

SERFF Tracking Number: STAN-126764066 State: Arkansas
Filing Company: Standard Insurance Company State Tracking Number: 46480
Company Tracking Number: TSAF_08/10
TOI: A03G Group Annuities - Deferred Variable Sub-TOI: A03G.002 Flexible Premium
Product Name: TSAF_08/10
Project Name/Number: TSAF_08/10

Filing at a Glance

Company: Standard Insurance Company

Product Name: TSAF_08/10

SERFF Tr Num: STAN-126764066 State: Arkansas

TOI: A03G Group Annuities - Deferred Variable SERFF Status: Closed-Approved-
Closed State Tr Num: 46480

Sub-TOI: A03G.002 Flexible Premium

Co Tr Num: TSAF_08/10

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Rachel Crowley, Billie Jo Hayhurst
Disposition Date: 08/16/2010

Date Submitted: 08/12/2010

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: TSAF_08/10

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Overall Rate Impact:

Group Market Type: Employer, Trust

Filing Status Changed: 08/16/2010

Explanation for Other Group Market Type:

State Status Changed: 08/16/2010

Deemer Date:

Created By: Billie Jo Hayhurst

Submitted By: Billie Jo Hayhurst

Corresponding Filing Tracking Number:

Filing Description:

Enclosed, please find the forms which are being submitted to your department for filing and approval.

Upon approval, these forms will be attached to and made part of our Group Annuity Contract Form GAC (01/99) approved by your office on March 3, 1999. This Group Annuity Contract serves as a funding vehicle for pension, profit-sharing, or deferred compensation plans.

The Stable Asset Fund Rider, TSAF_08/10, is an optional fund election that is valued daily. The Schedule B_08/10 will always be issued along with this rider.

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The Schedule A_08/10 will be issued with any Group Annuity Contract Form GAC (01/09), replacing the previously approved Form SCHED-A (04/02).

Company and Contact

Filing Contact Information

Billie Jo Hayhurst, Compliance Analyst bhayhurs@standard.com
 1100 SW Sixth Ave 971-321-3351 [Phone]
 P8A 971-321-7998 [FAX]
 Portland, OR 97204

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

Filing Fees

Fee Required? Yes
 Fee Amount: \$150.00
 Retaliatory? No
 Fee Explanation: Rider and Schedules 3@\$50
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Standard Insurance Company	\$150.00	08/12/2010	38736622

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/16/2010	08/16/2010

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Disposition

Disposition Date: 08/16/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Form	TSAF Rider_0810		Yes
Form	SCHEDULE A_0810		Yes
Form	SCHEDULE B_0810		Yes

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Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	TSAF_08/10	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	TSAF Rider_0810	Initial		0.000	TSAF Rider_0810.pdf
	Schedule A	Schedule Pages	SCHEDULE A_0810	Initial		0.000	SCHEDULE A_0810.pdf
	Schedule B	Schedule Pages	SCHEDULE B_0810	Initial		0.000	SCHEDULE B_0810.pdf

STANDARD INSURANCE COMPANY

The Standard Stable Asset Fund Rider

This Rider is made a part of the Group Annuity Contract between you and our Company. All the terms used in this Rider have the same meaning as those described in the Contract.

- A. Description.** We will establish a Standard Stable Asset Fund (the Stable Asset Fund) when a Deposit or transfer from the Plan is first directed into the Stable Asset Fund. The Stable Asset Fund will be in the nature of an account showing a general liability against us on your behalf. As such, there will be no particular segregated or identifiable assets ascribed to it. Withdrawals from and transfers to and from the Stable Asset Fund are permitted as described in Item E. below.

The value of the Stable Asset Fund is an amount equal to (A) minus (B), where:

A is the sum of:

- (1) the deposits to the Stable Asset Fund;
- (2) transfers into the Stable Asset Fund from any other Investment Fund; and
- (3) interest credited to the Stable Asset Fund.

B is the sum of:

- (1) the asset charge for the calendar quarter; and
- (2) Transfers from the Stable Asset Fund to another Investment, or distributions from the Stable Asset Fund.

The Stable Asset Fund is valued daily.

