



# Going 'Round In Circles With Market Fluctuations?

Uncertain times can make even a savvy investor rethink a long-term strategy. Keeping a balanced portfolio can help alleviate your concerns.



## Annuities Can Add Safety, Growth and Flexibility

Even in a low interest-rate environment, an annuity's compounded growth and tax-deferral can grow your client's savings faster than you may think.

A fixed, deferred annuity often provides principal protection, no matter what's happening on Wall Street.

Annuities have competitive returns and strong guarantees with flexible access to money along the way. Few taxable investments can compete with this blend of safety, growth and flexibility.

## AN ANNUITY CAN PROVIDE:

- **INTEREST RATE GUARANTEES**
- **COMPOUNDED GROWTH**
- **TAX DEFERRAL**
- **FLEXIBLE WITHDRAWAL OPTIONS**

Learn how a strong, safe, guaranteed annuity from The Standard can help to balance your portfolio.

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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