

SERFF Tracking Number:	STAN-125936550	State:	Arkansas
Filing Company:	Standard Insurance Company	State Tracking Number:	41154
Company Tracking Number:	R-ERTSA(11/08) ET AL.		
TOI:	A10 Annuities - Other	Sub-TOI:	A10.000 Annuities - Other
Product Name:	Individual Annuities - TSA Riders		
Project Name/Number:	R-ERTSA(11/08) et al./		

Filing at a Glance

Company: Standard Insurance Company	SERFF Tr Num: STAN-125936550	State: ArkansasLH
Product Name: Individual Annuities - TSA Riders		
TOI: A10 Annuities - Other	SERFF Status: Closed	State Tr Num: 41154
Sub-TOI: A10.000 Annuities - Other	Co Tr Num: R-ERTSA(11/08) ET AL.	State Status: Approved-Closed
Filing Type: Form	Co Status:	Reviewer(s): Linda Bird
	Authors: Bill Douglas, Diane Hodgman	Disposition Date: 12/23/2008
	Date Submitted: 12/17/2008	Disposition Status: Approved
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

General Information

Project Name: R-ERTSA(11/08) et al.	Status of Filing in Domicile: Pending
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: Submitting in domicile state of Oregon simultaneously
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 12/23/2008	
State Status Changed: 12/23/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Re: Standard Insurance Company	
NAIC No. 000-69019 FEIN No. 93-0242990	
Individual Annuity	
403(b) Annuity – ERISA Tax-Sheltered Annuity Rider Form No. R-ERTSA(11/08)	
403(b) Annuity – Tax-Sheltered Annuity Rider Form No. R-NERTSA(11/08)	

<i>SERFF Tracking Number:</i>	<i>STAN-125936550</i>	<i>State:</i>	<i>Arkansas</i>
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Standard Insurance Company is submitting the above-referenced forms for your review and approval. The above forms have been updated from those previously filed with your Department to incorporate recent changes regarding IRC Section 403(b) plans. Therefore, the above forms replace the following forms:

Form Number; Replacing Form Number; Previous Approval Date

R-ERTSA(11/08); ERTSA-DEF(9/01); October 29, 2001
R-ERTSA(11/08); ERTSA-IMM(09/06); September 20, 2006
R-NERTSA(11/08); NERTSA-DEF(9/01); October 29, 2001
R-NERTSA(11/08); NERTSA-IMM(09/06); September 20, 2006

The updated forms will be used in conjunction with our Individual Deferred Annuity Contract forms and Individual Immediate Contract forms previously approved by your Department when purchased as a 403(b) annuity.

Copies of the above forms are attached for your review and for our record retention of the final approval notification.

The attached forms are filed in an 8½ x 11 format, but also may be printed in other formats (e.g., 5½ x 8½ booklet size) or via electronic media (e.g., CD-ROM, Internet, Intranet). Distribution and access may also be via hard copy or electronic media. In all cases the forms will meet or exceed the minimum standards of your applicable state insurance form readability requirements.

We believe that no part of our filing contains any unusual or controversial items from normal company or industry standards.

The individual annuity product under the above forms will be marketed through traditional channels, i.e., brokers and agents, and through financial institutions.

Our domiciliary state of Oregon does not charge a filing fee for this submission.

Form Descriptions

<i>SERFF Tracking Number:</i>	<i>STAN-125936550</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>Individual Annuities - TSA Riders</i>		
<i>Project Name/Number:</i>	<i>R-ERTSA(11/08) et al./</i>		

Form No: R-ERTSA(11/08)

Description:

TSA Rider -- Individual Annuities. Used when an individual deferred or immediate annuity is purchased as a 403(b) plan and the 403(b) plan is still maintained by the owner's employer as plan administrator. This rider complies with applicable federal requirements for TSAs and, therefore, is a "generic" TSA rider and will be used with each of our individual deferred or immediate annuity plans in which the 403(b) plan is still maintained by the owner's employer as plan administrator.

Form No: R-NERTSA(11/08)

Description:

TSA Rider -- Individual Annuities. Used when an individual deferred or immediate annuity is purchased as a 403(b) plan and there is little to no employer involvement in the 403(b) plan. This rider complies with applicable federal requirements for 403(b) TSAs and, therefore, is a "generic" TSA rider and will be used with each of our individual deferred or immediate annuity plans in which there is little to no employer involvement in the 403(b) plan.

The following items are also attached:

- Explanation of variability.
- Applicable transmittal form(s) as required.
- Readability certification.

We understand that for the two forms submitted you will access the \$40 filing fee via EFT.

We appreciate your consideration and review of our submission. Please feel free to contact us if you have any questions about our submission or any of the attached forms, or if you need anything further.

