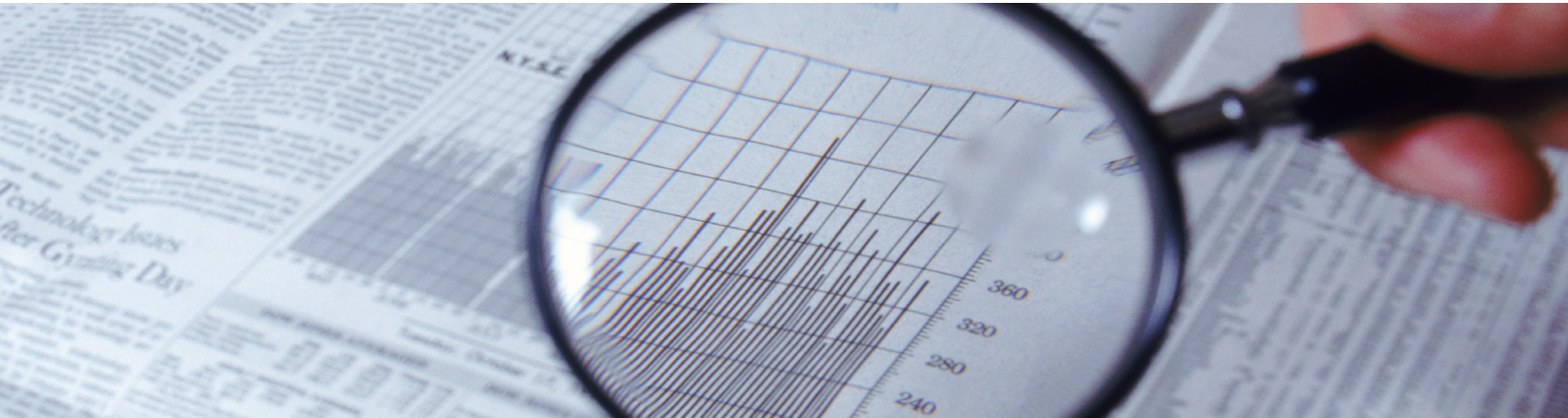


Hopelessly Hooked On Market Results?

Consider Adding An Annuity To Your Portfolio



Do You Spend Your Time Watching Market Results?

If you find your days are spent watching the stock tickers, you might want to consider adding some security to your portfolio.

Why Add An Annuity?

A deferred annuity can provide principal protection, no matter what is happening on Wall Street. Annuities have competitive returns and the advantages of tax deferral and compounded growth.

Even in a low interest-rate environment, an annuity can grow your savings faster than you may think.

An annuity from The Standard can provide these great features:

- **Tax Deferral**
- **Compounded Growth**
- **Flexible Withdrawal Options**
- **Interest Rate Guarantees**

An annuity from The Standard may be just the solution to meet your financial needs and transform your retirement dreams into reality. Learn how an annuity can provide a balanced solution to your portfolio.

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 59 ½.

[May I Provide More Information?](#)

Few taxable investments can compete with this blend of safety, growth and flexibility.

That's tax-deferred, compounded growth with flexible access to your money along the way!

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

(800) 378.4578
www.standard.com