

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 5

As of 10/1/2019

Deposit Date	Premium	Cap Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
03/26/12	\$15K	4.00%	3.55%	3.65%	3.65%	3.70%	2.80%	3.00%	3.00%
	\$100K	4.25%	3.80%	3.90%	3.90%	3.95%	3.05%	3.00%	3.00%
05/01/12	\$15K	4.00%	3.55%	3.55%	3.55%	4.00%	4.00%	3.75%	3.50%
	\$100K	4.25%	3.80%	3.80%	3.80%	4.25%	4.00%	3.75%	3.50%
06/01/12	\$15K	3.25%	2.90%	3.05%	3.20%	3.20%	3.20%	3.25%	3.15%
	\$100K	3.50%	3.15%	3.30%	3.45%	3.45%	3.45%	3.40%	3.15%
07/01/12	\$15K	3.25%	3.25%	3.25%	3.20%	3.45%	3.35%	3.40%	3.40%
	\$100K	3.50%	3.50%	3.50%	3.45%	3.70%	3.60%	3.60%	3.50%
08/01/12	\$15K	2.70%	2.70%	2.65%	2.75%	2.65%	3.00%	3.00%	3.00%
	\$100K	3.30%	3.30%	3.25%	3.35%	3.25%	3.00%	3.00%	3.00%
09/04/12	\$15K	2.70%	2.65%	2.60%	3.25%	3.10%	3.10%	3.00%	2.75%
	\$100K	3.30%	3.25%	3.20%	3.85%	3.70%	3.70%	3.70%	3.70%
10/01/12	\$15K	2.75%	2.65%	2.55%	2.80%	2.55%	3.00%	3.00%	2.75%
	\$100K	3.35%	3.25%	3.15%	3.40%	3.15%	3.00%	3.00%	2.75%
11/01/12	\$15K	2.75%	2.75%	2.65%	2.95%	2.75%	3.00%	3.00%	
	\$100K	3.35%	3.35%	3.25%	3.55%	3.35%	3.25%	3.00%	
12/01/12	\$15K	2.75%	2.75%	2.65%	3.00%	2.60%	3.00%	3.00%	
	\$100K	3.35%	3.35%	3.25%	3.60%	3.20%	3.10%	3.00%	

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As of 10/1/2019

Deposit Date	Premium	Cap Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/01/13	\$15K	2.30%	2.30%	3.30%	3.20%	3.20%	3.20%	3.20%	
	\$100K	3.00%	3.00%	4.00%	3.90%	3.90%	3.90%	3.90%	
01/22/13	\$15K	2.65%	2.75%	2.75%	2.50%	2.50%	3.00%	3.00%	
	\$100K	3.25%	3.35%	3.35%	3.10%	3.10%	3.25%	3.25%	
02/01/13	\$15K	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	2.65%	
	\$100K	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	3.25%	
03/01/13	\$15K	3.30%	3.25%	3.25%	3.20%	3.20%	3.00%	3.00%	
	\$100K	4.00%	3.95%	3.95%	3.90%	3.90%	3.50%	3.35%	
04/01/13	\$15K	2.70%	2.65%	2.65%	2.80%	2.80%	3.00%	3.00%	
	\$100K	3.25%	3.20%	3.20%	3.35%	3.35%	3.10%	3.10%	
05/01/13	\$15K	2.10%	2.20%	2.20%	2.40%	3.00%	3.00%	3.00%	
	\$100K	3.00%	3.10%	3.10%	3.30%	3.30%	3.30%	3.15%	
06/01/13	\$15K	2.10%	2.10%	1.90%	1.90%	1.90%	1.90%	1.90%	
	\$100K	3.00%	3.00%	2.80%	2.80%	2.80%	3.00%	3.00%	
07/01/13	\$15K	3.40%	3.40%	3.30%	3.35%	3.10%	3.20%	3.10%	
	\$100K	4.00%	4.00%	3.90%	3.95%	3.70%	3.70%	3.70%	
08/01/13	\$15K	3.50%	3.50%	3.50%	3.30%	3.00%	3.00%	3.00%	
	\$100K	4.10%	4.10%	4.10%	3.90%	3.60%	3.50%	3.25%	
09/01/13	\$15K	3.50%	3.50%	3.75%	3.50%	3.50%	3.50%	3.00%	
	\$100K	4.10%	4.10%	4.35%	4.10%	4.00%	4.00%	3.50%	
10/01/13	\$15K	3.50%	3.45%	3.70%	3.35%	3.15%	3.40%	3.05%	
	\$100K	4.10%	4.05%	4.30%	3.95%	3.45%	3.70%	3.35%	
11/01/13	\$15K	3.50%	3.50%	3.50%	3.50%	3.05%	3.35%		
	\$100K	4.10%	4.10%	4.10%	4.10%	3.55%	3.65%		
12/02/13	\$15K	3.50%	3.40%	3.55%	3.45%	3.10%	3.20%		
	\$100K	4.10%	4.00%	4.15%	4.05%	3.60%	3.50%		

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 5

As of 10/1/2019

Deposit Date	Premium	Cap Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/01/14	\$15K	3.50%	3.60%	3.50%	3.20%	3.00%	3.00%		
	\$100K	4.10%	4.20%	4.10%	3.80%	3.45%	3.45%		
02/01/14	\$15K	3.50%	3.40%	3.10%	2.90%	3.00%	3.00%		
	\$100K	4.10%	4.00%	3.70%	3.50%	3.50%	3.50%		
03/01/14	\$15K	3.50%	3.40%	3.25%	3.25%	3.00%	3.00%		
	\$100K	4.10%	4.00%	3.85%	3.85%	3.50%	3.50%		
04/01/14	\$15K	3.50%	3.50%	3.65%	3.15%	3.00%	3.00%		
	\$100K	4.10%	4.10%	4.25%	3.75%	3.40%	3.40%		
05/01/14	\$15K	3.20%	3.20%	3.30%	3.00%	3.00%	3.00%		
	\$100K	3.80%	3.80%	3.90%	3.40%	3.40%	3.40%		
06/01/14	\$15K	3.20%	2.90%	2.75%	2.75%	3.00%	3.00%		
	\$100K	3.80%	3.50%	3.35%	3.35%	3.35%	3.35%		
07/01/14	\$15K	3.75%	3.30%	3.40%	3.15%	3.50%	3.50%		
	\$100K	4.75%	4.30%	4.40%	4.15%	4.00%	4.00%		
08/01/14	\$15K	3.75%	3.55%	3.05%	3.05%	3.25%	3.25%		
	\$100K	4.75%	4.55%	4.05%	4.05%	4.00%	4.00%		
09/01/14	\$15K	3.75%	3.65%	3.40%	3.20%	3.50%	3.50%		
	\$100K	4.75%	4.65%	4.40%	3.90%	4.00%	4.00%		
10/01/14	\$15K	3.75%	3.75%	3.15%	3.00%	3.10%	3.10%		
	\$100K	4.75%	4.75%	4.15%	3.65%	3.55%	3.55%		
11/01/14	\$15K	3.25%	3.25%	3.15%	3.20%	3.30%			
	\$100K	4.00%	4.00%	3.90%	3.85%	3.75%			
12/01/14	\$15K	3.50%	3.50%	3.40%	3.10%	3.15%			
	\$100K	4.10%	4.10%	4.00%	3.70%	3.65%			