Company and Contact

Filing Contact Information

Diane Hodgman, Compliance Analyst

dhodgman@standard.com

SERFF Tracking Number: STAN-125936550 State: Arkansas
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Product Name: Individual Annuities - TSA Riders
Project Name/Number: R-ERTSA(11/08) et al./

1100 SW Sixth Avenue (971) 321-8685 [Phone]
Portland, OR 97204 (971) 321-5408[FAX]

Filing Company Information

Standard Insurance Company CoCode: 69019 State of Domicile: Oregon
1100 SW 6th Avenue Group Code: 1348 Company Type: Life Insurance
Portland, OR 97204 Group Name: SIC State ID Number:
(971) 321-6823 ext. [Phone] FEIN Number: 93-0242990

SERFF Tracking Number: STAN-125936550 State: Arkansas
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Filing Fees

Fee Required? Yes
Fee Amount: \$40.00
Retaliatory? No
Fee Explanation: \$20 per form if no policy is filed
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Standard Insurance Company	\$40.00	12/17/2008	24587934

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	12/23/2008	12/23/2008

SERFF Tracking Number: STAN-125936550 *State:* Arkansas
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Disposition

Disposition Date: 12/23/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	EOV and Read. Cert.		Yes
Form	403(b) Annuity - ERISA Tax-Sheltered Annuity Rider		Yes
Form	403(b) Annuity - Tax-Sheltered Annuity Rider		Yes

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Form Schedule

Lead Form Number: R-ERTSA(11/08)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	R-ERTSA(11/08)	Policy/Cont	403(b) Annuity - ERISA Tax-Sheltered Annuity Rider	Other	Other Explanation: Replacement	53	R-ERTSA.pdf
	R-NERTSA(11/08)	Policy/Cont	403(b) Annuity - Tax-Sheltered Annuity Rider	Other	Other Explanation: Replacement	52	R-NERTSA.pdf

STANDARD INSURANCE COMPANY
A STOCK LIFE INSURANCE COMPANY
[1100 SW SIXTH AVENUE]
[PORTLAND, OREGON 97204]
[(800) 247-6888]

403(b) ANNUITY – ERISA TAX-SHELTERED ANNUITY RIDER

Owner:	[John Doe]
Contract Number:	[123456]
Annuitant:	[John Doe]
Rider Effective Date:	[November 1, 2008]

Contract Number [123456] is amended to qualify as a tax-sheltered annuity under section 403(b) of the Internal Revenue Code of 1986, as amended, and applicable regulations, interpretive bulletins and case law (the “IRC”) in connection with an IRC section 403(b) arrangement which is subject to the requirements of the Employee Retirement Income Security Act of 1974, as amended, and applicable regulations (“ERISA”).

All provisions of the Contract and this rider shall be interpreted in accordance with qualification as a tax-sheltered annuity under IRC section 403(b).

We must receive Written Notice, in a form and manner acceptable to us, of any request to: (a) elect a payment option; or (b) exercise any other right under the Contract.

The terms of the Contract are amended as follows:

- 1. Owner/Annuitant.** The Owner and Annuitant must be the same person. You and your mean the Owner/Annuitant. You must be the sole Owner of the Contract and must be: (a) a participant in the Plan Sponsor’s retirement plan (an employee or former employee of the Plan Sponsor); or (b) any other person permitted under IRC section 403(b)(1)(A).
- 2. Plan Sponsor.** The Plan Sponsor is (a) your employer or former employer and (b) an organization described in IRC section 403(b)(1)(A) for whose benefit the organization established an annuity program under IRC section 403(b) under which the Contract is purchased.
- 3. Plan Administrator.** The Plan Administrator is: (a) the Plan Sponsor; or (b) the person(s) designated by the Plan Sponsor under the terms of the Plan Sponsor’s retirement plan. We are not the Plan Administrator.
- 4. Plan.** The Plan is the plan created and maintained by the Plan Sponsor under section 403(b) of the IRC and in which you are a participant. Your ability to exercise rights under the Contract is subject to the terms of the Plan. You and the Plan Administrator are responsible for ensuring that any elections you make under the Contract are in accordance with the terms the Plan. Therefore, you should contact your Plan Administrator before exercising any rights you may have under the Contract to ensure that your actions are in accordance with the terms of the Plan.

5. **Required Beginning Date.** Except as otherwise provided by federal tax law, the term “Required Beginning Date” as used in this rider means April 1 of the calendar year following the later of:

- a. The calendar year in which you attain age 70½; and
- b. The calendar year in which you retire from employment with the Plan Sponsor;

or such later date as provided by law.

However, unless your interest in the Contract is on account of your participation in:

- a. A governmental plan as defined in IRC section 414(d); or
- b. A church plan as defined in IRC section 401(a)(9)(C);

if you are a 5-percent owner (as defined in IRC section 416) of the Plan Sponsor, your Required Beginning Date is April 1 of the calendar year following the calendar year in which you attain age 70½.

6. **Conflict.** The IRC governs if there is any conflict of terms or provisions of the Contract and applicable IRC sections.

