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Over the last 12 days, The Standard has had an overwhelming response to the interest rates we began offering November 1. We're thrilled that our combination of dedicated marketing partners and phenomenal interest rates will allow us to set record annuity sales volume for The Standard in 2008. We hope that this period of increased activity will help *you* end the year on a high note as well.

Unfortunately, this influx of new business was slightly more than we had anticipated. While our current rates are in accordance with all of our normal rate-setting practices — and not subsidized to push any envelopes — we feel it prudent now to slow business by **lowering rates effective November 22**. We are doing this to maintain the high-quality customer service that you've come to enjoy, to manage our capital commitments and to account for the unusual volatility in the bond market.

Our new rates will be published on November 19. The last day to secure the current rates will be Friday, November 21.

Please be patient during this time, as I can assure you that our commitment to correctly processing the business and offering our first-class customer service are always our top priorities. And, on that note, if you will refrain from calling to check that we got your fax, it will allow *all* of our team members to focus on these applications. Just keep a copy of your transmission receipt!

Thank you for your confidence in The Standard and for helping us to achieve a record year in 2008. We all look forward to working with you in 2009 to breaking even more records!

If you'd like more information about The Standard, a strong, fiscally conservative company with more than 100 years of history of doing the right thing for our customers, you can [find more information online »](#)

## **Reminder for Rate-Hold Procedures**

Signed and fully-completed applications faxed to (971) 321-5742 by **midnight Pacific time on November 21** will receive the current rates and 60-day rate lock for transfers and exchanges. Originals must follow immediately via overnight delivery. Please note that only the four-page application is required by fax; all other forms should accompany the original application.

### **Fax only the completed four-page application to (971) 321-5742 — this is a new number!**

- There are 23 phone lines attached to this number, so there will be minimal instances of busy signals.
- Please refrain from calling to see if we received your fax, instead keep a copy of your receipt confirming successful transmission of your fax to the above fax number.
- The purpose of the fax is to hold the rate only; no work will be done on the cases until the original documentation shows up in the home office.
- If more than the four-page application is sent it will clutter up and delay our processes.

### **Not For Use With Consumers or Brokers**

[Standard Insurance Company](#)

Individual Annuities 1100 SW Sixth Avenue Portland OR 97204 800.378.4578

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