



# WHAT IS THE COST OF WAITING?



## IF YOU ARE WAITING FOR INTEREST RATES TO GO UP, YOU MAY BE MISSING OUT!

Even in a low interest-rate environment, an annuity can be a good choice. Compounded growth and tax deferral can grow your savings faster than you may think. But if you are waiting for interest rates to go up before buying an annuity, you may be missing out.

### CONSIDER THIS

If you put **\$50,000** into a five-year guaranteed annuity paying 2.05%, you would be guaranteed **\$55,339** at the end of **five years**, minus any withdrawals taken.

That's tax-deferred, compounded growth. Plus a minimum guaranteed return and flexible access to money along the way. Few taxable investments can compete with this blend of safety, growth and flexibility.

### HERE'S ANOTHER WAY TO LOOK AT IT

If you wait **one year** before buying an annuity, that **\$50,000** would have to earn 2.57% annually for **four years** to catch up with the annuity's value of **\$55,339**.

And by waiting **two years** before buying the annuity, that **\$50,000** would have to earn 3.44% annually for **three years** to achieve the guaranteed **\$55,339** had you owned the annuity all along.

An annuity from The Standard may be just the solution to meet your financial needs. We offer a variety of annuities and withdrawal options. Let's find one that fits your lifestyle and moves you toward your financial goals.

A deferred annuity can provide principal protection, no matter what's happening in the markets.

The Standard, 1100 SW Sixth Avenue, Portland, OR 97204 | [standard.com](http://standard.com)

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Annuities are not (a) insured by the FDIC or any federal government agency, (b) deposits of or guaranteed by any bank or credit union and (c) a provision or condition of any bank or credit union activity. Some annuities are subject to investment risk and may lose value. A surrender charge may apply during the surrender period, and a 10% penalty may apply to withdrawals prior to age 59½.

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