period : fixed interest crediting 2.00%	51.0%	53.0%
ISA 10 annual point-to-point : 9-year surrender : MVA during surrender period : fixed interest crediting 2.00%	52.0%	54.0%
SCA 7 7-year point-to-point : annual spread of 0.00% : 7-year MVA & surrender : fixed interest crediting 2.00%	150.0%	

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	4.45%	4.55%
AGA 7 1-year guarantee : 7-year surrender : 2% first-year bonus : MVA during surrender period	4.75%	4.85%

Existing Plan Contributions: Crediting Rates

	\$600 Initial Annual
FPDA 1-year guarantee : 9-year surrender	1.60%

Fixed-Rate Annuities: Crediting Rates

	\$15,000	\$100,000
FGA 3 3-year repeating guarantee : 3-year repeating surrender and MVA period	2.75%	2.85%
FGA 5 5-year repeating guarantee : 5-year repeating surrender and MVA period	3.30%	3.40%
FGA 7 7-year repeating guarantee : 7-year repeating surrender and MVA period	3.35%	3.45%
FGA 10 10-year repeating guarantee : 10-year repeating surrender and MVA period	3.35%	3.45%

Immediate Annuities

TIA and SIA

Rate Change

Use Code 080818 for illustrations

Update 402 for August 8, 2018 rates and approvals

- ISA Minimum Contract Guarantee Rate : 1.50% on 87.5% of premium
- SCA Minimum Contract Guarantee Rate : 1.50% on 87.5% of premium
- AGA and FPDA Minimum Guaranteed Rate : 1.50%

Some products and rate guarantee periods available through select distribution only. FPDA only available for contributions to existing plans.

Rates effective 8/8/2018; may change without notice. Products of Standard Insurance Company. Policies # SPDA, SPDA-IA, SPDA-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