

# Focused Growth Annuity

A Single-Premium Deferred Annuity With Competitive Rates and a Choice of Guarantees



- 45-Day Rate Lock
- Additional Premium accepted in first 90 Days
- Issue to Age 90 on the FGA 5, 6 & 7; issue to age 80 on the FGA 10
- \$15,000 to \$1,000,000 initial premium (higher amounts may be permitted with prior home-office approval)
- Focused Growth Annuity 5
  - 5-Year Rate Guarantee
  - 5-Year Market Value Adjustment period
  - 5-Year Surrender-Charge period (8%, 7%, 6%, 5%, 4%)
- Focused Growth Annuity 6
  - 6-Year Rate Guarantee
  - 6-Year Market Value Adjustment period
  - 6-Year Surrender-Charge period (8%, 7%, 6%, 5%, 4%, 3%)
- Focused Growth Annuity 7
  - 7-Year Rate Guarantee
  - 7-Year Market Value Adjustment period
  - 7-Year Surrender-Charge period (8%, 7%, 6%, 5%, 4%, 3%, 2%)
- Focused Growth Annuity 10
  - 10-Year Rate Guarantee
  - 10-Year Market Value Adjustment Period
  - 9-Year Surrender-Charge period (8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0.9%)
- No Automatic Surrender Reset
- No Annual Contract Fees
- Surrender-Charge-Free (and MVA-Free) Withdrawal Options
  - Payments of Interest Earnings (beginning immediately)
  - Nursing Home Waiver
  - Terminal Condition Waiver
  - Death Benefit
  - Annuitization
  - IRS Required Minimum Distributions

The Focused Growth Annuity is a product of Standard Insurance Company; availability varies by state. Policies: SPDA (9/03), SPDA-MVA, ICC10-SPDA. Riders: R-EIO, R-NHB, R-TCB, R-MVAR, R-DB, SWO-DEF, R-ERTSA, R-NERTSA, IRA, Roth IRA, R-QPP, ICC10-R-MVAR, ICC10-R-ANN, ICC10-R-EIO, ICC10-R-TCB, ICC10-R-NHB, ICC10-R-ERTSA, ICC10-R-NERTSA, ICC10-R-QPP. The FGA products contain an MVA feature. Surrender charges may apply to withdrawals during the surrender period. A 10% IRS penalty may apply to withdrawals prior to age 59½. The nursing home waiver is not available in Massachusetts; state-specific conditions apply to the terminal condition waiver. The annuity is not guaranteed by any bank or credit union and is not insured by the FDIC or any other governmental agency. The purchase of an annuity is not a provision or condition of any bank or credit union activity. Some annuities may go down in value.

Focused Growth Annuity  
SI 17552 (1/17)



The Focused Growth Annuity offers a robust set of features to optimize growth potential. Few taxable investments provide this blend of safety, growth and flexibility.

Standard Insurance Company  
1100 SW Sixth Avenue  
Portland OR 97204

(800) 378.4578  
[www.standard.com/annuities](http://www.standard.com/annuities)

**Not For Use With Consumers**