7. **Unisex Rates.** The method of calculating premium payments and benefits under the Contract is to be based on unisex rates. Any references to gender with regard to rates and benefits in the Contract are deleted.

8. **Exclusive Benefit.** The Contract is established for the exclusive benefit of you and your Beneficiary.

9. **Nonforfeitable and Nontransferable.** Your interest in the Contract is: (a) nontransferable (within the meaning of IRC section 401(g)); and (b) nonforfeitable (except for failure to pay future premiums). In particular, except as permitted by federal tax law, the Contract may not be sold, assigned, discounted, or pledged:

- a. As collateral for a loan;
- b. As security for the performance of any obligation; or
- c. For any other purpose;

to any person other than us. Special rules may apply in the case of a transfer to an alternate payee under the terms of a Qualified Domestic Relations Order as defined in IRC section 414(p) (“QDRO”).

10. **Premiums.** Except as otherwise provided under federal tax law, all premium payments under the Contract will be in accordance with this section.

a. Premium Payments. All premium payments must be paid:

1. On your behalf by an organization described in IRC section 403(b)(1)(A);
2. As a rollover contribution permitted under IRC sections 402(c), 402(e)(6), 403(a)(4), 403(b)(8), 403(b)(10), 408(d)(3), and 457(e)(16); or
3. As a nontaxable transfer or exchange from:
 - a) Another contract qualifying under IRC section 403(b); or
 - b) A custodial account qualifying under IRC section 403(b)(7).

{Premiums, including those made as a rollover contribution or nontaxable transfer, may not consist of after-tax amounts.}

Premium payments made pursuant to a salary reduction agreement shall not exceed the limits set forth in:

1. IRC section 402(g), except as permitted under IRC section 414(v) if applicable; and
 2. IRC sections 403(b) and 415, as applicable.
- b. **Excess Premiums.** To the extent premium payments are in excess of the amounts permitted under IRC sections 402(g), 403(b), 414(v), or 415, we may distribute amounts equal to such excess as permitted by sections 402(g)(2) (pertaining to excess elective deferrals), 401(m)(6) (pertaining to excess aggregate contributions), or other federal tax law.
- c. **Single Premium Annuity.** If this rider is attached to a single premium annuity, premiums will not be accepted beyond: (a) the basic annuity premium; and (b) any additional period following the Contract Effective Date during which premium is allowed. Any and all premium is subject to limits as noted above.
11. **Loans.** If the Plan Sponsor permits, you may be eligible to take Loans from the Contract. A loan is an amount you borrow under the Contract. All Loans are subject to: (a) the requirements and limitations of IRC section 72(p); (b) the procedures established by us; (c) the terms and conditions set forth in the Plan; (d) your Plan Sponsor's approval; and (e) the terms and conditions of the loan repayment agreement to be completed by you. The value of the annuity fund will include a reduction of: (a) the amount of the outstanding balance of your Loan; and (b) interest thereon.
12. **Distributions.** Except as otherwise provided under federal tax law, all payments of distributions under the Contract will be in accordance with this section.
- a. **Distributions Attributable to Salary Reduction Contributions.** Any amounts in the Contract attributable to: (a) contributions made after December 31, 1988, pursuant to a salary reduction agreement; and (b) the interest, gains, or earnings on such contributions and on amounts held on December 31, 1988; will not be distributed unless you have:

1. Reached age 59½;
2. Had a severance from employment;
3. Died;
4. Become disabled (within the meaning of IRC section 72(m)(7)); or
5. Incurred a hardship (in accordance with IRC section 403(b)(11) and as provided by us);

provided that:

1. Amounts permitted to be distributed as a hardship distribution shall be limited to actual salary reduction contributions (excluding any interest, gains, or earnings thereon); and
2. Amounts may be distributed pursuant to a QDRO to the extent permitted by federal tax law.

- b. **Hardship Distributions.** If the Plan Sponsor permits, you may be eligible to take hardship distributions from your Contract. Hardship distributions are subject to: (a) the requirements and limitations of IRC Treasury Regulation sections 1.403(b)-6(d) and 1.401(k)-1(d)(3); (b) the procedures established by us; (c) the terms and conditions set forth in the Plan; and (d) your Plan Sponsor's approval.
- c. **Required Distributions.** Your Contract is subject to the minimum distribution rules set forth in IRC section 401(a)(9), as required by IRC section 403(b)(10) and Treasury Regulation section 1.403(b)-6(e). The provisions of this rider reflecting these requirements override any payment option, surrender option, or other distribution method that is inconsistent with such requirements.

Unless otherwise permitted under federal tax law, your entire interest in the Contract will be paid, or commence to be paid, no later than the Required Beginning Date, over:

- 1. Your life or the lives of you and your Beneficiary (as defined in IRC section 401(a)(9)); or
- 2. A certain period not extending beyond:
 - a) Your life expectancy; or
 - b) The joint and last survivor life expectancy of you and your Beneficiary.

