



## What Is The Cost Of Waiting?

If You Are Waiting For Interest Rates To Go Up,  
You May Be Missing Out!



### What Are You Waiting For?

Even in a low interest-rate environment, an annuity's compounded growth and tax-deferral can grow your savings faster than you may think. If you are waiting for interest rates to go up before buying an annuity, you may be missing out!

If you put your \$50,000 into a 5-year guaranteed annuity paying 2.00%, you would be guaranteed \$55,204 at the end of five years, less any withdrawals you may have taken.

That's tax-deferred, compounded growth, a minimum guaranteed return and flexible access to your money along the way! Few taxable investments can compete with this blend of safety, growth and flexibility.

### Here's Another Way To Look At It

If you waited just ONE year before buying the annuity, your \$50,000 would have to earn 2.51% annually for four years to catch up with the annuity's earnings of \$55,204.

If you waited TWO years before buying the annuity, your \$50,000 would have to earn 3.36% annually for three years to achieve the same \$55,204 you would have been guaranteed had you owned the annuity all along.

An annuity from The Standard may be just the solution to meet your financial needs. We offer a variety of annuities and withdrawal options so you can select the one that fits your lifestyle and helps achieve your financial goals. Help 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?

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**A deferred annuity can  
provide principal  
protection, no matter  
what's happening on  
Wall Street.**

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Standard Insurance Company  
1100 SW Sixth Avenue  
Portland OR 97204

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