



## Focused Growth Annuity

Rates effective 12/13/19

### Focused Growth Annuity 3

3-year surrender-charge periods:

9.4, 8.5, 7.5%

**2.10%**

\$15,000 Minimum

**2.20%**

\$100,000 Minimum

The Standard's Focused Growth Annuity is a single premium deferred annuity that offers features to optimize your growth potential. It's a good fit if you're a long-term saver who likes the benefits of tax-deferred growth and protection as part of your retirement strategy.

At the end of each guarantee period, a new interest rate guarantee period and surrender-charge period automatically begin.<sup>1</sup> During the first 30 days of each subsequent surrender-charge period, you may withdraw some or all of your funds without a surrender charge or market value adjustment.

- 45-day rate lock
- Additional premium accepted in first 90 days
- 3-year rate guarantee periods
- 3-year surrender-charge periods
- Market value adjustment feature
- Issue to age 93<sup>2</sup>
- \$15,000 to \$1,000,000 initial premium (greater amounts may be possible if pre-approved before you submit an application)
- Surrender-charge free withdrawals
  - First 30 days of each subsequent surrender-charge period
  - Payments of interest earnings
  - Required minimum distributions
  - Terminal conditions<sup>3</sup> and Nursing home residency<sup>3</sup>
  - Death benefits and Annuitization

**Standard Insurance Company, 1100 SW Sixth Avenue, Portland OR 97204 | [standard.com](http://standard.com)**

1. Subject to restrictions in Florida; contact your agent for details.

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.

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 Focused Growth Annuity is a product of Standard Insurance Company; availability varies by state. Contract: ICC17-SPDA (01/17), SPDA (01/17). Riders: ICC17-R-PBR, ICC17-R-BIR, ICC17-R-PBIR, ICC17-R-BOIR, ICC17-R-GMAB, ICC17-R-MVA, ICC17-R-TCB, ICC17-R-NHB, ICC17-R-ANN, ICC17-R-DB, ICC17-R-ANND, ICC17-R-ANNDW, ICC17-R-EIO, ICC17-R-AEI, ICC17-R-POF, ICC17-R-AEIPOF, ICC17-R-GOP, ICC17-E-SEPP, ICC17-R-ERTSA, ICC17-R-NERTSA, ICC17-R-IRA, ICC17-R-Roth IRA, ICC17-R-QPP, R-PBR, R-BIR, R-PBIR, R-BOIR, R-GMAB, R-MVA, R-TCB, R-NHB, R-ANN, R-DB, R-ANND, R-ANNDW, R-EIO, R-AIE, R-POF, R-AEIPOF, R-GOP, E-SEPP, R-ERTSA, R-NERTSA, R-IRA, R-Roth IRA, R-QPP. The FGA contains an MVA feature. Surrender charges may apply to withdrawals during the surrender period. A 10% IRS penalty may apply to withdrawals prior to age 59½. The nursing home waiver and terminal condition waivers may not be available in all states. 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.