

Ratings

STANDARD INSURANCE COMPANY

-FINANCIAL STRENGTH RATINGS-

Standard & Poor's – AA- (Very Strong) - 4th of 20 rankings

Moody's – A1 (Good) - 5th of 21 rankings

A.M. Best – A (Excellent) - 3rd of 13 rankings

As of August 2008

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

-FINANCIAL STRENGTH RATING-

A.M. Best – A (Excellent) – 3rd 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