



Rates effective 10/01/19

Index Select Annuity 5

5-year surrender-charge period
9.4, 8.5, 7.5, 6.5, 5.5%

Index Rate Caps

4.50%

\$15,000 Minimum

4.75%

\$100,000 Minimum

Index Participation Rate

35%

\$15,000 Minimum

37%

\$100,000 Minimum

Fixed Interest Crediting Rate

2.00%

Standard Insurance Company's Index Select Annuity is a single-premium deferred index annuity. The ISA gives you the opportunity to earn interest based on the S&P 500® index performance, with the safety of downside protection.

Flexible crediting options give you the opportunity to customize the annuity to fit your retirement strategy.

- **S&P 500 index interest crediting options:**
 - Annual point-to-point with rate cap
 - Annual point-to-point with participation rate
- **Guaranteed minimum accumulation benefit (GMAB)**
 - **\$15,000 to \$1,000,000 initial premium** (greater amounts may be accepted if pre-approved by The Standard before you submit an application)
 - **Additional premium accepted in first 90 days¹**
- **Market value adjustment feature**
- **Issue to age 93²**
- **Surrender-charge free withdrawals**
 - 10% annual withdrawals³
 - IRS required minimum distributions
 - Terminal conditions³
 - Nursing home residency³
 - Death of owner
 - Death of annuitant
- **Fixed interest with one-year rate guarantee period**

Standard Insurance Company, 1100 SW Sixth Avenue, Portland OR 97204 | standard.com

1. All expected premium must be noted on application; premium will not be allocated to the index interest account and policy will not issue until all funds are received.
2. The purchase of the annuity for those age 91-93 must be for transfer-of-wealth or estate-planning purposes.
3. Applies after the first contract year.

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The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

Initial rates offered are subject to change. The Index Select Annuity is a product of Standard Insurance Company; availability varies by state. Contract: ICC17-SPDA-IA (01/17), SPDA-IA (01/17). Riders: ICC17-R-PTP, ICC17-R-GMAB-IA, ICC17-R-MVA-IA, ICC17-R-TCB-IA, ICC17-R-NHB-IA, ICC17-R-ANN-IA, ICC17-R-DB-IA, ICC17-R-ANNDW, ICC17-R-POF-IA, ICC17-R-IRA, ICC17-R-Roth IRA, ICC17-R-QPP, R-PTP, R-GMABIA, R-MVA-IA, R-TCB-IA, R-NHB-IA, R-TCB/NHB-IA-SD, R-ANN-IA, R-DB-IA, R-ANNDW, R-POF-IA, R-IRA, R-Roth IRA, R-QPP. 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. The guarantees of the annuity are based on the financial strength and claims-paying ability of Standard Insurance Company. An annuity should not be purchased as a short-term investment.