

Branching Out To Annuities

When CDs Just Don't Make The Cut!



Mr. and Mrs. Johnson have bought multiple CDs over the past several years from their bank. They feel comfortable and secure buying products that have the FDIC guarantee from a well established bank with high name recognition. But the low returns on their CDs and the hassle of including their 1099 for taxes each year have prompted them to look for an alternative financial option.

Sound Familiar?

Then get to know The Standard. We offer consumer friendly annuity products backed by our financial strength, and stability from over 100+ years in the insurance business.

When your client purchases an annuity from The Standard, it is backed by our extensive history and continual stability. For an insurance and asset management company, there is nothing more important than financial strength. Our balance sheet is the cornerstone of our financial strength and has provided us with a foundation for profitability through a wide range of economic cycles.

In the July 2011 issue of Best's Review, Standard Insurance Company was recognized for maintaining an "A" rating or higher from A.M. Best Company since 1928. The Standard was honored to be among one of only 11 life/health insurers to consistently achieve an "A" rating or higher for more than 75 years. Given the rapidly evolving markets, changing customer needs and challenging economic times, this is a significant accomplishment. We are proud of this longstanding track record of financial strength.

Transform your retirement dreams into reality with The Standard.

Annuities are not (a) insured by the FDIC or any federal government agency, (b) deposits of or guaranteed by any bank or credit union and (c) a provision or condition of any bank or credit union activity. Some annuities are subject to investment risk and may lose value. A surrender charge may apply during the surrender period, and a 10% penalty may apply to withdrawals prior to age 59 ½.

May I Provide More Information?

An annuity from The Standard offers:

- Tax Deferred Growth
 - Flexible Access to Funds
 - Competitive Rates
 - 100+ Years of Financial Strength and Stability
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