



The Standard®

Principal Growth Annuity

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



With a **Principal Growth Annuity** you'll find a rewarding combination of safety, tax deferral and choice.

Principal Growth Annuity

The Principal Growth Annuity from The Standard is a flexible premium deferred annuity offering a one-year interest rate guarantee period and the choice of a five-, seven- or nine-year surrender-charge period. Additional premium payments are accepted and credited with the rate in effect at the time of receipt; the crediting rate for additional premiums is also guaranteed for one year. At the end of the guarantee period, your client will benefit from competitive renewal rates based on the current interest rate environment and current market conditions. In addition, your customers will be spared the hassle of a 30- or 60-day window at the end of the surrender-charge period, during which time contract owners are generally required to make a decision prior to the start of a new surrender-charge period.

The Principal Growth Annuity offers a variety of ways for your client to access funds before the end of the surrender-charge period without paying a surrender charge. Easy withdrawal methods include a 10% annual withdrawal option, payments of interest earnings, 72(t) and 72(q) SEPPs for early retirement income without penalties, IRS Required Minimum Distributions from qualified plans, and nursing home and terminal condition waivers.

Issue Ages

The maximum issue age on an owner or annuitant for the Principal Growth Annuity is 90.

Initial Premium

\$5,000 is the minimum initial premium necessary to establish the contract. \$1,000,000 is the maximum initial premium allowed for establishing an Principal Growth Annuity; higher amounts may be permitted with prior approval from the home office.

Additional Premiums

Additional premium payments can be made through the life of the contract. Each additional premium can be no less than \$1,000 and the maximum additional premiums made in any contract year cannot be greater than the initial contract year's total premium amount, without prior home office approval. Additional premiums will be credited with the rate in effect at the time they are received, unless the additional premium results from a rollover, transfer or exchange request that may benefit from an interest-rate lock.

Fees

There are no annual contract fees.

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.

Selling Points

Competitive Interest Rate Guarantees

The Principal Growth Annuity offers strong growth potential through competitive market interest rates. The Standard has a long-standing history of excellent fixed annuity performance and competitive renewal rates.

The initial interest rate is guaranteed to remain level for one year on each deposit. After the rate guaranteed period your client will receive renewal interest rates based on current market conditions. And the interest rate is guaranteed to never go below the contractual minimum guaranteed rate!

Interest Rate Bonus

The Principal Growth Annuity includes an interest rate bonus of 1.00% for the first contract year on each deposit.

Bailout Guarantee

Every Principal Growth Annuity premium paid is assigned a bailout rate of 1.00% less than the deposit's initial rate. If that deposit's renewal rate falls below its bailout rate, your client may withdraw all or a portion of that deposit, and any of its associated interest earnings, without surrender charge. If future market conditions dictate that The Standard cannot perform at or above the bailout interest-rate parameters defined when the contract was established, your client can make withdrawals or transfers — even surrender — without a surrender charge.

Principal Guarantee

Principal is 100% guaranteed. Regardless of economic fluctuations at home or abroad, we guarantee that your client or the beneficiary will never receive less than total premium payments, less any previous withdrawals or outstanding loan balances. This is a guarantee that many other investments cannot provide.

Interest Rate Lock

The Principal Growth Annuity may make available an interest rate lock. If available at the time of purchase, this would allow The Standard to hold a rate for a set time period from the home-office receipt of a request for a rollover, transfer or exchange. If the funds were to be received within this window, the client would receive the greater of the held interest rate or the current interest rate. If the premium is received after the rate-lock period, it would be credited the interest rate in effect at the time the premium is received. For more specific information, contact the sales team.

Practical Surrender-Charge Periods

Because the Principal Growth Annuity is specifically designed to perform over the long term, if a client needs access to funds during the surrender-charge period (in excess of any free withdrawal provisions), a surrender charge will be assessed according to the tables below.