If your entire interest is to be paid over a period greater than one year, the amount to be paid by December 31 of each year (including the year in which the Required Beginning Date occurs) will be made in accordance with the requirements of IRC section 401(a)(9), including:

- 1. The incidental death benefit requirements of IRC section 401(a)(9)(G); and
- 2. The minimum distribution incidental benefit requirement as required by IRC section 403(b)(10).

Payments must be made in periodic payments at intervals of no longer than one year. In addition, payments must be either non-increasing or may increase only as provided in federal tax law.

- d. **Annuity Benefits.** If you elect to receive your benefits in the form of annuity benefits, the payment option will be computed in order to comply with the requirements of IRC section 401(a)(9) and IRC Treasury Regulation section 1.401(a)(9)-6. If a guaranteed period of payments is selected under a payment option, the length of the period must not exceed the period permitted under Q&A-3 of IRC Treasury Regulation section 1.401(a)(9)-6 (except as otherwise provided by federal tax law).

13. Payment of Distributions. For you to receive any distribution from your Contract, we must receive a Written Notice of the amount you wish surrendered, subject to the following:

- a. The amount of the partial surrender must be at least \$500; and
- b. The balance in your annuity fund after the distribution must be at least \$1,000.

14. **Death Benefits.** Payment of death benefits under the Contract will be in accordance with IRC section 401(a)(9) and this section.

- a. **Death On or After Required Beginning Date.** Unless otherwise permitted under federal tax law, if you die after distribution of your interest in the Contract has begun, the remaining portion of your interest in the Contract (if any) will be distributed at least as rapidly as under the method of payment being used as of the date of your death.
- b. **Death Before Required Beginning Date.** Unless otherwise permitted under federal tax law, if you die before distribution of your interest in the Contract has begun, your entire interest will be distributed in accordance with provision 1, 2, or 3 below:

1. **Five-Year Rule.** Your entire interest in the Contract will be paid by December 31 of the calendar year containing the fifth anniversary of your death, unless you have a Beneficiary who elects to receive the entire interest under 2 or 3 below.
2. **Life Expectancy Rule.** The Beneficiary may elect to receive the entire interest over:
 - a) Such person's life; or
 - b) A period not extending beyond such person's life expectancy;

commencing on or before December 31 of the calendar year immediately following the calendar year in which you died. Such election by the Beneficiary must be: (a) irrevocable; and (b) made no later than December 31 of the calendar year immediately following the calendar year in which you died.

3. **Surviving Spousal Beneficiary.** If your Beneficiary is your surviving spouse, the Beneficiary may elect to receive the entire interest over:
 - a) Your spouse's life; or
 - b) A period not extending beyond your spouse's life expectancy;

commencing at any date on or before the later of:

- a) December 31 of the calendar year immediately following the calendar year in which you died; and
- b) December 31 of the calendar year in which you would have attained age 70½.

Such election by your surviving spouse must be: (1) irrevocable; and (2) made no later than the earlier of:

- a) December 31 of the calendar year containing the fifth anniversary of your death; and
- b) The date distributions are required to begin pursuant to IRC section 401(a)(9).

If your surviving spouse dies before distributions begin, the limitations of this item 14 (without regard to this subsection 3) will be applied as if your surviving spouse were the Owner.

Notwithstanding 1, 2, or 3 above, if you die after you elect to receive distributions and before you receive any payments under the Contract, the payments will be modified as necessary to comply with the requirements of IRC sections 401(a)(9) and 403(b)(10).

Distributions under this section are considered to have begun:

- a. If payments are made on account of your reaching your Required Beginning Date; or
- b. If prior to the Required Beginning Date, payments irrevocably commence to you over a period permitted and in an annuity form acceptable under IRC section 401(a)(9).

15. **ERISA.** In the event of your death prior to the Annuity Date, the death benefit, if any, will be paid to:

- a. Your surviving spouse in the form required by ERISA section 205, unless your spouse elects otherwise in accordance with the rules of ERISA; or
- b. The Beneficiary under the Contract if:
 1. You have no surviving spouse;
 2. Your surviving spouse has consented in the manner required by ERISA section 205; or
 3. ERISA otherwise permits.

Except as otherwise permitted under ERISA, if you are married

- a. Only a joint and survivor payment option with no guaranteed period is available; and
- b. The joint payee must be your spouse.

However, if you are married, you may elect another payment option or designate another joint payee, provided

- a. Your spouse consents in accordance with the requirements under ERISA; or
- b. Such election is otherwise permitted under ERISA.

Elections and consents required by ERISA, including a change of Beneficiary, may be revoked in the form, time and manner prescribed in ERISA section 205. All elections and consents required by ERISA will adhere to the requirements of the applicable regulations interpreting ERISA section 205, or any other applicable law, including the requirements with respect to timing of any elections and consents.