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 5

As of 10/1/2019

Deposit Date	Premium	Cap Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/01/15	\$15K	3.50%	3.10%	3.10%	3.00%	3.00%			
	\$100K	4.10%	3.70%	3.70%	3.30%	3.30%			
02/01/15	\$15K	3.30%	2.95%	2.80%	3.00%	3.00%			
	\$100K	3.60%	3.25%	3.10%	3.10%	3.10%			
03/01/15	\$15K	3.50%	3.45%	3.45%	3.10%	3.10%			
	\$100K	3.75%	3.70%	3.70%	3.45%	3.35%			
04/01/15	\$15K	3.00%	3.10%	2.90%	3.00%	3.00%			
	\$100K	3.50%	3.60%	3.40%	3.50%	3.50%			
05/01/15	\$15K	3.00%	3.00%	3.00%	3.00%	3.00%			
	\$100K	3.50%	3.50%	3.45%	3.45%	3.45%			
06/01/15	\$15K	3.50%	3.35%	3.35%	3.35%	3.35%			
	\$100K	4.00%	3.85%	3.85%	3.85%	3.85%			
07/01/15	\$15K	3.50%	3.50%	3.30%	3.30%	3.30%			
	\$100K	4.00%	4.00%	3.80%	3.80%	3.80%			
08/01/15	\$15K	4.00%	3.80%	3.45%	3.50%	3.25%			
	\$100K	4.50%	4.30%	3.95%	4.00%	3.75%			
09/01/15	\$15K	4.00%	3.75%	3.65%	3.65%	3.15%			
	\$100K	4.50%	4.25%	4.15%	4.15%	3.65%			
10/01/15	\$15K	4.00%	3.85%	3.30%	3.30%	2.80%			
	\$100K	4.50%	4.35%	3.80%	3.80%	3.30%			
11/01/15	\$15K	3.50%	3.50%	3.15%	3.15%				
	\$100K	4.00%	4.00%	3.65%	3.65%				
12/01/15	\$15K	3.50%	3.50%	3.20%	3.20%				
	\$100K	4.00%	4.00%	3.70%	3.70%				

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 5

As of 10/1/2019

Deposit Date	Premium	Cap Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/01/16	\$15K	4.00%	4.00%	3.65%	3.65%				
	\$100K	4.75%	4.75%	4.30%	4.20%				
02/01/16	\$15K	4.00%	4.00%	3.65%	3.65%				
	\$100K	4.75%	4.75%	4.30%	4.20%				
03/01/16	\$15K	3.75%	3.75%	3.45%	3.45%				
	\$100K	4.25%	4.25%	3.95%	3.95%				
04/01/16	\$15K	3.50%	3.50%	3.35%	3.35%				
	\$100K	4.00%	4.00%	3.85%	3.85%				
04/20/16	\$15K	3.00%	3.00%	3.00%	3.00%				
	\$100K	3.50%	3.50%	3.50%	3.50%				
05/01/16	\$15K	3.00%	3.00%	3.00%	3.00%				
	\$100K	3.50%	3.50%	3.50%	3.50%				
06/01/16	\$15K	3.25%	3.25%	3.25%	3.25%				
	\$100K	3.75%	3.75%	3.75%	3.75%				
07/01/16	\$15K	2.75%	3.00%	3.00%	3.00%				
	\$100K	3.25%	3.00%	3.00%	3.00%				
07/20/16	\$15K	2.75%	3.00%	3.25%	3.25%				
	\$100K	3.25%	3.25%	3.75%	3.75%				
08/01/16	\$15K	2.75%	3.00%	3.25%	3.25%				
	\$100K	3.25%	3.00%	3.75%	3.75%				
09/01/16	\$15K	2.85%	3.00%	3.25%	3.00%				
	\$100K	3.35%	3.50%	3.75%	3.50%				
10/01/16	\$15K	3.25%	3.25%	3.25%	3.00%				
	\$100K	3.75%	3.75%	3.75%	3.50%				
11/01/16	\$15K	3.25%	3.25%	3.25%					
	\$100K	3.75%	3.75%	3.75%					
12/01/16	\$15K	3.75%	3.75%	3.75%					
	\$100K	4.25%	4.25%	4.25%					
12/08/16	\$15K	3.75%	3.75%	3.75%					
	\$100K	4.25%	4.25%	4.25%					

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 5

As of 10/1/2019

Deposit Date	Premium	Cap Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/01/17	\$15K	3.75%	3.65%	3.65%					
	\$100K	4.25%	4.15%	4.15%					
02/07/17	\$15K	4.25%	4.25%	4.25%					
	\$100K	4.75%	4.75%	4.75%					
03/01/17	\$15K	4.25%	4.25%	4.25%					
	\$100K	4.75%	4.75%	4.75%					
04/01/17	\$15K	4.25%	4.25%	4.25%					
	\$100K	4.75%	4.75%	4.75%					
04/24/17	\$15K	4.25%	4.25%	4.25%					
	\$100K	4.75%	4.75%	4.75%					
05/15/17	\$15K	4.25%	4.25%	4.25%					
	\$100K	4.75%	4.75%	4.75%					
06/09/17	\$15K	4.25%	4.25%	4.25%					
	\$100K	4.75%	4.75%	4.75%					
07/03/17	\$15K	4.25%	4.25%	4.25%					
	\$100K	4.75%	4.75%	4.75%					
07/03/17	\$15K	4.25%	4.25%	4.25%					
	\$100K	4.75%	4.75%	4.75%					
08/01/17	\$15K	4.25%	4.25%	4.25%					
	\$100K	4.75%	4.75%	4.75%					
09/01/17	\$15K	4.25%	4.25%	4.00%					
	\$100K	4.75%	4.75%	4.50%					
09/25/17	\$15K	4.25%	4.25%	4.00%					
	\$100K	4.75%	4.75%	4.50%					
10/01/17	\$15K	4.25%	4.25%	4.00%					
	\$100K	4.75%	4.75%	4.50%					
11/01/17	\$15K	4.25%	4.25%						
	\$100K	4.75%	4.75%						
12/01/17	\$15K	4.25%	4.25%						
	\$100K	4.75%	4.75%						

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 5

As of 10/1/2019

Deposit Date	Premium	Cap Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/01/18	\$15K	4.25%	4.25%						
	\$100K	4.75%	4.75%						
01/16/18	\$15K	4.50%	4.50%						
	\$100K	5.00%	5.00%						
02/07/18	\$15K	4.50%	4.50%						
	\$100K	5.00%	5.00%						
03/01/18	\$15K	4.75%	4.75%						
	\$100K	5.25%	5.25%						
04/01/18	\$15K	5.00%	5.00%						
	\$100K	5.50%	5.50%						
05/01/18	\$15K	5.00%	5.00%						
	\$100K	5.50%	5.50%						
05/14/18	\$15K	5.25%	5.25%						
	\$100K	5.75%	5.75%						
05/29/18	\$15K	5.50%	5.50%						
	\$100K	6.00%	6.00%						
07/01/18	\$15K	5.50%	5.50%						
	\$100K	6.00%	6.00%						
08/01/18	\$15K	5.25%	5.25%						
	\$100K	5.50%	5.50%						
09/01/18	\$15K	5.25%	5.25%						
	\$100K	5.50%	5.50%						
10/01/18	\$15K	5.25%	5.25%						
	\$100K	5.50%	5.50%						
11/01/18	\$15K	5.25%							
	\$100K	5.50%							
12/01/18	\$15K	5.25%							
	\$100K	5.50%							

