

Standard Insurance Company
Immediate Annuity Product Features Availability

Payment Option	Commutation Feature		Inflation Protection Feature	MD	PA	OK	Variations			
	Annuitant Death Benefit	Annuitant Living Benefit					OR	TX	VA	WA
Life Income	NA	Electable Two-year waiting period; up to 10% in a given contract year; maximum of 20% during the life of the contract.	Electable 1%, 2%, 3%, 4%, 5% available. First increase after one year; annual increase thereafter.		SIA Electable Annuitant Living Benefit is not available.		SIA Electable Annuitant Living Benefit is not available.	SIA Electable Annuitant Living Benefit is not available.		TIA Electable Annuitant Living Benefit is not available.
Life Income with Installment Refund	Automatic Only prior to full amount being repaid.	Electable Two-year waiting period; up to 10% in a given contract year; maximum of 20% during the life of the contract.	NA		SIA Electable Annuitant Living Benefit is not available.		SIA Electable Annuitant Living Benefit is not available.	SIA Electable Annuitant Living Benefit is not available.		TIA Electable Annuitant Living Benefit is not available.
Life Income with Certain Period	Automatic Up to 100% of the commutation value.	Electable Two-year waiting period; up to 10% in a given contract year; maximum of 20% during the life of the contract.	Electable 1%, 2%, 3%, 4%, 5% available. First increase after one year; annual increase thereafter.		SIA Electable Annuitant Living Benefit is not available.		SIA Electable Annuitant Living Benefit is not available.	SIA Electable Annuitant Living Benefit is not available.		TIA Electable Annuitant Living Benefit is not available.
Joint and Survivor Life Income	NA	NA	NA							
Joint and Survivor Life Income with Installment Refund	Automatic Only prior to full amount being repaid.	NA	NA							
Joint and Survivor Life Income with Certain Period	Automatic Up to 100% of the commutation value.	NA	NA							
Joint and Contingent Survivor Life Income	NA	NA	NA							
Certain Period	Automatic Up to 100% of the commutation value.	Automatic Up to 100% of the commutation value.	Electable 1%, 2%, 3%, 4%, 5% available. First increase after one year; annual increase thereafter.	TIA Automatic Annuitant Living Benefit is not available.	SIA Automatic Annuitant Living Benefit is not available.		SIA Automatic Annuitant Living Benefit is not available.	SIA Automatic Annuitant Living Benefit is not available.		

Forms and Materials				MD	PA	OK	OR	TX	VA	WA
Administration	Application				8513-NLIC	8513-OK	8513-NLIC-OR	8513-NLIC	8513-VA	8513-WA
	Disclosure Statement				13469		13469	13469		13052-WA
	Fact Sheet				13009		13009	13009		13013-WA
Marketing	Overview				13010		13010	13010		13014-WA
	Commutation Fact Sheet				Not Available		Not Available	Not Available		Not Available
	Annuitization Fact Sheet				8852-NLIC		8852-NLIC	8852-NLIC		8852-WA