No Loan, surrender (partial or total) or other distribution from the Contract may be made without your consent and that of your spouse in the manner required by ERISA section 205, except to the extent that such consent is not required under ERISA. Any partial or total surrender must be made in the form required under ERISA section 205, unless you (and your spouse, if applicable) make an election in the form and manner permitted under ERISA, to receive the benefit in another form. Any Loan must conform to the requirements of ERISA.

16. Direct Transfers, Exchanges and Rollovers. A Distributee may elect, at the time and in the manner prescribed by the Plan Sponsor and by us, to have any portion of an eligible rollover distribution (as defined in IRC section 402(c)(4)) paid directly to another eligible retirement plan (as defined in IRC sections 403(b)(8)(A)(ii) and 402(c)(8)(B)) as a direct transfer, exchange or rollover.

The direct transfer, exchange or rollover may be made:

- a. As permitted by law, including but not limited to IRC sections 403(b)(8), 403(b)(10), 403(b)(13) and 401(a)(31), as applicable, to tax-sheltered annuity contracts; and
- b. In the case of a plan-to-plan transfer or direct rollover, as permitted by the receiving eligible retirement plan.

A distributee, within the meaning of this item 16, means:

- a. You;
- b. Your surviving spouse; or
- c. Your spouse or former spouse who is the alternate payee under a QDRO with regard to the interest of the spouse or former spouse.

In the case of an eligible rollover distribution to the surviving spouse, an eligible retirement plan is:

- a. An individual retirement account; or
- b. An individual retirement annuity.

To the extent provided by federal tax law, amounts subject to distribution restrictions under the IRC may only be transferred to such a contract or account with the same or more stringent restrictions.

17. Amendment of this Rider. The provisions of this rider are intended to comply with the requirements of the IRC for section 403(b) tax-sheltered annuity contracts. We reserve the right to amend this rider at any time when necessary to assure the continued compliance of the Contract with the requirements applicable to a tax-sheltered annuity under IRC section 403(b) or any successor provision.

PART OF CONTRACT -- This rider is part of the Contract to which it is attached. All Contract terms will apply to this rider unless they: (a) have been changed by this rider; and (b) conflict with this rider.

STANDARD INSURANCE COMPANY

BY

{  }
J. Greg Ness
President

{  }
Holley Y. Franklin
Corporate Secretary

STANDARD INSURANCE COMPANY
A STOCK LIFE INSURANCE COMPANY
[1100 SW SIXTH AVENUE]
[PORTLAND, OREGON 97204]
[(800) 247-6888]

403(b) ANNUITY – NON-ERISA TAX-SHELTERED ANNUITY RIDER

Owner:	[John Doe]
Contract Number:	[123456]
Annuitant:	[John Doe]
Rider Effective Date:	[November 1, 2008]

Contract Number [123456] is amended to qualify as a tax-sheltered annuity under section 403(b) of the Internal Revenue Code of 1986, as amended, and applicable regulations, interpretive bulletins and case law (the “IRC”) in connection with an IRC section 403(b) arrangement which is not subject to the requirements of the Employee Retirement Income Security Act of 1974, as amended, and applicable regulations (“ERISA”).

All provisions of the Contract and this rider shall be interpreted in accordance with qualification as a tax-sheltered annuity under IRC section 403(b).

We must receive Written Notice, in a form and manner acceptable to us, of any request to: (a) elect a payment option; or (b) exercise any other right under the Contract.

The terms of the Contract are amended as follows:

- 1. Owner/Annuitant.** The Owner and Annuitant must be the same person. You and your mean the Owner/Annuitant. You must be the sole Owner of the Contract and must be: (a) a participant in the Plan Sponsor’s retirement plan (an employee or former employee of the Plan Sponsor); or (b) any other person permitted under IRC section 403(b)(1)(A).
- 2. Plan Sponsor.** The Plan Sponsor is (a) your employer or former employer and (b) an organization described in IRC section 403(b)(1)(A) for whose benefit the organization established an annuity program under IRC section 403(b) under which the Contract is purchased.
- 3. Plan Administrator.** The Plan Administrator is: (a) the Plan Sponsor; or (b) the person(s) designated by the Plan Sponsor under the terms of the Plan Sponsor’s retirement plan. We are not the Plan Administrator.
- 4. Plan.** The Plan is the plan created and maintained by the Plan Sponsor under section 403(b) of the IRC and in which you are a participant. Your ability to exercise rights under the Contract is subject to the terms of the Plan. You and the Plan Administrator are responsible for ensuring that any elections you make under the Contract are in accordance with the terms the Plan. Therefore, you should contact your Plan Administrator before exercising any rights you may have under the Contract to ensure that your actions are in accordance with the terms of the Plan.

5. **Required Beginning Date.** Except as otherwise provided by federal tax law, the term “Required Beginning Date” as used in this rider means April 1 of the calendar year following the later of:

- a. The calendar year in which you attain age 70½; and
- b. The calendar year in which you retire from employment with the Plan Sponsor;

or such later date as provided by law.