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 5

As of 10/1/2019

Deposit Date	Premium	Cap Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/01/19	\$15K	5.25%							
	\$100K	5.50%							
01/15/19	\$15K	5.25%							
	\$100K	5.50%							
02/15/19	\$15K	5.25%							
	\$100K	5.50%							
03/13/19	\$15K	5.25%							
	\$100K	5.50%							
04/08/19	\$15K	5.25%							
	\$100K	5.50%							
05/13/19	\$15K	5.25%							
	\$100K	5.50%							
05/28/19	\$15K	5.15%							
	\$100K	5.40%							
06/10/19	\$15K	5.00%							
	\$100K	5.25%							
07/01/19	\$15K	5.00%							
	\$100K	5.25%							
07/29/19	\$15K	5.00%							
	\$100K	5.25%							
08/12/19	\$15K	4.60%							
	\$100K	4.85%							
08/29/19	\$15K	4.50%							
	\$100K	4.75%							

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 7

As of 10/1/2019

Deposit Date	Premium	Cap Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
03/26/12	\$15K	4.40%	3.65%	3.75%	3.75%	3.95%	3.70%	3.75%	3.75%
	\$100K	4.75%	4.00%	4.10%	4.10%	4.30%	4.05%	4.30%	4.30%
05/01/12	\$15K	4.40%	3.75%	3.85%	3.85%	4.25%	4.00%	3.75%	3.75%
	\$100K	4.75%	4.10%	4.20%	4.20%	4.60%	4.00%	3.75%	3.75%
06/01/12	\$15K	3.65%	3.15%	3.30%	3.45%	3.45%	3.45%	3.35%	3.35%
	\$100K	4.00%	3.50%	3.65%	3.80%	3.80%	3.80%	3.90%	3.90%
07/01/12	\$15K	3.65%	3.65%	3.55%	3.40%	3.65%	3.45%	3.45%	3.45%
	\$100K	4.00%	4.00%	3.90%	3.75%	4.00%	3.80%	3.80%	3.80%
08/01/12	\$15K	2.90%	2.90%	2.85%	2.85%	2.80%	3.00%	3.00%	3.00%
	\$100K	3.45%	3.45%	3.40%	3.40%	3.35%	3.00%	3.00%	3.00%
09/04/12	\$15K	2.90%	3.00%	2.90%	3.45%	3.30%	3.35%	3.35%	3.35%
	\$100K	3.45%	3.55%	3.45%	4.00%	3.85%	3.85%	3.75%	3.75%
10/01/12	\$15K	2.95%	2.85%	2.75%	3.00%	2.75%	2.75%	2.75%	2.75%
	\$100K	3.50%	3.40%	3.30%	3.55%	3.30%	3.00%	3.00%	3.00%
11/01/12	\$15K	2.95%	2.95%	2.85%	3.30%	3.00%	3.00%	3.00%	
	\$100K	3.50%	3.50%	3.40%	3.85%	3.55%	3.30%	3.40%	
12/01/12	\$15K	2.95%	2.95%	2.85%	3.35%	2.80%	3.00%	3.00%	
	\$100K	3.50%	3.50%	3.40%	3.90%	3.35%	3.20%	3.25%	

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 7

As of 10/1/2019

Deposit Date	Premium	Cap Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/01/13	\$15K	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	
	\$100K	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	
01/22/13	\$15K	3.35%	3.30%	3.30%	2.85%	2.85%	3.00%	3.00%	
	\$100K	4.00%	3.95%	3.95%	3.50%	3.50%	3.50%	3.50%	
02/01/13	\$15K	3.35%	3.30%	3.30%	2.70%	2.70%	2.70%	2.70%	
	\$100K	4.00%	3.95%	3.95%	3.35%	3.35%	3.25%	3.25%	
03/01/13	\$15K	3.80%	3.80%	3.80%	3.75%	3.75%	3.50%	3.25%	
	\$100K	4.40%	4.40%	4.40%	4.35%	4.35%	4.00%	3.75%	
04/01/13	\$15K	3.15%	3.10%	3.10%	3.25%	3.25%	3.10%	3.00%	
	\$100K	3.65%	3.60%	3.60%	3.75%	3.75%	3.60%	3.50%	
05/01/13	\$15K	2.75%	2.90%	2.90%	3.00%	3.00%	3.00%	3.00%	
	\$100K	3.20%	3.35%	3.35%	3.45%	3.35%	3.35%	3.25%	
06/01/13	\$15K	2.75%	2.75%	2.55%	2.55%	2.55%	3.00%	3.00%	
	\$100K	3.20%	3.20%	3.00%	3.00%	3.00%	3.00%	3.00%	
07/01/13	\$15K	3.50%	3.50%	3.45%	3.55%	3.15%	3.20%	3.15%	
	\$100K	4.25%	4.25%	4.20%	4.30%	3.90%	3.90%	3.65%	
08/01/13	\$15K	3.70%	3.70%	3.70%	3.20%	3.15%	3.25%	3.25%	
	\$100K	4.35%	4.35%	4.35%	3.85%	3.80%	3.75%	3.75%	
09/01/13	\$15K	3.70%	3.70%	4.10%	3.85%	3.85%	3.75%	3.25%	
	\$100K	4.35%	4.35%	4.75%	4.50%	4.40%	4.25%	3.75%	
10/01/13	\$15K	3.70%	3.65%	3.90%	3.60%	3.25%	3.40%	2.90%	
	\$100K	4.35%	4.30%	4.55%	4.25%	3.65%	3.90%	3.40%	
11/01/13	\$15K	3.70%	3.70%	3.70%	3.70%	3.70%	3.70%		
	\$100K	4.35%	4.35%	4.35%	4.35%	3.75%	3.75%		
12/02/13	\$15K	3.70%	3.65%	3.80%	3.80%	3.35%	3.35%		
	\$100K	4.35%	4.30%	4.45%	4.45%	3.90%	3.90%		

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 7

As of 10/1/2019

Deposit Date	Premium	Cap Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/01/14	\$15K	3.70%	4.00%	3.90%	3.50%	3.25%	3.25%		
	\$100K	4.35%	4.65%	4.55%	4.15%	3.80%	3.80%		
02/01/14	\$15K	3.70%	3.70%	3.45%	3.40%	3.25%	3.25%		
	\$100K	4.35%	4.35%	4.10%	4.05%	3.75%	3.75%		
03/01/14	\$15K	3.70%	3.80%	3.65%	3.65%	3.65%	3.65%		
	\$100K	4.35%	4.45%	4.30%	4.30%	4.00%	4.00%		
04/01/14	\$15K	3.70%	3.70%	4.00%	3.50%	3.25%	3.25%		
	\$100K	4.35%	4.35%	4.65%	4.15%	3.80%	3.75%		
05/01/14	\$15K	3.45%	3.45%	3.50%	3.15%	3.20%	3.20%		
	\$100K	4.10%	4.10%	4.15%	3.80%	3.75%	3.70%		
06/01/14	\$15K	3.45%	3.15%	3.00%	3.00%	3.00%	3.00%		
	\$100K	4.10%	3.80%	3.65%	3.65%	3.65%	3.50%		
07/01/14	\$15K	4.15%	3.75%	3.85%	3.65%	3.75%	3.45%		
	\$100K	5.00%	4.60%	4.70%	4.50%	4.50%	4.20%		
08/01/14	\$15K	4.15%	3.95%	3.45%	3.45%	3.50%	3.35%		
	\$100K	5.00%	4.80%	4.30%	4.30%	4.25%	3.95%		
09/01/14	\$15K	4.15%	4.05%	3.85%	3.40%	3.55%	3.15%		
	\$100K	5.00%	4.90%	4.70%	4.10%	4.15%	3.65%		
10/01/14	\$15K	4.15%	4.15%	3.60%	3.35%	3.35%	2.95%		
	\$100K	5.00%	5.00%	4.45%	3.95%	3.95%	3.45%		
11/01/14	\$15K	3.65%	3.65%	3.30%	3.35%	3.40%			
	\$100K	4.50%	4.50%	4.15%	4.00%	3.95%			
12/01/14	\$15K	3.75%	3.75%	3.35%	3.10%	3.15%			
	\$100K	4.60%	4.60%	4.20%	3.85%	3.80%			

