Focused Growth Annuity Overview

The Standard®

Focused Growth Annuity

The Focused Growth Annuity 3, 5, 7 and 10

The Focused Growth Annuity (FGA) is a single premium deferred annuity that offers a robust set of features to optimize growth potential. The FGA is an ideal choice for a long-term saver who can appreciate tax-deferred growth and wants limited access to funds.

Issue Ages

• Focused Growth Annuity 3 and 5: Owners age 18–93* and for annuitants age 0–93*
• Focused Growth Annuity 7: Owners age 18–90 and for annuitants age 0–90
• Focused Growth Annuity 10: Owners age 18–80 and for annuitants age 0–80

Tax Qualified Options — These annuities may be established as an IRA (Traditional, Roth or SEP), 403(b) Tax-Sheltered Annuity or Qualified Pension. Non-qualified funds may also be used to establish the annuity.

Premium — The minimum premium amount for the annuity is $15,000 and the maximum is $1,000,000. Greater amounts may be possible if preapproved by The Standard before you submit an application. Additional premium payments may be made during the first 90 days of the contract.

Interest Rate Lock — If available at the time of purchase, this would allow The Standard to hold a rate for a set time period from the home office receipt of a request for a rollover, transfer or exchange. If the funds were received within this window, the client would receive the greater of the held interest rate or the current interest rate. If the premium is received after the rate-lock period, it would receive the interest rate in effect at the time the premium is received. For more specific information, please contact The Standard.

*The purchase of the annuity for those age 91-93 must be for transfer-of-wealth or estate-planning purposes.

Focused Growth Annuity – KEY FEATURES

Initial Rate Guarantee Period

- We guarantee the annual interest rate in effect at the time you buy the annuity for 3, 5, 7 or 10 years, depending on the option selected. Interest is calculated and credited daily.
- At the end of the term, your client may withdraw their money or automatically start a new guaranteed-rate period.

Subsequent Rate Guarantee Period

- If your client chooses to continue their annuity, new interest rate guarantee periods and surrender-charge periods automatically begin at the end of the initial term, then again at the end of each subsequent term.*
- All subsequent terms will be for the same duration as the initial guarantee period. For example, if your client selected a Focused Growth Annuity 3, all subsequent guarantee periods will be 3 years.
- During the first 30 days of each term, your client may withdraw some or all of their funds without a surrender charge or market value adjustment.
- The Standard sets a new interest rate at the beginning of each subsequent rate guarantee period, and we guarantee the rate for that period. The new rate may be higher or lower than the interest rate of the initial rate guarantee period.

*Subject to restrictions in Florida; refer to the FGA Broker's Sales Guide for further information.

Focused Growth Annuity – KEY FEATURES

At the end of each guarantee period, new interest rate guarantee periods and surrender-charge periods automatically begin.* During the first 30 days of each subsequent surrender-charge period, clients may withdraw some or all of your funds without a surrender charge.

Focused Growth Annuity 3

- 3-Year Rate Guarantee Periods, 3-Year Market Value Adjustment Periods
- 3-Year Surrender-Charge Periods (9.4%, 8.5%, 7.5%)

Focused Growth Annuity 5

- 5-Year Rate Guarantee Periods, 5-Year Market Value Adjustment Periods
- 5-Year Surrender-Charge Periods (9.4%, 8.5%, 7.5%, 6.5%, 5.5%)

Focused Growth Annuity 7

- 7-Year Rate Guarantee Periods, 7-Year Market Value Adjustment Periods
- 7-Year Surrender-Charge Periods (9.4%, 8.5%, 7.5%, 6.5%, 5.5%, 4.5%, 3.5%)

Focused Growth Annuity 10

- 10-Year Rate Guarantee Periods, 10-Year Market Value Adjustment Periods
- 10-Year Surrender-Charge Periods (9.4%, 8.5%, 7.5%, 6.5%, 5.5%, 4.5%, 3.5%, 2.5%, 1.5%, 0.5%)

*Subject to restrictions in Florida; refer to the FGA Broker's Sales Guide for further information.

Focused Growth Annuity – KEY FEATURES

Joint Owner and Joint Annuitant — The Focused Growth Annuity series allows joint ownership and/or joint annuitants.