However, unless your interest in the Contract is on account of your participation in:

- a. A governmental plan as defined in IRC section 414(d); or
- b. A church plan as defined in IRC section 401(a)(9)(C);

if you are a 5-percent owner (as defined in IRC section 416) of the Plan Sponsor, your Required Beginning Date is April 1 of the calendar year following the calendar year in which you attain age 70½.

6. **Conflict.** The IRC governs if there is any conflict of terms or provisions of the Contract and applicable IRC sections.

7. **Unisex Rates.** The method of calculating premium payments and benefits under the Contract is to be based on unisex rates. Any references to gender with regard to rates and benefits in the Contract are deleted.

8. **Exclusive Benefit.** The Contract is established for the exclusive benefit of you and your Beneficiary.

9. **Nonforfeitable and Nontransferable.** Your interest in the Contract is: (a) nontransferable (within the meaning of IRC section 401(g)); and (b) nonforfeitable (except for failure to pay future premiums). In particular, except as permitted by federal tax law, the Contract may not be sold, assigned, discounted, or pledged:

- a. As collateral for a loan;
- b. As security for the performance of any obligation; or
- c. For any other purpose;

to any person other than us. Special rules may apply in the case of a transfer to an alternate payee under the terms of a Qualified Domestic Relations Order as defined in IRC section 414(p) (“QDRO”).

10. **Premiums.** Except as otherwise provided under federal tax law, all premium payments under the Contract will be in accordance with this section.

a. Premium Payments. All premium payments must be paid:

1. On your behalf by an organization described in IRC section 403(b)(1)(A);
2. As a rollover contribution permitted under IRC sections 402(c), 402(e)(6), 403(a)(4), 403(b)(8), 403(b)(10), 408(d)(3), and 457(e)(16); or
3. As a nontaxable transfer or exchange from:
 - a) Another contract qualifying under IRC section 403(b); or
 - b) A custodial account qualifying under IRC section 403(b)(7).

Premiums must consist only of amounts that are not subject to the requirements of ERISA.

{Premiums, including those made as a rollover contribution or nontaxable transfer, may not consist of after-tax amounts.}

Premium payments made pursuant to a salary reduction agreement shall not exceed the limits set forth in:

1. IRC section 402(g), except as permitted under IRC section 414(v) if applicable; and
2. IRC sections 403(b) and 415, as applicable.

b. **Excess Premiums.** To the extent premium payments are in excess of the amounts permitted under IRC sections 402(g), 403(b), 414(v), or 415, we may distribute amounts equal to such excess as permitted by sections 402(g)(2) (pertaining to excess elective deferrals), 401(m)(6) (pertaining to excess aggregate contributions), or other federal tax law.

c. **Single Premium Annuity.** If this rider is attached to a single premium annuity, premiums will not be accepted beyond: (a) the basic annuity premium; and (b) any additional period following the Contract Effective Date during which premium is allowed. Any and all premium is subject to limits as noted above.

11. **Loans.** If the Plan Sponsor permits, you may be eligible to take loans from the Contract. A loan is an amount you borrow under the Contract. All Loans are subject to: (a) the requirements and limitations of IRC section 72(p); (b) the procedures established by us; (c) the terms and conditions set forth in the Plan; (d) your Plan Sponsor's approval; and (e) the terms and conditions of the loan repayment agreement to be completed by you. The value of the annuity fund will include a reduction of: (a) the amount of the outstanding balance of your Loan; and (b) interest thereon.

12. **Distributions.** Except as otherwise provided under federal tax law, all payments of distributions under the Contract will be in accordance with this section.

a. **Distributions Attributable to Salary Reduction Contributions.** Any amounts in the Contract attributable to: (a) contributions made after December 31, 1988, pursuant to a salary reduction agreement; and (b) the interest, gains, or earnings on such contributions and on amounts held on December 31, 1988; will not be distributed unless you have:

1. Reached age 59½;
2. Had a severance from employment;
3. Died;
4. Become disabled (within the meaning of IRC section 72(m)(7)); or
5. Incurred a hardship (in accordance with IRC section 403(b)(11) and as provided by us);

provided that:

1. Amounts permitted to be distributed as a hardship distribution shall be limited to actual salary reduction contributions (excluding any interest, gains, or earnings thereon); and
2. Amounts may be distributed pursuant to a QDRO to the extent permitted by federal tax law.

- b. **Hardship Distributions.** If the Plan Sponsor permits, you may be eligible to take hardship distributions from your Contract. Hardship distributions are subject to: (a) the requirements and limitations of IRC Treasury Regulation sections 1.403(b)-6(d) and 1.401(k)-1(d)(3); (b) the procedures established by us; (c) the terms and conditions set forth in the Plan; and (d) your Plan Sponsor's approval.
- c. **Required Distributions.** Your Contract is subject to the minimum distribution rules set forth in IRC section 401(a)(9), as required by IRC section 403(b)(10) and Treasury Regulation section 1.403(b)-6(e). The provisions of this rider reflecting these requirements override any payment option, surrender option, or other distribution method that is inconsistent with such requirements.

