



The Accumulation Opportunity

Baby Boomers reaching retirement age are driving a growing demand for accumulation in asset planning. The Population Reference Bureau reported that in 2022, the U.S. population over 65 was nearly 58 million and by 2050, the 65-and-older age group will reach 82 million.*

Take this opportunity to educate and guide clients on the advantages of accumulation.



What are the Benefits of Accumulation:

- Helps to ease uncertainties related to Social Security and Medicare.
- Protects against fast-rising costs of healthcare and long-term care insurance.
- Allows for compounded growth and tax advantages.
- Builds funds to maintain a comfortable retirement lifestyle.

How a Fixed-Index Annuity Can Help

Our fixed index annuities help clients benefit from market gains while receiving downside protection. This provides safe accumulation in this rising rate environment. We focus on straightforward, consumer friendly fixed index annuities.

- The Enhanced Choice Index Plus features a combination of indices, crediting strategies and enhanced product features. These flexible options help customize a retirement strategy that best aligns with your client's financial goals.
- The Index Select Annuity is an easy-to-understand annuity featuring the S&P 500[®] Index with both participation rate and cap rate index crediting strategies.

[Get to know The Standard's annuities.](#)



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

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* Mather, M., & Scommegna, P. (2024, January 9). Fact sheet: Aging in the United States. PRB. <https://www.prb.org/resources/fact-sheet-aging-in-the-united-states/>

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.

The Enhanced Choice Index Plus is a product of Standard Insurance Company; availability varies by state. Contract: ICC17-SPDA-IA(01/17), SPDA-IA(01/17), SPDA-IA(01/17)FL, SPDA-IA(01/17)ND. Riders: ICC23-R-GMDB-IA, R-GMDB-IA, ICC17-R-PTP, ICC21-R-PTP-C, ICC17-R-GMAB-IA, ICC17-R-MVA-IA, ICC17-R-TCB-IA, ICC17-R-NHB-IA, ICC17-R-ANN-IA, ICC17-R-DB-IA, ICC17-R-ANNDW, ICC17-R-POF-IA, ICC20-R-IRA, ICC20-R-Roth IRA, ICC20-R-QPP, R-PTP, R-PTP-C, R-GMAB-IA, R-MVA-IA, R-TCB-IA, R-NHB-IA, R-TCB-NHB-IA-SD, R-ANN-IA, R-DB-IA, R-ANNDW, R-POF-IA, R-IRA, R-Roth IRA, R-QPP, R-GMAB-FL, R-MVA-FL, R-ANN-FL, R-IRA-FL, R-Roth IRA-FL, R-QPP-FL, R-DB-IA-FL. This product includes an MVA provision.

The Index Select Annuity is a product of Standard Insurance Company; availability varies by state. Contract: ICC17-SPDA-IA(01/17), SPDA-IA(01/17). Riders: ICC17-R-PTP, ICC17-R-GMAB-IA, ICC17-R-MVA-IA, ICC17-R-TCB-IA, ICC17-R-NHB-IA, ICC17-R-ANN-IA, ICC17-R-DB-IA, ICC17-R-ANNDW, ICC17-R-POF-IA, ICC17-R-IRA, ICC17-R-Roth IRA, ICC17-R-QPP, R-PTP, R-GMABIA, R-MVA-IA, R-TCB-IA, R-NHB-IA, R-TCB/NHB-IA-SD, R-ANN-IA, R-DB-IA, R-ANNDW, R-POF-IA, R-IRA, R-Roth IRA, R-QPP. This product includes an MVA provision.

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.