



Combine Growth and Safety

While focusing on accumulation.



Do You Have Clients Like This?

Mary is in her mid-50s, works full-time and contributes regularly to her retirement savings. She wants to grow her account value for a few more years before she retires. While Mary anticipates ongoing market improvements, she'd like some protection against potential market volatility.

Talk to Them About Focusing on Accumulation

If your clients don't need additional income right now, help them focus on accumulation with a guaranteed fixed deferred annuity.

We offer several multi-year annuity products that combine growth potential and downside protection. They offer your clients the flexibility to choose the rate guarantee period that fits their lifestyle and financial goals.

Advantages of Accumulation:

- Helps account growth beat the effects of inflation.
- Empowers compounded growth and tax advantages.
- Builds funds for a comfortable retirement lifestyle.

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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.