



Retire with Certainty

Rely on guaranteed income for life.



You shouldn't worry about outliving your assets after a lifetime of saving for retirement. Yet for many, this is a real concern. With an annuity from The Standard, you can supplement your traditional retirement savings with income for the rest of your life.

How it works:

With a deferred annuity, you can convert your account value into income payments that last a specified period or for life. This helps ensure your financial security no matter how long you live.

Key benefits include:

1. Full control over timing:

Decide when to start receiving income, allowing your deferred annuity to continue to grow until you're ready.

2. Guaranteed financial security:

Receive monthly, quarterly, semiannual or annual payouts for the rest of your life, even if you outlive your account value.

3. No added costs:

Enjoy an income stream with no annual fees or ongoing expenses.

4. Financial safety net:

Access an emergency lump sum payment if needed with the life income commutation rider. Availability varies by state.

With our customer focused annuities, you can retire with confidence knowing your income is secure for life.

Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | [standard.com](https://www.standard.com)

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.

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
