



# Simple. Straightforward.

**Annuities made with you in mind.**



## Introducing annuities made for you

We offer annuities that benefit you. Our annuities are simple and straightforward. They're easy to understand — and provide flexible options to fit your needs.

## Here's what sets us apart:

### Accessing your funds

- All of our annuities come with built-in withdrawal options available without surrender charges.

### Benefiting from our householding feature

- When two members in the same household send in applications at the same time and they total over \$100,000, both applicants will receive the high-band rate. Applications can be for different tax qualification types — qualified or non-qualified.

### Ensuring guaranteed growth on all Fixed Index Annuities

- Our Guaranteed Minimum Accumulation Benefit ensures that the annuity fund reaches a guaranteed value at the end of the surrender charge period. If your annuity fund is less than that, we'll make a one-time adjustment to raise it to that amount.

### Maintaining financial stability

- You can count on over 100 years of financial stability to help prepare for the future. Working with us, you'll get nearly a century of financial strength ratings of "A" or higher.\*

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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. Annuities are not guaranteed by any bank or credit union and are 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 an 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