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 7

As of 10/1/2019

Deposit Date	Premium	Cap Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/01/15	\$15K	3.75%	3.30%	3.20%	3.00%	3.00%			
	\$100K	4.60%	4.15%	4.05%	3.60%	3.60%			
02/01/15	\$15K	3.40%	3.05%	2.65%	3.00%	3.00%			
	\$100K	4.00%	3.65%	3.25%	3.25%	3.25%			
03/01/15	\$15K	3.50%	3.20%	3.20%	3.00%	3.00%			
	\$100K	4.50%	4.20%	4.20%	3.75%	3.60%			
04/01/15	\$15K	3.25%	3.25%	2.85%	3.10%	3.10%			
	\$100K	4.00%	4.00%	3.60%	3.75%	3.60%			
05/01/15	\$15K	3.25%	3.15%	3.00%	3.00%	3.00%			
	\$100K	4.00%	3.90%	3.60%	3.60%	3.50%			
06/01/15	\$15K	3.75%	3.60%	3.60%	3.50%	3.50%			
	\$100K	4.25%	4.10%	4.10%	4.00%	4.00%			
07/01/15	\$15K	3.75%	3.75%	3.45%	3.45%	3.35%			
	\$100K	4.25%	4.25%	3.95%	3.95%	3.85%			
08/01/15	\$15K	4.25%	4.05%	3.80%	3.75%	3.60%			
	\$100K	5.00%	4.80%	4.55%	4.50%	4.20%			
09/01/15	\$15K	4.25%	3.85%	3.70%	3.75%	3.25%			
	\$100K	5.00%	4.60%	4.40%	4.25%	3.75%			
10/01/15	\$15K	4.25%	3.95%	3.40%	3.45%	3.10%			
	\$100K	5.00%	4.70%	4.15%	4.10%	3.60%			
11/01/15	\$15K	3.75%	3.65%	3.35%	3.35%				
	\$100K	4.50%	4.40%	4.00%	4.00%				
12/01/15	\$15K	3.75%	3.55%	3.30%	3.30%				
	\$100K	4.50%	4.30%	3.95%	3.95%				

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 7

As of 10/1/2019

Deposit Date	Premium	Cap Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/01/16	\$15K	4.25%	4.25%	3.90%	3.80%				
	\$100K	5.00%	5.00%	4.55%	4.45%				
02/01/16	\$15K	4.25%	4.25%	3.90%	3.90%				
	\$100K	5.00%	5.00%	4.55%	4.50%				
03/01/16	\$15K	4.00%	4.00%	3.70%	3.70%				
	\$100K	4.50%	4.50%	4.20%	4.20%				
04/01/16	\$15K	3.75%	3.75%	3.60%	3.60%				
	\$100K	4.25%	4.25%	4.10%	4.10%				
04/20/16	\$15K	3.25%	3.25%	3.25%	3.25%				
	\$100K	3.75%	3.75%	3.75%	3.75%				
05/01/16	\$15K	3.25%	3.25%	3.25%	3.25%				
	\$100K	3.75%	3.75%	3.75%	3.75%				
06/01/16	\$15K	3.50%	3.50%	3.50%	3.50%				
	\$100K	4.00%	4.00%	4.00%	4.00%				
07/01/16	\$15K	3.00%	3.00%	3.00%	3.00%				
	\$100K	3.50%	3.50%	3.50%	3.50%				
07/20/16	\$15K	3.00%	3.00%	3.25%	3.25%				
	\$100K	3.50%	3.50%	3.75%	3.75%				
08/01/16	\$15K	3.00%	3.00%	3.25%	3.25%				
	\$100K	3.50%	3.50%	3.75%	3.75%				
09/01/16	\$15K	3.50%	3.25%	3.55%	3.30%				
	\$100K	4.25%	4.00%	4.20%	3.80%				
10/01/16	\$15K	3.75%	3.75%	3.75%	3.50%				
	\$100K	4.25%	4.25%	4.25%	4.00%				
11/01/16	\$15K	3.75%	3.75%	3.75%					
	\$100K	4.25%	4.25%	4.25%					
12/01/16	\$15K	4.75%	4.50%	4.30%					
	\$100K	5.25%	5.00%	4.80%					
12/08/16	\$15K	4.75%	4.50%	4.30%					
	\$100K	5.25%	5.00%	4.80%					

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 7

As of 10/1/2019

Deposit Date	Premium	Cap Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/01/17	\$15K	4.75%	4.55%	4.55%					
	\$100K	5.25%	5.05%	5.05%					
02/07/17	\$15K	5.00%	5.00%	5.00%					
	\$100K	5.50%	5.50%	5.50%					
03/01/17	\$15K	5.00%	5.00%	5.00%					
	\$100K	5.50%	5.50%	5.50%					
04/01/17	\$15K	5.00%	5.00%	5.00%					
	\$100K	5.50%	5.50%	5.50%					
04/24/17	\$15K	5.00%	5.00%	5.00%					
	\$100K	5.50%	5.50%	5.50%					
05/15/17	\$15K	5.00%	5.00%	4.85%					
	\$100K	5.50%	5.50%	5.35%					
06/09/17	\$15K	5.00%	5.00%	4.85%					
	\$100K	5.50%	5.50%	5.35%					
07/03/17	\$15K	4.75%	4.75%	4.75%					
	\$100K	5.25%	5.25%	5.25%					
07/03/17	\$15K	4.75%	4.75%	4.75%					
	\$100K	5.25%	5.25%	5.25%					
08/01/17	\$15K	4.75%	4.75%	4.60%					
	\$100K	5.25%	5.25%	5.10%					
09/01/17	\$15K	4.75%	4.75%	4.35%					
	\$100K	5.25%	5.25%	4.85%					
09/25/17	\$15K	4.50%	4.50%	4.25%					
	\$100K	5.00%	5.00%	4.75%					
10/01/17	\$15K	4.50%	4.50%	4.25%					
	\$100K	5.00%	5.00%	4.75%					
11/01/17	\$15K	4.50%	4.50%						
	\$100K	5.00%	5.00%						
12/01/17	\$15K	4.50%	4.50%						
	\$100K	5.00%	5.00%						

