



ANNUITIES. THE RIGHT FIT.



Too Much?

Unpredictable market fluctuations.



Not Enough?

CDs yielding low returns.



So What's The Right Fit?

Perhaps it's time to consider a fixed annuity.

Worrying about the stock market can create a big emotional burden and behavioral costs.* A fixed annuity from The Standard offers competitive returns and strong guarantees that often provide principal protection. No matter what's happening on Wall Street, our fixed annuities offer growth potential with less exposure to risk and market volatility.

“How is this affecting your happiness? What kind of behavioral cost are you incurring? You can get rid of that if you delay Social Security or buy an annuity.”

David Blanchett, The New York Times, March 27, 2020

Even in a low interest-rate environment, a fixed annuity may be just the right fit. The benefits of tax-deferral and interest compounding can grow your savings faster than you think. Fixed annuities offer unique combinations of safety and guarantees that other financial products may not. That can make them a good addition to diversify anyone's portfolio.

If your clients are looking for safety and growth, consider a fixed annuity from The Standard. You can both feel secure knowing it's backed by a company that's been in business for over a century. Need another vote of confidence? A.M. Best has given The Standard an "A" rating or higher for more than 90 years.

MAY I PROVIDE MORE INFORMATION?

* Retiring Into a Shaky Market? Think Long Term Anyway, The New York Times, March 27, 2020

The Standard, 1100 SW Sixth Avenue, Portland, OR 97204 | 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.

NOT FDIC-INSURED • NO BANK GUARANTEE • MAY LOSE VALUE • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A BANK DEPOSIT