- B. Determination of the Stable Asset Fund Interest Rate.** Prior to the beginning of each calendar quarter, we will declare the minimum effective quarterly interest rate for the upcoming calendar quarter. We will notify you each quarter of the applicable interest rate for the upcoming quarter.

We will credit interest to your Account each day, at a rate not less than the minimum effective quarterly interest rate declared in advance.

- C. Asset Fees.** The Asset Fee charged for certain expenses incurred in the establishment, maintenance and operation of the Stable Asset Fund is shown in Schedule B.
- D. Limit on Competing Funds.** This Stable Asset Fund may not be offered as a Plan option if any other competing fund is offered by the Plan. For these purposes, a competing fund is defined as a money market mutual fund, another stable value fund, or a cash equivalent fund. We have absolute discretion in determining

whether a particular investment option is a competing investment vehicle.

E. Withdrawals, Limitation of Liability. The following supersedes in its entirety and replaces **Article IV - Benefits or Withdrawals** of the Group Annuity Contract.

1. Written Notice. We must receive Written Notice from you regarding the proposed withdrawal from the Stable Asset Fund at our Home Office prior to the date of the proposed withdrawal.

2. Contractowner Withdrawals. Contractowner withdrawals (described below) will not be made before twelve (12) months after the date we receive your Written Notice of the request for a withdrawal. We may grant an earlier withdrawal if we determine that there are sufficient cash assets to satisfy the withdrawal and that the withdrawal will not be otherwise detrimental to the Stable Asset Fund or other investors in the Stable Asset Fund.

Contractowner withdrawals are withdrawals or transfer requests directly or indirectly arising out of corporate acts such as spin-offs, divestitures, corporate relocations, layoffs, retirement incentive programs, partial or total Plan terminations, termination of this Contract or Rider, or the liberalization of Plan withdrawal or transfer rules.

3. Participant-Initiated Withdrawals. Participant-initiated withdrawals (described below) will be made as soon as administratively possible upon receipt of valid instructions from a Participant. We may require reasonable proof that a Participant-initiated withdrawal is being made consistent with the terms of the Plan and this Contract and Rider. We reserve the right to delay any participant-initiated withdrawal for twelve (12) months if the participant-initiated withdrawal exceeds 50% of the total Plan assets invested in the Stable Asset Fund. We may grant an earlier withdrawal if we determine that there are sufficient cash assets to satisfy the withdrawal and that the withdrawal will not be otherwise detrimental to the Stable Asset Fund or other investors in the Stable Asset Fund.

Participant-initiated withdrawals are withdrawals requested by Plan participants for purposes of financial hardship, termination of employment (except for termination related to corporate acts, such as those enumerated in Item 2, above) retirement, disability, death, transfers among investment funds, participant loans (if applicable), and annuity purchases. Participant-initiated withdrawals also include the cash-out of the present value of a Participant's benefits or account balance as allowed by the terms of the Plan for small benefits, for example \$5,000 or less.

4. Delay Due to Market Disruption. Additionally, we may defer honoring any withdrawal request or other payment obligations for any reasonable period of time if, due to the closing or other disruption of financial markets or exchanges, we are unable to prudently liquidate the necessary assets to satisfy the request. Such a deferral generally will be limited to a period commensurate with the market

disruption.

5. Delay for Contract Termination. We reserve the right to discontinue Participant-initiated withdrawals from the date we receive any notice of termination of the Contract or this Rider.

6. General Liability. Our general liability to you at any time shall be limited to (1) the balance then credited to the Stable Asset Fund, (2) plus any earnings accrued, but not yet credited; (3) less any fees which have accrued, but have not yet been paid directly to us. At no time shall we make payments to you under this Contract in excess of this limit. We will not be responsible for the lack of sufficient funds under this Contract to provide benefits or otherwise meet any funding requirements for your Plan under applicable law.

F. Modification. We reserve the right to change the mode of operation of the Stable Asset Fund, but only as to contributions or transfers directed to this Account on or after the effective date of the modification. The effective date of any modification shall be the first day of the next calendar quarter. We shall deliver a Written Notice to you at your last known business address at least sixty (60) days before the modification becomes effective.