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 7

As of 10/1/2019

Deposit Date	Premium	Cap Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/01/18	\$15K	4.50%	4.50%						
	\$100K	5.00%	5.00%						
01/16/18	\$15K	4.75%	4.75%						
	\$100K	5.25%	5.25%						
02/07/18	\$15K	4.75%	4.75%						
	\$100K	5.25%	5.25%						
03/01/18	\$15K	5.00%	5.00%						
	\$100K	5.50%	5.50%						
04/01/18	\$15K	5.25%	5.25%						
	\$100K	5.75%	5.75%						
05/01/18	\$15K	5.25%	5.25%						
	\$100K	5.75%	5.75%						
05/14/18	\$15K	5.50%	5.50%						
	\$100K	6.00%	6.00%						
05/29/18	\$15K	5.50%	5.50%						
	\$100K	6.00%	6.00%						
07/01/18	\$15K	5.50%	5.50%						
	\$100K	6.00%	6.00%						
08/01/18	\$15K	5.75%	5.75%						
	\$100K	6.00%	6.00%						
09/01/18	\$15K	5.75%	5.75%						
	\$100K	6.00%	6.00%						
10/01/18	\$15K	5.75%	5.75%						
	\$100K	6.00%	6.00%						
11/01/18	\$15K	5.75%							
	\$100K	6.00%							
12/01/18	\$15K	5.75%							
	\$100K	6.00%							

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 7

As of 10/1/2019

Deposit Date	Premium	Cap Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/01/19	\$15K	5.75%							
	\$100K	6.00%							
01/15/19	\$15K	5.75%							
	\$100K	6.00%							
02/15/19	\$15K	5.75%							
	\$100K	6.00%							
03/13/19	\$15K	5.75%							
	\$100K	6.00%							
04/08/19	\$15K	5.75%							
	\$100K	6.00%							
05/13/19	\$15K	5.60%							
	\$100K	5.85%							
05/28/19	\$15K	5.50%							
	\$100K	5.75%							
06/10/19	\$15K	5.35%							
	\$100K	5.60%							
07/01/19	\$15K	5.35%							
	\$100K	5.60%							
07/29/19	\$15K	5.00%							
	\$100K	5.25%							
08/12/19	\$15K	4.70%							
	\$100K	4.95%							
08/29/19	\$15K	4.60%							
	\$100K	4.85%							

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 10

As of 10/1/2019

Deposit Date	Premium	Cap Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
10/01/12	\$15K	4.50%	4.40%	4.30%	4.55%	4.55%	4.05%	3.85%	
	\$100K	5.00%	4.90%	4.80%	5.05%	5.05%	4.55%	4.35%	
11/01/12	\$15K	4.50%	4.50%	4.40%	4.15%	4.15%	3.90%	3.90%	
	\$100K	5.00%	5.00%	4.90%	4.65%	4.65%	4.40%	4.40%	
12/01/12	\$15K	4.50%	4.40%	4.00%	4.10%	4.10%	3.80%	3.70%	
	\$100K	5.00%	4.90%	4.50%	4.60%	4.60%	4.30%	4.20%	

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 10

As of 10/1/2019

Deposit Date	Premium	Cap Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/01/13	\$15K	3.75%	3.75%	4.35%	4.25%	3.95%	3.50%	3.50%	
	\$100K	4.20%	4.20%	4.80%	4.70%	4.40%	4.40%	4.40%	
01/22/13	\$15K	4.05%	4.00%	4.00%	3.70%	3.70%	3.70%	3.70%	
	\$100K	4.35%	4.30%	4.30%	4.00%	4.00%	3.75%	3.75%	
02/01/13	\$15K	4.05%	4.00%	4.00%	3.55%	3.55%	3.50%	3.50%	
	\$100K	4.35%	4.30%	4.30%	3.85%	3.85%	3.75%	3.75%	
03/01/13	\$15K	4.35%	4.35%	4.35%	4.30%	4.30%	4.00%	3.75%	
	\$100K	5.00%	5.00%	5.00%	4.95%	4.95%	4.50%	4.25%	
04/01/13	\$15K	4.35%	4.30%	4.05%	4.20%	3.95%	3.80%	3.65%	
	\$100K	5.00%	4.95%	4.70%	4.85%	4.60%	4.45%	4.15%	
05/01/13	\$15K	4.35%	4.35%	4.35%	3.85%	3.35%	3.35%	3.35%	
	\$100K	5.00%	5.00%	5.00%	4.50%	4.00%	4.00%	3.85%	
06/01/13	\$15K	4.35%	4.35%	3.85%	3.85%	3.85%	3.85%	3.85%	
	\$100K	5.00%	5.00%	4.50%	4.50%	4.50%	4.50%	4.35%	
07/01/13	\$15K	4.50%	4.50%	4.20%	4.30%	4.10%	4.10%	3.80%	
	\$100K	5.00%	5.00%	4.70%	4.80%	4.60%	4.60%	4.30%	
08/01/13	\$15K	4.75%	4.75%	4.75%	4.30%	4.15%	4.10%	3.80%	
	\$100K	5.00%	5.00%	5.00%	4.55%	4.40%	4.45%	4.15%	
09/01/13	\$15K	4.75%	4.75%	5.55%	5.20%	4.65%	4.50%	4.00%	
	\$100K	5.00%	5.00%	5.80%	5.45%	5.45%	5.45%	5.45%	
10/01/13	\$15K	4.75%	4.70%	4.95%	4.95%	4.05%	4.00%	3.50%	
	\$100K	5.00%	4.95%	5.20%	5.20%	4.30%	4.35%	3.85%	
11/01/13	\$15K	4.75%	4.75%	4.90%	4.90%	4.90%	4.90%		
	\$100K	5.00%	5.00%	5.15%	5.15%	4.50%	4.50%		
12/02/13	\$15K	4.75%	4.75%	4.90%	4.90%	4.40%	4.40%		
	\$100K	5.00%	5.00%	5.15%	5.15%	5.15%	5.15%		

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 10

As of 10/1/2019

Deposit Date	Premium	Cap Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/01/14	\$15K	5.25%	5.35%	5.25%	4.80%	4.50%	4.50%		
	\$100K	5.75%	5.85%	5.75%	5.30%	5.00%	5.00%		
02/01/14	\$15K	5.25%	4.90%	4.65%	4.65%	4.65%	4.65%		
	\$100K	5.75%	5.40%	5.15%	5.15%	4.75%	4.75%		
03/01/14	\$15K	5.25%	5.05%	4.90%	4.90%	4.50%	4.25%		
	\$100K	5.75%	5.55%	5.40%	5.40%	5.00%	4.75%		
04/01/14	\$15K	5.25%	5.25%	5.40%	4.85%	4.45%	4.15%		
	\$100K	5.75%	5.75%	5.90%	5.35%	4.95%	4.65%		
05/01/14	\$15K	4.65%	4.65%	4.65%	4.65%	4.65%	4.65%		
	\$100K	5.20%	5.20%	5.20%	5.20%	5.20%	5.20%		
06/01/14	\$15K	4.65%	4.15%	4.00%	4.00%	4.00%	3.90%		
	\$100K	5.20%	4.70%	4.55%	4.55%	4.55%	4.40%		
07/01/14	\$15K	5.05%	4.80%	4.90%	4.75%	4.50%	4.20%		
	\$100K	5.30%	5.05%	5.15%	5.00%	4.75%	4.45%		
08/01/14	\$15K	5.05%	5.05%	4.55%	4.55%	4.40%	4.10%		
	\$100K	5.30%	5.30%	4.80%	4.80%	4.75%	4.45%		
09/01/14	\$15K	5.05%	4.90%	4.65%	4.05%	4.00%	3.50%		
	\$100K	5.30%	5.15%	4.90%	4.30%	4.35%	3.85%		
10/01/14	\$15K	5.05%	5.05%	4.55%	3.80%	3.75%	3.25%		
	\$100K	5.30%	5.30%	4.80%	4.05%	4.10%	3.60%		
11/01/14	\$15K	4.50%	4.50%	4.50%	4.50%	4.50%			
	\$100K	5.00%	5.00%	5.00%	5.00%	5.00%			
12/01/14	\$15K	4.60%	4.40%	4.15%	3.80%	3.80%			
	\$100K	5.10%	4.90%	4.65%	4.30%	4.30%			

