



Branching Out To Annuities

When CDs just don't
make the cut.



Meet the Johnsons

The Johnsons have preferred CDs as a favorite investment vehicle for years. They've enjoyed decent returns and feel confident in the protections offered by their bank. Lately, their CDs haven't provided great returns, and filing a 1099 makes taxes a hassle. So they've decided to start looking for a simpler investment alternative.

Turn to annuities for:

- Safety of principal
- Medicaid compliant annuities
- Maximized tax-deferred compounded growth
- Flexible lifetime income options



Put your trust in our financial strength:

- Over 100 years of financial stability
- Nearly a century of financial strength ratings of "A" or higher*
- A partner with multiple best-in-class service awards

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

* Standard & Poor's rating of "A+," Moody's rating of "A1," A.M. Best's rating of "A" as of February 2024.

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.

Surrender charges may apply to withdrawals during the surrender period. A 10% IRS penalty may apply to withdrawals prior to age 59½. 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.

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