Market Value Adjustment

Surrender-Charge-Free (and MVA Free) Withdrawal Options

- First 30 days of each subsequent surrender charge period
- Regularly scheduled payments of interest earnings
- Required minimum distributions
- Terminal conditions*
- Nursing home residency*
- Death benefits
- Annuitization

*Applies after the first contract year. May not be available in all states.

Focused Growth Annuity at a Glance

Product	Rate Guarantee	Surrender Period	MVA	Principal Guarantee	Surrender-Free Withdrawals	Additional Features
Focused Growth Annuity 3	3 years	3 years 9.4%, 8.5%, 7.5% 30-Day Window	3 years	No	first 30 days of subsequent terms, interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, RMDs	full accumulated value at death. Issue age 0-93[1]
Focused Growth Annuity 5	5 years	5 years 9.4%, 8.5%, 7.5%, 6.5%, 5.5% 30-Day Window	5 years	No	first 30 days of subsequent terms, interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, RMDs	full accumulated value at death. Issue age 0-93[1]
Focused Growth Annuity 7	7 years	7 years 9.4%, 8.5%, 7.5%, 6.5%, 5.5%, 4.5%, 3.5% 30-Day Window	7 years	No	first 30 days of subsequent terms, interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, RMDs	full accumulated value at death. Issue age 0-90
Focused Growth Annuity 10	10 years	10 years 9.4%, 8.5%, 7.5%, 6.5%, 5.5%, 4.5%, 3.5%, 2.5%, 1.5%, 0.5% 30-Day Window	10 years	No	first 30 days of subsequent terms, interest payments, nursing home waiver, terminal condition waiver, death benefit, annuitization, RMDs	full accumulated value at death. Issue age 0-80

1. The purchase of the annuity for those age 91-93 must be for transfer-of-wealth or estate-planning purposes.

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Market Value Adjustment

Why a Market Value Adjustment (MVA)? — The MVA helps optimize the growth potential of the Focused Growth Annuity and Advantage Growth Annuity over the long term. It helps protect the insurance company against investment losses due to early withdrawals from the annuity, and allows the insurance company to generally offer a more competitive rate. For those clients who do not plan on taking distributions beyond the penalty-free withdrawals allowed during the surrender-charge period, the MVA can work to their advantage by helping them receive a more competitive interest rate.

How it Works — During the market value adjustment period an MVA will be applied to withdrawals or surrenders. This adjustment is based on changes in index rates and may increase or decrease the annuity's surrender value. The contract details how this adjustment is calculated, but generally, if interest rates have risen since the annuity purchase, the adjustment will decrease the surrender value; if interest rates have fallen, the adjustment will increase the surrender value.

In a withdrawal scenario where the surrender charge is being waived, the market value adjustment will also be waived.

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Market Value Adjustment Examples

A market value adjustment applies to withdrawals or surrenders that are subject to a surrender charge. We base the adjustment on a formula that takes into account changes in the MVA Index at that time. We will waive the MVA when the surrender charge is waived.

The MVA can increase or decrease the surrender value of the annuity. Generally, if interest rates have risen since the beginning of the current surrender-charge period, the MVA will decrease the surrender value. If interest rates have fallen, the MVA will increase the surrender value.

See the examples below of an MVA using our FGA 5 and FGA 7 surrender charge schedules.

Focused Growth Annuity 5				**Focused Growth Annuity 7**			
End of year	**Unchanged at 3.00%**	**Increased to 5.00%**	**Decreased to 1.00%**	**End of year**	**Unchanged at 3.00%**	**Increased to 5.00%**	**Decreased to 1.00%**
1	9.4%	13.8%	5.0%	1	9.4%	13.9%	4.9%
2	8.5%	13.8%	2.8%	2	8.5%	15.2%	1.8%
3	7.5%	11.1%	3.6%	3	7.5%	14.5%	-0.2%
4	6.5%	8.4%	4.5%	4	6.5%	11.9%	0.7%
5	5.5%	5.7%	5.3%	5	5.5%	9.2%	1.6%
				6	4.5%	6.5%	2.4%
				7	3.5%	3.7%	3.3%

For example only; results may vary