Unless otherwise permitted under federal tax law, your entire interest in the Contract will be paid, or commence to be paid, no later than the Required Beginning Date, over:

- 1. Your life or the lives of you and your Beneficiary (as defined in IRC section 401(a)(9)); or
- 2. A certain period not extending beyond:
 - a) Your life expectancy; or
 - b) The joint and last survivor life expectancy of you and your Beneficiary.

If your entire interest is to be paid over a period greater than one year, the amount to be paid by December 31 of each year (including the year in which the Required Beginning Date occurs) will be made in accordance with the requirements of IRC section 401(a)(9), including:

- 1. The incidental death benefit requirements of IRC section 401(a)(9)(G); and
- 2. The minimum distribution incidental benefit requirement as required by IRC section 403(b)(10).

Payments must be made in periodic payments at intervals of no longer than one year. In addition, payments must be either non-increasing or may increase only as provided in federal tax law.

- d. **Annuity Benefits.** If you elect to receive your benefits in the form of annuity benefits, the payment option will be computed in order to comply with the requirements of IRC section 401(a)(9) and IRC Treasury Regulation section 1.401(a)(9)-6. If a guaranteed period of payments is selected under a payment option, the length of the period must not exceed the period permitted under Q&A-3 of IRC Treasury Regulation section 1.401(a)(9)-6 (except as otherwise provided by federal tax law).

13. Payment of Distributions. For you to receive any distribution from your Contract, we must receive a Written Notice of the amount you wish surrendered, subject to the following:

- a. The amount of the partial surrender must be at least \$500; and
- b. The balance in your annuity fund after the distribution must be at least \$1,000.

14. **Death Benefits.** Payment of death benefits under the Contract will be in accordance with IRC section 401(a)(9) and this section.

- a. **Death On or After Required Beginning Date.** Unless otherwise permitted under federal tax law, if you die after distribution of your interest in the Contract has begun, the remaining portion of your interest in the Contract (if any) will be distributed at least as rapidly as under the method of payment being used as of the date of your death.
- b. **Death Before Required Beginning Date.** Unless otherwise permitted under federal tax law, if you die before distribution of your interest in the Contract has begun, your entire interest will be distributed in accordance with provision 1, 2, or 3 below:

1. **Five-Year Rule.** Your entire interest in the Contract will be paid by December 31 of the calendar year containing the fifth anniversary of your death, unless you have a Beneficiary who elects to receive the entire interest under 2 or 3 below.
2. **Life Expectancy Rule.** The Beneficiary may elect to receive the entire interest over:
 - a) Such person's life; or
 - b) A period not extending beyond such person's life expectancy;

commencing on or before December 31 of the calendar year immediately following the calendar year in which you died. Such election by the Beneficiary must be: (a) irrevocable; and (b) made no later than December 31 of the calendar year immediately following the calendar year in which you died.

3. **Surviving Spousal Beneficiary.** If your Beneficiary is your surviving spouse, the Beneficiary may elect to receive the entire interest over:
 - a) Your spouse's life; or
 - b) A period not extending beyond your spouse's life expectancy;

commencing at any date on or before the later of:

- a) December 31 of the calendar year immediately following the calendar year in which you died; and
- b) December 31 of the calendar year in which you would have attained age 70½.

Such election by your surviving spouse must be: (1) irrevocable; and (2) made no later than the earlier of:

- a) December 31 of the calendar year containing the fifth anniversary of your death; and
- b) The date distributions are required to begin pursuant to IRC section 401(a)(9).

If your surviving spouse dies before distributions begin, the limitations of this item 14 (without regard to this subsection 3) will be applied as if your surviving spouse were the Owner.

Notwithstanding 1, 2, or 3 above, if you die after you elect to receive distributions and before you receive any payments under the Contract, the payments will be modified as necessary to comply with the requirements of IRC sections 401(a)(9) and 403(b)(10).

Distributions under this section are considered to have begun:

- a. If payments are made on account of your reaching your Required Beginning Date; or
- b. If prior to the Required Beginning Date, payments irrevocably commence to you over a period permitted and in an annuity form acceptable under IRC section 401(a)(9).

15. Direct Transfers, Exchanges and Rollovers. A Distributee may elect, at the time and in the manner prescribed by the Plan Sponsor and by us, to have any portion of an eligible rollover distribution (as defined in IRC section 402(c)(4)) paid directly to another eligible retirement plan (as defined in IRC sections 403(b)(8)(A)(ii) and 402(c)(8)(B)) as a direct transfer, exchange or rollover.

The direct transfer, exchange or rollover may be made:

- a. As permitted by law, including but not limited to IRC sections 403(b)(8), 403(b)(10), 403(b)(13) and 401(a)(31), as applicable, to tax-sheltered annuity contracts; and
- b. In the case of a plan-to-plan transfer or direct rollover, as permitted by the receiving eligible retirement plan.

