

## Retire With Certainty

Rely On Guaranteed Income For Life



After spending a lifetime saving for retirement, the last thing you should have to worry about is outliving your assets. But for many people, running out of money in retirement is a real possibility. With a deferred annuity from The Standard, you can choose to supplement your traditional retirement savings with income for the rest of your life. You can take comfort in selecting a guaranteed source of income that begins when you need it and never runs out, no matter how long you live.

### Guaranteed Income For Life

Here's how it works: With your deferred annuity from The Standard, you have the choice of converting your current account value into scheduled payouts for life or a specified period of time. These income features offer financial security regardless of market fluctuations. Key benefits include:



**Guaranteed financial security:** You can choose to receive monthly, quarterly, semiannual or annual payouts for the rest of your life, regardless of whether you outlive your account value.



**No added costs:** Choosing an income stream incurs no yearly fees or ongoing expenses.



**Full control over timing:** You can decide when to start receiving your monthly income, allowing your deferred annuity to continue to grow until you're ready.



**Financial safety net:** An emergency lump-sum payment is available if you have been receiving your payments for a period of time or with the life income commutation rider (not available in all states).



**Please contact me for more information about annuities:**

### Backed By The Strength Of The Standard

Income guarantees are backed by the full faith and claims-paying ability of Standard Insurance Company of Portland, Oregon. We are a publicly traded company and one of only 11 life/health insurers to consistently achieve an A rating or higher by A.M. Best Company for more than 75 years.

**Ask how you can turn your deferred annuity into a guaranteed source of income with The Standard.**

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% early withdrawal penalty may apply to withdrawals prior to age 59 ½.

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