

## Stable Income Annuity

Guaranteed Retirement Income

*Standard Insurance Company's Stable Income Annuity is designed to provide the income options you need for your retirement goals and financial needs. Among all the financial options available to you, few can match the advantages unique to an immediate annuity.*

### In Need of Income

According to a study by the Centers for Disease Control and Prevention, the life expectancy of someone who retires at age 65 averages more than 18 years. In order to fully enjoy all those years of quality retirement, you may find that you are in search of a financial option that can:

- supplement income from Social Security, a pension plan or investments;
- provide financial stability in the event of a long-term illness or nursing home stay; and
- ensure you won't outlive your savings.

Standard Insurance Company's Stable Income Annuity, is designed precisely to insure against outliving an income. The SIA can provide you or a loved one with regular, guaranteed income payments for life (or a period of your choice). The SIA is an excellent way to maintain an income stream that is matched to your personal financial needs while adding the flexibility of lump-sum payment options.

### Tax Consequences

The payments generated from your purchase of a SIA will generally be taxable in the year in which you receive them. The good news is that often people move to a lower tax bracket during this time of their lives and will likely pay less in taxes than they would have just a few years earlier. The amount of your payment that is deemed taxable will be based on the tax status of the funds under IRS guidelines; your financial advisor can tell you more.

### Freedom to Change Your Mind

From the date you receive your annuity contract, you have 30 days to consider your decision. If you decide to terminate the transaction during the 30 days, we will return your premium.



### Integrity and Stability

Since 1906, The Standard has been dedicated to treating customers with integrity — a philosophy that results in strong financial strength ratings.

Standard Insurance Company  
Individual Annuities  
1100 SW Sixth Avenue  
Portland OR 97204  
800.247.6888

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

A subsidiary of StanCorp Financial Group, Inc.

13009 (03/07)

## Income Options

### Life Income

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

Enhance this Option by Adding

- 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).

### 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).

Enhance this Option by Adding

- Inflation Protection

### 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). 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).

Enhance this Option by Adding

- Inflation Protection

## Enhance Your Annuity

### 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.

The following applies if the annuity is purchased through a bank or a credit union: (a) the annuity is not a deposit; (b) the annuity is not guaranteed by any bank or credit union; (c) the annuity is not insured by the FDIC or any other governmental agency; (d) the purchase of an annuity is not a provision or condition of any bank or credit union activity; and (e) some annuities are subject to investment risk and may go down in value.

Policy: SPIA  
Riders: R-COMM-DB2, R-IPA, R-IRA-IMM, R-ROTH IRA-IMM, R-QPP-IMM, R-ERTSA-IMM, R-NERTSA-IMM