



TheStandard®

Standard Insurance Company  
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## Index Select Annuity Minimum Guaranteed Values

Product:	ISA5			ISA7			ISA10		
End of Contract Year	Annuity Fund Account Value	Minimum Fund Value	Minimum Cash Surrender Value	Annuity Fund Account Value	Minimum Fund Value	Minimum Cash Surrender Value	Annuity Fund Account Value	Minimum Fund Value	Minimum Cash Surrender Value
1	100,000	88,375	88,375	100,000	88,375	88,375	100,000	88,375	88,375
2	100,000	89,259	89,259	100,000	89,259	89,259	100,000	89,259	89,259
3	100,000	90,151	90,151	100,000	90,151	90,151	100,000	90,151	90,151
4	100,000	91,053	91,053	100,000	91,053	91,053	100,000	91,053	91,053
5	100,000	91,963	91,963	100,000	91,963	91,963	100,000	91,963	91,963
6	100,000	92,883	100,000	100,000	92,883	92,883	100,000	92,883	92,883
7	100,000	93,812	100,000	100,000	93,812	93,812	100,000	93,812	93,812
8	100,000	94,750	100,000	100,000	94,750	100,000	100,000	94,750	94,750
9	100,000	95,697	100,000	100,000	95,697	100,000	100,000	95,697	95,697
10	100,000	96,654	100,046	100,000	96,654	100,046	100,000	96,654	96,654
11	100,000	97,621	100,976	100,000	97,621	100,976	100,000	97,621	100,976
12	100,000	98,597	101,915	100,000	98,597	101,915	100,000	98,597	101,915
13	100,000	99,583	102,863	100,000	99,583	102,863	100,000	99,583	102,863
14	100,000	100,579	103,819	100,000	100,579	103,819	100,000	100,579	103,819
15	100,000	101,585	104,785	100,000	101,585	104,785	100,000	101,585	104,785
16	100,000	102,601	105,759	100,000	102,601	105,759	100,000	102,601	105,759
17	100,000	103,627	106,743	100,000	103,627	106,743	100,000	103,627	106,743
18	100,000	104,663	107,736	100,000	104,663	107,736	100,000	104,663	107,736
19	100,000	105,710	108,738	100,000	105,710	108,738	100,000	105,710	108,738
20	100,000	106,767	109,749	100,000	106,767	109,749	100,000	106,767	109,749
21	100,000	107,834	110,770	100,000	107,834	110,770	100,000	107,834	110,770
22	100,000	108,913	111,800	100,000	108,913	111,800	100,000	108,913	111,800
23	100,000	110,002	112,839	100,000	110,002	112,839	100,000	110,002	112,839
24	100,000	111,102	113,889	100,000	111,102	113,889	100,000	111,102	113,889
25	100,000	112,213	114,948	100,000	112,213	114,948	100,000	112,213	114,948
26	100,000	113,335	116,017	100,000	113,335	116,017	100,000	113,335	116,017
27	100,000	114,468	117,096	100,000	114,468	117,096	100,000	114,468	117,096
28	100,000	115,613	118,185	100,000	115,613	118,185	100,000	115,613	118,185
29	100,000	116,769	119,284	100,000	116,769	119,284	100,000	116,769	119,284
30	100,000	117,937	120,393	100,000	117,937	120,393	100,000	117,937	120,393
31	100,000	119,116	121,513	100,000	119,116	121,513	100,000	119,116	121,513
32	100,000	120,307	122,643	100,000	120,307	122,643	100,000	120,307	122,643
33	100,000	121,510	123,784	100,000	121,510	123,784	100,000	121,510	123,784
34	100,000	122,725	124,935	100,000	122,725	124,935	100,000	122,725	124,935
35	100,000	123,953	126,097	100,000	123,953	126,097	100,000	123,953	126,097

These values are for sample policies with \$100,000 premium and no partial withdrawals. The minimum values in your policy may exceed, but will never be less than these values.