



Compare Before You Buy

Are annuities the right tool for your financial goals?



Many investment choices are available with different features and results. You may find an annuity offers the ideal combination of guarantees, features and results to align with your financial goals. Let's compare many of the common features of annuities and other types of investments.

	Deferred Annuity	Mutual Fund	Corporate Bond	Bank CD	Treasury Bill	Stock	Money Market
Principal Protection ¹	Yes	No	No	Yes	Yes	No	No
Tax-Deferred Compounded Growth	Yes	No	No	No	No	No	No
Social Security Benefit Tax Avoidance	Yes	No	No	No	No	No	No
Guaranteed Growth	Yes	No	No	Yes	Yes	No	No
Competitive Growth	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Lifetime Income Options	Yes	No	No	No	No	No	No
Guaranteed Survivor Benefits	Yes	No	No	No	No	No	No
Probate Avoidance	Yes	No	No	No	No	No	No



Put your trust in our financial strength:

With over 100 years of financial stability, you can count on us to help you prepare for the future. Working with us, you'll get:

- Nearly a century of financial strength ratings of "A" or higher²
- A partner with multiple best-in-class service awards

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

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1 Some of our products provide principal protection, but not all deferred annuities have this feature. This table is for example purposes only and is not intended as tax or financial advice. Before making important financial decisions, consult with your financial or tax advisor for your situation.

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

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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. 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.