

## Simple. Straightforward.

Annuities With You In Mind



### Consumer-Focused Annuities

The Standard is committed to offering consumer-focused annuities that benefit you and your clients. Our annuities are simple and straightforward; easy to understand - easy to explain.

- **Liquidity.** Access to funds with surrender-charge-free withdrawal options.
- **Transparency.** No automatic reset of surrender charges.
- **History.** The Standard publishes renewal rate histories for several of our guaranteed rate products.
- **Stability.** The Standard has maintained an “A” rating or higher from A.M. Best for more than 75 years.
- **Guarantees.** Minimum interest crediting rate and full account value payable to beneficiaries by lump sum upon death.

Our annuities also have guaranteed returns and the advantages of tax deferral and compounded growth with flexible access to your money along the way!

### The Standard's Commitment

We are committed to offering good quality renewal rates for products both in and out of their surrender charge period. As we continue through the challenges of the economic headwinds, The Standard maintains a strong capital position and solid ratings.

For great products and great service, get to know 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?

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**Few taxable investments  
can compete with the  
blend of safety, growth  
and flexibility provided  
by an annuity from The  
Standard.**

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