



Index Rate Caps Index Select Annuity 5

5-year surrender charge period
7,6,5,4,2%

4.50%
\$15,000 Minimum

4.75%
\$100,000 Minimum

Fixed Interest Account: 2.00%

Index Select Annuity 7

7-year surrender charge period
7,6,5,4,3,2,1%

4.60%
\$15,000 Minimum

4.85%
\$100,000 Minimum

Fixed Interest Account: 2.00%

You're Good At Creating That Secure Feeling

Index Select Annuity

Standard Insurance Company's Index Select Annuity is a single premium deferred index annuity that offers an ideal combination of growth potential and safety. You'll enjoy the benefits of tax deferral, along with returns directly linked to the upside performance of the S&P 500® index. It's a premier choice for disciplined savers who want to benefit from an index annuity with the highest rate cap available at The Standard.

- Index Interest Account
 - Index Term: annual point-to-point
 - 100% participation in S&P 500® up to Index Rate Cap
- Fixed Interest Account: 1-Year rate guarantee
- Market Value Adjustment Feature
- Guaranteed Minimum Accumulation Benefit
- Assurance of a fixed-interest account option
- Potential for account growth as the S&P 500 index grows
- Benefits of a fixed-annuity contract
- Automatic account rebalancing
- No automatic surrender reset
- Withdrawals with no surrender charge:
 - 10% annual withdrawals (after first year)
 - Nursing home and terminal condition waivers – partial index credit available
 - IRS required minimum distributions
 - Death benefits partial index credit available
 - Annuitization (subject to rules) with partial index credit available



"S&P 500®" is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by Standard Insurance Company. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the Product. The S&P index does not reflect dividends paid on the underlying stocks.

Rates effective 10/01/19; initial rates offered are subject to change. The Index Select Annuity 5 and 7 are products of Standard Insurance Company; availability varies by state. Policies: ICC11-SPDA-IA2, SPDA-IA2. Riders: ICC13-R-GMAB, ICC11-R-PTP, ICC11-R-MVA, ICC10-R-POF, ICC11-R-TCB, ICC11-R-NHB, ICC11-R-ANN, ICC11-R-DB, ICC11-R-ANNDW, ICC11-R-IRA, ICC11-R-Roth IRA, ICC10-R-ERTSA, ICC10-R-NERTSA, ICC10-R-QPP, ICC11-R-SEPP, R-PTP, R-MVA, R-POF, R-TCB, R-NHB, R-GMAB, R-ANN, R-DB, R-ANNDW, R-IRA, R-Roth IRA, R-ERTSA, R-NERTSA, R-QPP, R-SEPP-IA. The ISA products include an MVA provision. Surrender charges may apply to withdrawals during the surrender period. A 10% IRS penalty may apply to withdrawals prior to age 59½. 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.

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

www.standard.com

Index Select Annuity
(4/14)