G. Contract Termination. Upon termination of the Group Annuity Contract or this Stable Asset Rider, assets will be paid out in accordance with the provisions of Item E of this Rider regarding Contractowner Withdrawals. We may require such indemnities as we deem appropriate as a condition for paying out the funds as requested, or we may refuse to pay out any funds if, in our opinion under all the facts and circumstances known to us at the time, the payout might subject us to liability for a breach of duty pursuant to applicable law.

SCHEDULE A

TABLE OF GUARANTEED MAXIMUM RATE TO PURCHASE \$1.00 OF MONTHLY RETIREMENT BENEFIT

For each optional form of annuity payment a Guaranteed Maximum Rate to purchase \$1 of monthly retirement is defined based on the following assumptions:

1. 1994 Group Annuity Mortality Table with a projection factor to year of first payment
2. Interest rate of 3%
3. Single life rates use 100% female mortality
4. Joint life factors are blended 50% male and 50% female. Joint mortality improvement factors are an arithmetic average of 50% male and 50% female.

These rates are guaranteed for the duration of this Contract for the benefits of current Plan Participants. We reserve the right to change the Guaranteed Maximum Rates for the benefits of Participants who enter the Plan after we give sixty (60) days Written Notice of the change.

Available Annuities are:

- A. Life Annuity** – Monthly income payable for the life of the annuitant only, with no payments after the annuitant's death.
- B. Certain and Life Annuity** – Monthly income payable for the life of the annuitant with the provision that if the annuitant should die after commencement of payments, but before the end of a certain period of 60, 120, or 180 months, as elected, payments will be continued for the remainder of certain period to a designated beneficiary; PROVIDED, however, that the certain period election shall not extend beyond any applicable limit imposed by law.
- C. Joint and Survivor Annuity** – Monthly income payable for the life of the annuitant, and thereafter for the life of a designated contingent annuitant. Monthly payments to the contingent annuitant may be the same amount as, one-half of, or two-thirds of the monthly payments to the annuitant, as you specify.

At our option, we may choose to pay in cash the amount for which could purchase the benefit if the annuity benefit is less than \$100 annually.

**SCHEDULE B
ASSET-BASED FEE
THE STANDARD STABLE ASSET FUND**

**This Schedule is effective on the Contract Date and continues until
modified pursuant to Article VI, B.4.**

For assets held in the Standard Stable Asset Fund, the following asset-based fee is charged for certain expenses incurred in the establishment, maintenance and operation of the Fund: [range - 10 to 20 bps]

Any other special services performed will be billed at a rate commensurate with the time and expense involved.

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Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Flesch Certification

Comments:

Satisfys rules 19 and 49. Flesch Certification not required per section 23-80-204(b)(3).

Item Status:

Status

Date:

Satisfied - Item: Application

Comments:

Attached is a copy of Form RP-6866 previously approved by your state on October 24, 1997.

Attachment:

approved Application RP-6866.pdf

STANDARD INSURANCE COMPANY

People. Not just policies.®

Application for Retirement Plan Services

Full legal name and address of Applicant:

ABC CORPORATION
Name of corporation, organization or trust

123 ANY STREET
Address

ANYTOWN, USA 00001
City/State/Zip

Plan Name ABC CORPORATION EMPLOYEES RETIREMENT SERVICES

APPROVED

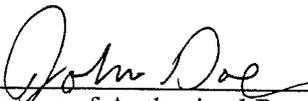
OCT 24 1997

INSURANCE COMMISSIONER
STATE OF ARKANSAS

As an authorized representative of the retirement plan named above, I request that Standard Insurance Company provide financial services pursuant to a group annuity contract, and, if applicable, administrative services, as specified on data sheets.

A check for \$ 9999.99 payable to Standard Insurance Company is enclosed as a pre-payment of installation, financial and administration expenses. In the event that the contract is not adopted on behalf of the plan, this amount will be refundable less any reasonable expenses which Standard Insurance Company has incurred to the date that Standard is notified that the contract will not be adopted. Such expenses will include Standard's employees' time, printing, travel and other expenses as may be reasonably incurred.

In signing below, I acknowledge that I have reviewed this application. If I am signing on behalf of a corporation, organization or trust, I certify that I have been expressly authorized to do so.


Signature of Authorized Representative

PRESIDENT
Title

JOHN DOE
Print or Type Name of Authorized Representative

JANUARY 1, 1998
Date

Original to Standard Insurance Company