A distributee, within the meaning of this item 15, means:

- a. You;
- b. Your surviving spouse; or
- c. Your spouse or former spouse who is the alternate payee under a QDRO with regard to the interest of the spouse or former spouse.

In the case of an eligible rollover distribution to the surviving spouse, an eligible retirement plan is:

- a. An individual retirement account; or
- b. An individual retirement annuity.

To the extent provided by federal tax law, amounts subject to distribution restrictions under the IRC may only be transferred to such a contract or account with the same or more stringent restrictions.

16. Amendment of this Rider. The provisions of this rider are intended to comply with the requirements of the IRC for section 403(b) tax-sheltered annuity contracts. We reserve the right to amend this rider at any time when necessary to assure the continued compliance of the Contract with the requirements applicable to a tax-sheltered annuity under IRC section 403(b) or any successor provision.

PART OF CONTRACT -- This rider is part of the Contract to which it is attached. All Contract terms will apply to this rider unless they: (a) have been changed by this rider; and (b) conflict with this rider.

STANDARD INSURANCE COMPANY

BY


J. Greg Ness
President


Holley Y. Franklin
Corporate Secretary

<i>SERFF Tracking Number:</i>	<i>STAN-125936550</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Standard Insurance Company</i>	<i>State Tracking Number:</i>	<i>41154</i>
<i>Company Tracking Number:</i>	<i>R-ERTSA(11/08) ET AL.</i>		
<i>TOI:</i>	<i>A10 Annuities - Other</i>	<i>Sub-TOI:</i>	<i>A10.000 Annuities - Other</i>
<i>Product Name:</i>	<i>Individual Annuities - TSA Riders</i>		
<i>Project Name/Number:</i>	<i>R-ERTSA(11/08) et al./</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: STAN-125936550

State: Arkansas

Filing Company: Standard Insurance Company

State Tracking Number: 41154

Company Tracking Number: R-ERTSA(11/08) ET AL.

TOI: A10 Annuities - Other

Sub-TOI: A10.000 Annuities - Other

Product Name: Individual Annuities - TSA Riders

Project Name/Number: R-ERTSA(11/08) et al./

Supporting Document Schedules

Review Status:

Satisfied -Name: EOV and Read. Cert.

12/10/2008

Comments:

Attachments:

TSA Riders -- EOV.pdf

TSA Riders -- Readability Certification.pdf

STANDARD INSURANCE COMPANY
1100 SW SIXTH AVENUE
PORTLAND, OREGON 97204

EXPLANATION OF VARIABILITY
INDIVIDUAL ANNUITIES
403(B) TAX-SHELTERED ANNUITY RIDERS

Re: 403(b) Annuity – Tax-Sheltered Annuity Rider Form No. R-NERTSA(11/08)
403(b) Annuity – ERISA Tax-Sheltered Annuity Rider Form No. R-ERTSA(11/08)

VARIABILITY – Variability, as noted within this Explanation of Variability, shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination

BRACKETS

- Soft Brackets { } – Denote that provision or text is optional, i.e. may be or may not be included in policy.
- Hard Brackets [] – Denote that provision or text is variable.

RIDERS

1. Address and Phone Number – Will insert the company home office address and phone number administering annuities.
2. Owner – Will insert name of Owner.
3. Contract Number – Will insert contract number.
4. Annuitant – Will insert name of Annuitant.
5. Rider Effective Date – Will insert rider effective date.
6. Contract Number (initial introductory paragraph) – Will insert contract number.
7. Premium; After Tax Amounts (top of page 3) -- Our system currently cannot track after-tax contributions for purposes of tax reporting. Therefore, this paragraph will be included. Once our system is able to track such, the paragraph will be omitted.
8. Signatures, Titles – Will insert signature and appropriate title of current company President and Corporate Secretary.

STANDARD INSURANCE COMPANY
1100 SW SIXTH AVENUE
PORTLAND, OREGON 97204

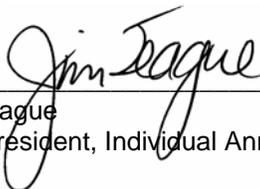
CERTIFICATION OF READABILITY

Re: 403(b) Annuity – ERISA Tax-Sheltered Annuity Rider Form No. R-ERTSA(11/08)
403(b) Annuity – Tax-Sheltered Annuity Rider Form No. R-NERTSA(11/08)

I hereby certify that with respect to the above-referenced forms, the forms meet or exceed the minimum reading ease score and all other readability requirements of your State.

<u>Form Number</u>	<u>Flesch Reading Ease Score</u>
R-ERTSA(11/08*)	53.0
R-NERTSA(11/08)*	52.0

*Drafted using language to conform to applicable IRC sections for 403(b) plans.



Jim Teague
Vice President, Individual Annuities

December 11, 2008

Date