



Connecting with Generation X

Your new fixed annuities target market.



Members of Generation X are about to enter their 60s and are preparing for the end of their careers. Many are turning to fixed annuities, once seen as only for retirees, to protect and grow their assets.

Understanding this new annuity purchaser and their retirement priorities can help boost your sales and position you as a trusted advisor for years.



Cultivate new relationships

Approximately 65 million people are considered Gen X.* Since this age group is approaching retirement, many are trying to move some of their assets into more conservative strategies with strong guarantees.



Understand their needs

Gen X's risk tolerance is low likely due to portfolio hits from the past two recessions, market volatility and the recent pandemic. A fixed annuity is practical for those who don't want to risk the money they've worked so hard to save for retirement.



Position fixed annuities as part of a larger portfolio

When connecting with Gen X, emphasize that fixed annuities can provide guaranteed rates and earnings aren't taxed until the funds are taken out. Annuities can offer flexible payout options for a lifetime income stream — meaning predictable income for retirement.

Not FDIC-Insured • No Bank Guarantee • May Lose Value • Not Insured by Any Federal Government Agency • Not a Bank Deposit

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* Kagan, J. (2024, June 11). Generation X (gen X): Between baby boomers and millennials. Investopedia. <https://www.investopedia.com/terms/g/generation-x-genx.asp#:~:text=Key%20Takeaways,millennials%2C%20number%20around%2065%20million>.

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Surrender charges may apply to withdrawals during the surrender period. A 10% IRS penalty may apply to withdrawals prior to age 59½. Annuities are not guaranteed by any bank or credit union and are 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 an 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.

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