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 10

As of 10/1/2019

Deposit Date	Premium	Cap Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/01/15	\$15K	4.60%	3.95%	3.80%	3.40%	3.40%			
	\$100K	5.10%	4.45%	4.30%	3.90%	3.90%			
02/01/15	\$15K	4.25%	3.90%	3.05%	3.05%	3.05%			
	\$100K	4.60%	4.25%	3.40%	3.40%	3.40%			
03/01/15	\$15K	4.40%	3.95%	3.95%	3.50%	3.50%			
	\$100K	5.00%	4.55%	4.55%	4.00%	4.00%			
04/01/15	\$15K	4.00%	4.00%	3.45%	3.45%	3.45%			
	\$100K	4.50%	4.50%	3.95%	3.95%	3.95%			
05/01/15	\$15K	4.00%	3.80%	3.55%	3.55%	3.55%			
	\$100K	4.50%	4.30%	4.05%	4.05%	4.05%			
06/01/15	\$15K	4.00%	4.00%	4.00%	3.75%	3.75%			
	\$100K	4.50%	4.50%	4.50%	4.25%	4.25%			
07/01/15	\$15K	4.00%	4.00%	4.05%	4.05%	4.05%			
	\$100K	4.50%	4.50%	4.55%	4.50%	4.40%			
08/01/15	\$15K	5.25%	5.05%	4.30%	4.25%	4.10%			
	\$100K	6.00%	5.80%	5.05%	5.00%	4.70%			
09/01/15	\$15K	5.25%	4.25%	3.95%	3.95%	3.70%			
	\$100K	6.00%	5.00%	4.70%	4.70%	4.20%			
10/01/15	\$15K	5.25%	4.60%	3.65%	3.65%	3.40%			
	\$100K	6.00%	5.35%	4.40%	4.40%	3.90%			
11/01/15	\$15K	4.75%	4.20%	4.20%	4.20%				
	\$100K	5.50%	4.95%	4.45%	4.45%				
12/01/15	\$15K	4.75%	4.15%	3.65%	3.65%				
	\$100K	5.50%	4.90%	4.40%	4.40%				

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 10

As of 10/1/2019

Deposit Date	Premium	Cap Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/01/16	\$15K	5.00%	4.95%	4.55%	4.35%				
	\$100K	5.75%	5.70%	5.30%	5.10%				
02/01/16	\$15K	5.00%	4.85%	4.45%	4.45%				
	\$100K	5.75%	5.60%	5.20%	5.15%				
03/01/16	\$15K	4.50%	4.50%	4.20%	4.20%				
	\$100K	5.00%	5.00%	4.70%	4.70%				
04/01/16	\$15K	4.25%	4.25%	4.10%	3.85%				
	\$100K	4.75%	4.75%	4.60%	4.35%				
04/20/16	\$15K	3.75%	3.75%	3.75%	3.75%				
	\$100K	4.25%	4.25%	4.25%	4.25%				
05/01/16	\$15K	3.75%	3.75%	3.75%	3.75%				
	\$100K	4.25%	4.25%	4.25%	4.25%				
06/01/16	\$15K	3.75%	3.75%	3.75%	3.75%				
	\$100K	4.25%	4.25%	4.25%	4.25%				
07/01/16	\$15K	3.25%	3.25%	3.25%	3.25%				
	\$100K	3.75%	3.75%	3.75%	3.75%				
07/20/16	\$15K	3.25%	3.25%	3.25%	3.25%				
	\$100K	3.75%	3.75%	3.75%	3.75%				
08/01/16	\$15K	3.25%	3.25%	3.25%	3.25%				
	\$100K	3.75%	3.75%	3.75%	3.75%				
09/01/16	\$15K	3.25%	3.25%	3.25%	3.25%				
	\$100K	3.75%	3.75%	3.75%	3.75%				
10/01/16	\$15K	3.25%	3.25%	3.25%	3.25%				
	\$100K	3.75%	3.75%	3.75%	3.75%				
11/01/16	\$15K	3.25%	3.25%	3.25%					
	\$100K	3.75%	3.75%	3.75%					
12/01/16	\$15K	3.25%	3.25%	3.25%					
	\$100K	3.75%	3.75%	3.75%					
12/08/16	\$15K	3.25%	3.25%	3.25%					
	\$100K	3.75%	3.75%	3.75%					

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 10

As of 10/1/2019

Deposit Date	Premium	Cap Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/01/17	\$15K	3.25%	3.25%	3.25%					
	\$100K	3.75%	3.75%	3.75%					
02/07/17	\$15K	3.25%	3.25%	3.25%					
	\$100K	3.75%	3.75%	3.75%					
03/01/17	\$15K	3.25%	3.25%						
	\$100K	3.75%	3.75%						
04/01/17	\$15K	3.25%	3.25%						
	\$100K	3.75%	3.75%						
04/24/17	\$15K	3.25%	3.25%						
	\$100K	3.75%	3.75%						
05/15/17	\$15K	3.25%	3.25%						
	\$100K	3.75%	3.75%						
06/09/17	\$15K	3.25%	3.25%						
	\$100K	3.75%	3.75%						
07/03/17	\$15K	3.25%	3.25%						
	\$100K	3.75%	3.75%						
07/03/17	\$15K	3.25%	3.25%						
	\$100K	3.75%	3.75%						
08/01/17	\$15K	3.25%	3.25%						
	\$100K	3.75%	3.75%						
09/01/17	\$15K	3.25%	3.25%						
	\$100K	3.75%	3.75%						
09/25/17	\$15K	3.25%	3.25%						
	\$100K	3.75%	3.75%						
10/01/17	\$15K	3.25%	3.25%						
	\$100K	3.75%	3.75%						
11/01/17	\$15K	3.25%	3.25%						
	\$100K	3.75%	3.75%						
12/01/17	\$15K	3.25%	3.25%						
	\$100K	3.75%	3.75%						

