



TheStandard®

## Tailored Income Annuity

The Broker's Sales Guide to an Individual Fixed Annuity from The Standard



With a **Tailored Income Annuity**  
you'll find a retirement income to  
suit your needs.

## Tailored Income Annuity

The Tailored Income Annuity from The Standard is a single-premium, immediate annuity. This annuity can provide the transition from an accumulation phase to an income phase of retirement, when a safe, secure source of income is critical. It also can be a vehicle to convert large, lump-sum payments of insurance proceeds, divorce settlements or large-ticket sales into an income-producing annuity.

Special options available in the Tailored Income Annuity allow the addition of the Life Income Commutation feature and the Inflation Protection feature to many of the payment options.

The Tailored Income Annuity is an excellent way to maintain an income stream that is matched to personal needs while adding the flexibility of lump-sum payment options.

### Issue Ages

The maximum issue age on an owner or annuitant for the Tailored Income Annuity is 90.

### Initial Premium

\$15,000 is the minimum initial premium necessary to establish the contract. \$1,000,000 is the maximum initial premium allowed for establishing an Tailored Income Annuity; higher amounts may be permitted with prior approval from the home office.

Since 1906, The Standard has been dedicated to treating customers with respect and sincerity. You can rely on our long-standing history of excellent fixed annuity performance and competitive renewal rates in your choice to represent The Standard to your clients.

## Income Options

In the Tailored Income Annuity, you'll find several payment options to present to your client. We know that some retirees will prefer regular installment payments for a specific period; others will want a predictable, guaranteed lifetime income. Whatever the long-term goals and financial needs, The Standard has an option to match.

### Life Income

A guaranteed income for as long as the annuitant lives. Payments will cease upon the death of the annuitant.

[Tailor this Option by Adding](#)

- Life Income Commutation\*
- Inflation Protection

### Life Income with Installment Refund

A guaranteed income for as long as the annuitant lives. The total payments will never be less than the total of the funds paid to purchase this option. If the annuitant dies before receiving at least that amount, payments continue until the full amount is repaid (or may be commuted to a lump-sum payment).

[Tailor this Option by Adding](#)

- Life Income Commutation\*

### Life Income with Certain Period

A guaranteed income for as long as the annuitant lives. If the annuitant dies prior to the end of the period specified (5, 10, 15 or 20 years), payments continue until the end of the period (or may be commuted to a lump-sum payment).

[Tailor this Option by Adding](#)

- Life Income Commutation\*
- Inflation Protection

\*Life Income Commutation is not available in Washington.

### Joint and Survivor Life Income

A guaranteed income for as long as both annuitants live. When either annuitant dies, payments will continue at 50%, 66⅔%, 75% or 100% of the payments received when both were living. Payments will cease upon death of both annuitants.

### Joint and Survivor Life Income with Installment Refund

A guaranteed income for as long as both annuitants live. The total payments will never be less than the total of the funds paid to purchase this option. If both annuitants die before receiving at least that amount, payments continue until the full amount is repaid (or may be commuted to a lump-sum payment).

### Joint and Survivor Life Income with Certain Period

A guaranteed income for as long as both annuitants live. When either annuitant dies, payments will continue at 100% of the payments received when both were living. If both annuitants die prior to the end of the period specified (5, 10, 15 or 20 years), payments continue until the end of the period (or may be commuted to a lump-sum payment).

### Joint and Contingent Survivor Life Income

A guaranteed income for as long as both annuitants live. If the primary annuitant dies first, payments will continue at 50% of the payments received when both were living. If the contingent annuitant dies first, payments will continue at 100% of the payments received when both were living. Payments will cease upon death of both annuitants.

### Certain Period

A guaranteed income for a time period chosen (5, 10, 15 or 20 years). At any time, benefits may be commuted to a lump-sum payment. If the annuitant dies prior to the end of the period specified, payments continue until the end of the period (or may be commuted to a lump-sum payment).

[Tailor this Option by Adding](#)

- Inflation Protection

## Tailor The Annuity

### Life Income Commutation\*

A special, optional feature available in the Tailored Income Annuity allows the addition of a commutation feature to many of the life income payment options.

If this feature is added at the time of application, in any contract year (after an initial two years) up to 10% of future benefits may be commuted to a lump-sum payment. After exercising this feature the remaining payments will be reduced by the percentage commuted. A maximum of 20% of future payments can be commuted over the lifetime of a contract.

\*Life Income Commutation is not available in Washington.

### Inflation Protection

On many of the income options, an election may be made to guard against the effects of inflation with an annually increasing payment of 1%, 2%, 3%, 4% or 5%. If this option is selected at the time of application, the increased payments would begin one year after the first payment and would increase annually thereafter.

Commutation is a substitution or exchange of one kind of payment for another. With the Tailored Income Annuity some routine, ongoing payment streams may be “commuted” to a lump-sum payout.

## Sales Support

For additional information, please contact your Master General Agent or our sales team at (800) 378-4578.

### Marketing Materials

[www.standard.com/annuities](http://www.standard.com/annuities)

### New Business Forms

[www.standard.com/annuities](http://www.standard.com/annuities)

### New Business Submission

Annuity New Business, P5C  
The Standard  
PO Box 711  
Portland, OR 97207-9971

### Street Address For Overnight Deliveries

Annuity New Business, P5C  
The Standard  
1100 SW Sixth Avenue  
Portland, OR 97204



## Forms and Materials

Following is a list of common new-business forms. You may find all these and others at [www.standard.com/annuities](http://www.standard.com/annuities). Be sure to check product availability and revision dates to ensure you're using all the correct forms and materials for your state.

### Application

Index Annuity Application	12601
Deferred Annuity Application	10040
Immediate Annuity Application	8513

### Product Disclosure

Index Growth Annuity Disclosure	12264
Secured Rate Annuity Disclosure	11936
First Rate Annuity Disclosure	12641
Focused Growth Annuity Disclosure	11937
Principal Growth Annuity Disclosure	11938
Flexible Premium Deferred Annuity Disclosure	11939
Tailored Income Annuity Disclosure	13052
Stable Income Annuity Disclosure	13469

### Other Required Forms

Acknowledgement of Suitability	12216
Replacement Notices	Various
State-Specific Disclosures	Various

### NAIC's Buyer's Guide To Fixed Deferred Annuities

### Supplemental

Request for Rollover, Transfer or Exchange	12213
Authorization to Accept 403(b) Tax-Sheltered Annuity Rollover, Transfer or Exchange	12213-TSA-A
Request for Inherited Individual Retirement Annuity	13668
Request for EFT of Annuity Payout	11426
Substitute IRS Forms W-4P and W-9	5031

# Tailored Income Annuity

The Broker's Sales Guide to an Individual Fixed Annuity from The Standard



TheStandard®

Standard Insurance Company  
Individual Annuities  
1100 SW Sixth Avenue  
Portland OR 97204  
800.378.4578

[www.standard.com/annuities](http://www.standard.com/annuities)

A subsidiary of StanCorp Financial Group, Inc.