Principal Growth Annuity 5 Surrender-Charge Schedule

Contract Year	1	2	3	4	5
Charge	8%	7%	6%	4%	2%

Principal Growth Annuity 7 Surrender-Charge Schedule

Contract Year	1	2	3	4	5	6	7
Charge	9%	8%	7%	6%	5%	4%	2%

Principal Growth Annuity 9 Surrender-Charge Schedule

Contract Year	1	2	3	4	5	6	7	8	9
Charge	9%	8%	7%	6%	5%	4%	3%	2%	1%

No Market Value Adjustment

The Principal Growth Annuity does not use a Market Value Adjustment feature.

Flexible Withdrawal Features

Payments of Interest Earnings

Regular payments of earned interest are available without incurring a surrender charge. After the contract has been in force for 30 days your client may choose to receive monthly, quarterly, semiannual or annual interest payments. Payments cannot be less than \$100. Electronic Funds Transfer (or "direct deposit") is available for regular payments.

10% Annual Withdrawals

After the first contract year, your client may annually withdraw up to 10% of the annuity's value (as of the end of the preceding contract year) without incurring a surrender charge.

IRS Required Minimum Distributions

The Principal Growth Annuity is available for purchase as an IRA, 403(b) Tax-Sheltered Annuity or other tax-qualified plan. If purchased as a tax-qualified contract, the IRS Required Minimum Distributions (RMDs) attributable to the account value of the annuity will be distributed without the assessment of a surrender charge. The Standard guarantees its calculation of RMDs and will pay any fines or penalties associated with an incorrect amount that is calculated by The Standard. However, The Standard will not be responsible for incorrect calculations due to incorrect information provided by the contract owner. This guarantee is limited to calculations made on accounts administered by The Standard.

Substantially Equal Periodic Payments

The Principal Growth Annuity allows your client to select the Substantially Equal Periodic Payments (SEPP) option, which allows early-retirement (pre-age-59½) income without imposition of the IRS 10% early-withdrawal penalty or incurring a surrender charge.

Annuitization

Your client may convert the Principal Growth Annuity into an income annuity with The Standard and pay no surrender charges, provided your client chooses a Lifetime Income option or a Period Certain option of five years or longer.

Nursing Home Provision

After the first contract year, if your client becomes a nursing home resident for 30 or more consecutive days, The Standard will waive surrender charges on all withdrawals, transfers and surrenders during the period of confinement. Written documentation is required. The nursing home waiver is not available in Massachusetts.

Terminal Condition Provision

If your client is diagnosed with a terminal condition, The Standard will waive surrender charges on all withdrawals, transfers and surrenders. Written documentation is required. State-specific conditions apply to the terminal condition waiver.

Out of Surrender

After the end of the surrender-charge period, your client may withdraw some or all of the Principal Growth Annuity funds without surrender charges.

Accommodating Income Options

When it's time to switch from the accumulation phase to the income phase, you'll want several payment options to present to your client. Some retirees prefer regular installment payments for a specific period; others want a predictable, guaranteed lifetime income. Whatever the long-term goals and financial needs, The Standard has an option to match.

- Life Income
- Life Income with Installment Refund
- Life Income with Certain Period
- Joint and Survivor Life Income
- Joint and Survivor Life Income with Installment Refund
- Joint and Survivor Life Income with Certain Period
- Joint and Contingent Survivor Life Income
- Certain Period

Compensation

Commission Amounts

Your broker contract details the amount of commission paid to you. If you have questions about your compensation, please contact your Master General Agent or our sales team.

Commission Chargeback

Surrenders

- 100% of the commission will be recaptured on contracts surrendered in the first six contract months.
- 50% of commission will be recaptured on contracts surrendered in the seventh to twelfth contract months.

Death

There is no chargeback on death of an owner or annuitant except in those cases where the deceased was age 86 or older at contract issue, in which case:

- 100% of the commission will be recaptured on death in the first six contract months.
- 50% of commission will be recaptured on death in the seventh to twelfth contract months.

Annuitization

- 100% of the difference in commission between the deferred-annuity compensation and the immediate-annuity compensation will be recaptured in the first 12 contract months.

...your customers will be spared the hassle of a 30- or 60-day window at the end of the guarantee period, during which time contract owners are generally required to make a decision prior to the start of a new surrender period.

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

New Business Forms

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. 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

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A subsidiary of StanCorp Financial Group, Inc.