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 10

As of 10/1/2019

Deposit Date	Premium	Cap Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/01/18	\$15K	3.25%	3.25%						
	\$100K	3.75%	3.75%						
01/16/18	\$15K	3.25%	3.25%						
	\$100K	3.75%	3.75%						
02/07/18	\$15K	3.25%	3.25%						
	\$100K	3.75%	3.75%						
03/01/18	\$15K	3.25%	3.25%						
	\$100K	3.75%	3.75%						
04/01/18	\$15K	3.25%	3.25%						
	\$100K	3.75%	3.75%						
05/01/18	\$15K	3.25%	3.25%						
	\$100K	3.75%	3.75%						
05/14/18	\$15K	3.25%	3.25%						
	\$100K	3.75%	3.75%						
05/29/18	\$15K	3.25%	3.25%						
	\$100K	3.75%	3.75%						
07/01/18	\$15K	3.25%	3.25%						
	\$100K	3.75%	3.75%						
08/01/18	\$15K	3.25%	3.25%						
	\$100K	3.75%	3.75%						
09/01/18	\$15K	3.25%	3.25%						
	\$100K	3.75%	3.75%						
10/01/18	\$15K	3.25%	3.25%						
	\$100K	3.75%	3.75%						
11/01/18	\$15K	3.25%							
	\$100K	3.75%							
12/01/18	\$15K	3.25%							
	\$100K	3.75%							

Standard Insurance Company

Renewal Cap Rate History for Index Select Annuity 10

As of 10/1/2019

Deposit Date	Premium	Cap Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/01/19	\$15K	3.25%							
	\$100K	3.75%							
01/15/19	\$15K	3.25%							
	\$100K	3.75%							
02/15/19	\$15K	3.25%							
	\$100K	3.75%							
03/13/19	\$15K	3.25%							
	\$100K	3.75%							
04/08/19	\$15K	3.25%							
	\$100K	3.75%							
05/13/19	\$15K	3.25%							
	\$100K	3.75%							
05/28/19	\$15K	3.25%							
	\$100K	3.75%							
06/10/19	\$15K	3.25%							
	\$100K	3.75%							
07/01/19	\$15K	3.25%							
	\$100K	3.75%							
07/29/19	\$15K	3.25%							
	\$100K	3.75%							
08/12/19	\$15K	3.25%							
	\$100K	3.75%							
08/29/19	\$15K	3.25%							
	\$100K	3.75%							

Standard Insurance Company

Renewal Participation Rate History for Index Select Annuity 5

As of 10/1/2019

Deposit Date	Premium	Participation Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
08/01/18	\$15K	50.0%	47.0%						
	\$100K	52.0%	49.0%						
09/01/18	\$15K	50.0%	47.0%						
	\$100K	52.0%	49.0%						
10/01/18	\$15K	50.0%	47.0%						
	\$100K	52.0%	49.0%						
11/01/18	\$15K	50.0%							
	\$100K	52.0%							
12/01/18	\$15K	50.0%							
	\$100K	52.0%							

Standard Insurance Company

Renewal Participation Rate History for Index Select Annuity 5

As of 10/1/2019

Deposit Date	Premium	Participation Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/01/19	\$15K	50.0%							
	\$100K	52.0%							
01/15/19	\$15K	42.0%							
	\$100K	44.0%							
02/15/19	\$15K	42.0%							
	\$100K	44.0%							
03/13/19	\$15K	42.0%							
	\$100K	44.0%							
04/08/19	\$15K	42.0%							
	\$100K	44.0%							
05/13/19	\$15K	42.0%							
	\$100K	44.0%							
05/28/19	\$15K	42.0%							
	\$100K	44.0%							
06/10/19	\$15K	40.0%							
	\$100K	42.0%							
07/01/19	\$15K	40.0%							
	\$100K	42.0%							
07/29/19	\$15K	40.0%							
	\$100K	42.0%							
08/12/19	\$15K	37.0%							
	\$100K	39.0%							
08/29/19	\$15K	35.0%							
	\$100K	37.0%							

Standard Insurance Company

Renewal Participation Rate History for Index Select Annuity 7

As of 10/1/2019

Deposit Date	Premium	Participation Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
08/01/18	\$15K	51.0%	50.0%						
	\$100K	53.0%	52.0%						
09/01/18	\$15K	51.0%	50.0%						
	\$100K	53.0%	52.0%						
10/01/18	\$15K	51.0%	50.0%						
	\$100K	53.0%	52.0%						
11/01/18	\$15K	51.0%							
	\$100K	53.0%							
12/01/18	\$15K	51.0%							
	\$100K	53.0%							

Standard Insurance Company

Renewal Participation Rate History for Index Select Annuity 7

As of 10/1/2019

Deposit Date	Premium	Participation Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/01/19	\$15K	51.0%							
	\$100K	53.0%							
01/15/19	\$15K	47.0%							
	\$100K	49.0%							
02/15/19	\$15K	47.0%							
	\$100K	49.0%							
03/13/19	\$15K	47.0%							
	\$100K	49.0%							
04/08/19	\$15K	47.0%							
	\$100K	49.0%							
05/13/19	\$15K	47.0%							
	\$100K	49.0%							
05/28/19	\$15K	44.0%							
	\$100K	46.0%							
06/10/19	\$15K	42.0%							
	\$100K	44.0%							
07/01/19	\$15K	42.0%							
	\$100K	44.0%							
07/29/19	\$15K	42.0%							
	\$100K	44.0%							
08/12/19	\$15K	39.0%							
	\$100K	41.0%							
08/29/19	\$15K	37.0%							
	\$100K	39.0%							

Standard Insurance Company

Renewal Participation Rate History for Index Select Annuity 10

As of 10/1/2019

Deposit Date	Premium	Participation Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
08/01/18	\$15K	52.0%	52.0%						
	\$100K	54.0%	54.0%						
09/01/18	\$15K	52.0%	52.0%						
	\$100K	54.0%	53.0%						
10/01/18	\$15K	52.0%	51.0%						
	\$100K	54.0%	53.0%						
11/01/18	\$15K	52.0%							
	\$100K	54.0%							
12/01/18	\$15K	52.0%							
	\$100K	54.0%							

Standard Insurance Company

Renewal Participation Rate History for Index Select Annuity 10

As of 10/1/2019

Deposit Date	Premium	Participation Rates by Index Term							
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
01/01/19	\$15K	52.0%							
	\$100K	54.0%							
01/15/19	\$15K	48.0%							
	\$100K	50.0%							
02/15/19	\$15K	48.0%							
	\$100K	50.0%							
03/13/19	\$15K	48.0%							
	\$100K	50.0%							
04/08/19	\$15K	48.0%							
	\$100K	50.0%							
05/13/19	\$15K	48.0%							
	\$100K	50.0%							
05/28/19	\$15K	48.0%							
	\$100K	50.0%							
06/10/19	\$15K	46.0%							
	\$100K	48.0%							
07/01/19	\$15K	46.0%							
	\$100K	48.0%							
07/29/19	\$15K	46.0%							
	\$100K	48.0%							
08/12/19	\$15K	41.0%							
	\$100K	43.0%							
08/29/19	\$15K	39.0%							
	\$100K	41.0%							

Standard Insurance Company

Renewal Interest Rate History for Index Select Annuity Fixed Account

As of 10/1/2019

For All Deposits

Deposit Date	Initial Rate	Renewal Interest Rate													
02/15/12	1.70%	1.50%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		02/15/13	07/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19
03/26/12	1.70%	1.50%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		03/26/13	07/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19
05/01/12	1.70%	1.50%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		05/01/13	07/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19
06/01/12	1.70%	1.50%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		06/01/13	07/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19
07/01/12	1.70%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	
		07/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	
08/01/12	1.50%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	
		08/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	
09/04/12	1.50%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	
		09/04/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	
10/01/12	1.50%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	
		10/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	
11/01/12	1.50%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	
		11/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	
12/01/12	1.50%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	
		12/01/13	01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	

