

<i>SERFF Tracking Number:</i>	<i>STAN-127692180</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Standard Insurance Company</i>	<i>State Tracking Number:</i>	<i>49968</i>
<i>Company Tracking Number:</i>	<i>SCHED-B (10/11)</i>		
<i>TOI:</i>	<i>A02.1G Group Annuities - Deferred Non-Variable and Variable</i>	<i>Sub-TOI:</i>	<i>A02.1G.002 Flexible Premium</i>
<i>Product Name:</i>	<i>SCHED-B (10/11)</i>		
<i>Project Name/Number:</i>	<i>SCHED-B (10/11)/SCHED-B (10/11)</i>		

Filing at a Glance

Company: Standard Insurance Company

Product Name: SCHED-B (10/11)

TOI: A02.1G Group Annuities - Deferred Non-Variable and Variable

Sub-TOI: A02.1G.002 Flexible Premium

Filing Type: Form

SERFF Tr Num: STAN-127692180 State: Arkansas

SERFF Status: Closed-Approved-Closed State Tr Num: 49968

Co Tr Num: SCHED-B (10/11)

State Status: Approved-Closed

Reviewer(s): Linda Bird

Authors: Rachel Crowley, Billie Jo Hayhurst

Disposition Date: 10/10/2011

Date Submitted: 10/06/2011

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: SCHED-B (10/11)

Project Number: SCHED-B (10/11)

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Employer, Trust

Filing Status Changed: 10/10/2011

State Status Changed: 10/10/2011

Created By: Billie Jo Hayhurst

Corresponding Filing Tracking Number:

Filing Description:

Enclosed, please find the above mentioned form which is being submitted to your department for filing and approval.

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small and Large

Overall Rate Impact:

Deemer Date:

Submitted By: Billie Jo Hayhurst

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

SERFF Tracking Number: STAN-127692180 *State:* Arkansas
Filing Company: Standard Insurance Company *State Tracking Number:* 49968
Company Tracking Number: SCHED-B (10/11)
TOI: A02.1G Group Annuities - Deferred Non-Variable and Variable *Sub-TOI:* A02.1G.002 Flexible Premium
Product Name: SCHED-B (10/11)
Project Name/Number: SCHED-B (10/11)/SCHED-B (10/11)

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	10/10/2011	10/10/2011

SERFF Tracking Number: STAN-127692180 *State:* Arkansas
Filing Company: Standard Insurance Company *State Tracking Number:* 49968
Company Tracking Number: SCHED-B (10/11)
TOI: A02.1G Group Annuities - Deferred Non- *Sub-TOI:* A02.1G.002 Flexible Premium
Variable and Variable
Product Name: SCHED-B (10/11)
Project Name/Number: SCHED-B (10/11)/SCHED-B (10/11)

Disposition

Disposition Date: 10/10/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: STAN-127692180 *State:* Arkansas
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Company Tracking Number: SCHED-B (10/11)
TOI: A02.1G Group Annuities - Deferred Non-Variable and Variable *Sub-TOI:* A02.1G.002 Flexible Premium
Product Name: SCHED-B (10/11)
Project Name/Number: SCHED-B (10/11)/SCHED-B (10/11)

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	No	No
Supporting Document	Application	Yes	Yes
Supporting Document	Life & Annuity - Acturial Memo	No	No
Form	SCHED-B (10/11)	Yes	Yes

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Company Tracking Number: SCHED-B (10/11)
TOI: A02.1G Group Annuities - Deferred Non-Variable and Variable *Sub-TOI:* A02.1G.002 Flexible Premium
Product Name: SCHED-B (10/11)
Project Name/Number: SCHED-B (10/11)/SCHED-B (10/11)

Form Schedule

Lead Form Number: SCHED-B (10/11)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	SCHED-B (10/11)	Schedule Pages	SCHED-B (10/11)	Initial			SCHED-B 1011.pdf

SCHEDULE B ASSET-BASED FEES

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

For assets held in this Contract, asset-based fees equal the Financial Service Fee plus the Recordkeeping Fee.

Financial Service Fee

The daily Financial Service Fee is determined by applying a daily rate to all assets held in this Contract each day. The daily rate is the applicable Annual Rate from the table below divided by the number of days in the calendar year. [The applicable Annual Rate is based on total assets in the Contract at the end of the prior business day.]

[Annual Financial Service Fee = [2.00%]]

[Assets	Annual Rate	[Annual Asset Transfer Rate *
[Up to \$2.5 million]	[2.00%]	[1.00%]
[\$2.5 to \$5.0 million]	[2.00%]	[1.00%]
[\$5.0 to \$8.0 million]	[2.00%]	[1.00%]
[\$8.0 to \$12.0 million]	[2.00%]	[1.00%]
[\$12.0 to \$16.0 million]	[2.00%]	[1.00%]
[\$16.0 to \$20.0 million]	[2.00%]	[1.00%]
[\$20.0 million or more.]	[2.00%]]	[1.00%]]

[*The Annual Asset Transfer Rate is added to the Annual Rate and will apply only until the asset transfer charge is reduced to zero. The asset transfer charge represents the liquidation adjustment imposed by the Plan's prior financial service provider.]

Recordkeeping Fee

The annual Recordkeeping Fee is .25% of the assets held in this Contract. However, certain Investment Fund managers pay plan administration allowances to Standard, [100% of which] [a portion of which] is passed through by Standard to reduce this Fee. The allowance, if any, for each Fund is deducted from .25% to arrive at the Annual Rate. Allowances are subject to change under the terms of Standard's agreement with the Fund managers.

The Recordkeeping Fee is applied daily. The applicable Annual Rate is divided by the number of days in the calendar year. The resulting daily rate is multiplied by the value of assets in that Investment Fund each day to determine the daily Recordkeeping Fee.

[Pooled Contracts

Contract numbers [_____ and _____] will be included in determining total assets for purposes of these fees.]

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

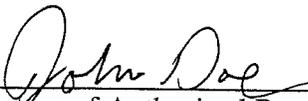
OCT 24 1997

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