

**Ratings**

**STANDARD INSURANCE COMPANY**

**-FINANCIAL STRENGTH RATINGS-**

**Standard & Poor's** – AA- (Very Strong) - 4<sup>th</sup> of 20 rankings

**Moody's** – A1 (Good) - 5<sup>th</sup> of 21 rankings

**A.M. Best** – A (Excellent) - 3<sup>rd</sup> of 13 rankings

As of August 2008

**THE STANDARD LIFE INSURANCE COMPANY OF  
NEW YORK**

**-FINANCIAL STRENGTH RATING-**

**A.M. Best** – A (Excellent) – 3<sup>rd</sup> of 13 rankings

As of August 2008

**STANCORP FINANCIAL GROUP, INC.**

**-LONG TERM SENIOR DEBT RATINGS-**

**Standard & Poor's:** A-

**Moody's:** Baa1

**A.M. Best:** bbb+

As of August 2008