Standard Insurance Company

Renewal Interest Rate History for Index Select Annuity Fixed Account

As of 10/1/2019

For All Deposits

Deposit Date	Initial Rate	Renewal Interest Rate											
01/01/13	1.50%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		01/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19
01/22/13	1.50%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		01/22/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19
02/01/13	1.50%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		02/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19
03/01/13	1.50%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		03/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19
04/01/13	1.50%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		04/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19
05/01/13	1.50%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		05/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19
06/01/13	1.50%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		06/01/14	07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19
07/01/13	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	
		07/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	
08/01/13	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	
		08/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	
09/01/13	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	
		09/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	
10/01/13	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	
		10/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	
11/01/13	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	
		11/01/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	
12/02/13	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	
		12/02/14	01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	

Standard Insurance Company

Renewal Interest Rate History for Index Select Annuity Fixed Account

As of 10/1/2019

For All Deposits

Deposit Date	Initial Rate	Renewal Interest Rate									
01/01/14	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		01/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19
02/01/14	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		02/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19
03/01/14	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		03/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19
04/01/14	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		04/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19
05/01/14	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		05/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19
06/01/14	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
		06/01/15	07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19
07/01/14	1.75%	1.75%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	
		07/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	
08/01/14	1.75%	1.75%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	
		08/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	
09/01/14	1.75%	1.75%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	
		09/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	
10/01/14	1.75%	1.75%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	
		10/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	
11/01/14	1.75%	1.75%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	
		11/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	
12/01/14	1.75%	1.75%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	
		12/01/15	01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	

Standard Insurance Company

Renewal Interest Rate History for Index Select Annuity Fixed Account

As of 10/1/2019

For All Deposits

Deposit Date	Initial Rate	Renewal Interest Rate							
01/01/15	1.75%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%
		01/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19
02/01/15	1.75%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%
		02/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19
03/01/15	1.75%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%
		03/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19
04/01/15	1.75%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%
		04/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19
05/01/15	1.75%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%
		05/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19
06/01/15	1.75%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%
		06/01/16	07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19
07/01/15	1.75%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%
		07/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	
08/01/15	1.75%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	
		08/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	
09/01/15	1.75%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	
		09/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	
10/01/15	1.75%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	
		10/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	
11/01/15	1.75%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	
		11/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	
12/01/15	1.75%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	
		12/01/16	01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	

Standard Insurance Company

Renewal Interest Rate History for Index Select Annuity Fixed Account

As of 10/1/2019

For All Deposits

Deposit Date	Initial Rate	Renewal Interest Rate					
01/01/16	2.00%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
		01/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19
02/01/16	2.00%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
		02/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19
03/01/16	2.00%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
		03/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19
04/01/16	2.00%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
		04/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19
05/01/16	2.00%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
		05/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19
06/01/16	2.00%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
		06/01/17	07/01/17	01/01/18	07/01/18	01/01/19	07/01/19
07/01/16	2.00%	1.50%	1.50%	1.50%	1.50%	1.50%	
		07/01/17	01/01/18	07/01/18	01/01/19	07/01/19	
08/01/16	2.00%	1.50%	1.50%	1.50%	1.50%	1.50%	
		08/01/17	01/01/18	07/01/18	01/01/19	07/01/19	
09/01/16	2.00%	1.50%	1.50%	1.50%	1.50%	1.50%	
		09/01/17	01/01/18	07/01/18	01/01/19	07/01/19	
10/01/16	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	
		10/01/17	01/01/18	07/01/18	01/01/19	07/01/19	
11/01/16	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	
		11/01/17	01/01/18	07/01/18	01/01/19	07/01/19	
12/01/16	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	
		12/01/17	01/01/18	07/01/18	01/01/19	07/01/19	

Standard Insurance Company

Renewal Interest Rate History for Index Select Annuity Fixed Account

As of 10/1/2019

For All Deposits

Deposit Date	Initial Rate	Renewal Interest Rate			
01/01/17	2.00%	2.00%	2.00%	2.00%	2.00%
		01/01/18	07/01/18	01/01/19	07/01/19
02/01/17	2.00%	2.00%	2.00%	2.00%	2.00%
		02/01/18	07/01/18	01/01/19	07/01/19
03/01/17	2.00%	2.00%	2.00%	2.00%	2.00%
		03/01/18	07/01/18	01/01/19	07/01/19
04/01/17	2.00%	2.00%	2.00%	2.00%	2.00%
		04/01/18	07/01/18	01/01/19	07/01/19
04/24/17	2.00%	2.00%	2.00%	2.00%	2.00%
		04/24/18	07/01/18	01/01/19	07/01/19
05/15/17	2.00%	2.00%	2.00%	2.00%	2.00%
		05/15/18	07/01/18	01/01/19	07/01/19
06/09/17	2.00%	2.00%	2.00%	2.00%	2.00%
		06/09/18	07/01/18	01/01/19	07/01/19
07/03/17	2.00%	2.00%	2.00%	2.00%	
		07/03/18	01/01/19	07/01/19	
08/01/17	2.00%	2.00%	2.00%	2.00%	
		08/01/18	01/01/19	07/01/19	
09/01/17	2.00%	2.00%	2.00%	2.00%	
		09/01/18	01/01/19	07/01/19	
09/25/17	2.00%	2.00%	2.00%	2.00%	
		09/25/18	01/01/19	07/01/19	
10/01/17	2.00%	2.00%	2.00%	2.00%	
		10/01/18	01/01/19	07/01/19	
11/01/17	2.00%	2.00%	2.00%	2.00%	
		11/01/18	01/01/19	07/01/19	
12/01/17	2.00%	2.00%	2.00%	2.00%	
		12/01/18	01/01/19	07/01/19	

Standard Insurance Company

Renewal Interest Rate History for Index Select Annuity Fixed Account

As of 10/1/2019

For All Deposits

Deposit Date	Initial Rate	Renewal Interest Rate	
01/01/18	2.00%	2.00%	2.00%
		01/01/19	07/01/19
01/16/18	2.00%	2.00%	2.00%
		01/16/19	07/01/19
02/07/18	2.00%	2.00%	2.00%
		02/07/19	07/01/19
03/01/18	2.00%	2.00%	2.00%
		03/01/19	07/01/19
04/01/18	2.00%	2.00%	2.00%
		04/01/19	07/01/19
05/01/18	2.00%	2.00%	2.00%
		05/01/19	07/01/19
05/14/18	2.00%	2.00%	2.00%
		05/14/19	07/01/19
05/29/18	2.00%	2.00%	2.00%
		05/29/19	07/01/19
07/01/18	2.00%	2.00%	
		07/01/19	
08/01/18	2.00%	2.00%	
		08/01/19	
09/01/18	2.00%	2.00%	
		09/01/19	
10/01/18	2.00%	2.00%	
		10/01/19	
11/01/18	2.00%		
12/01/18	2.00%		

Standard Insurance Company

Renewal Interest Rate History for Index Select Annuity Fixed Account

As of 10/1/2019

For All Deposits

Deposit Date	Initial Rate	Renewal Interest Rate
01/01/19	2.00%	
01/15/19	2.00%	
02/15/19	2.00%	
03/13/19	2.00%	
04/08/19	2.00%	
05/13/19	2.00%	
05/28/19	2.00%	
06/10/19	2.00%	
07/01/19	2.00%	
07/29/19	2.00%	
08/12/19	2.00%	
08/29/19	2.00%	