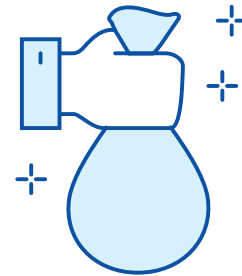




# Three Considerations for Transferring Your Wealth



You've likely spent years saving money and considering how to pass your financial legacy on to your loved ones. Keep these tips in mind when planning your wealth transfer.

## Evaluate your financial priorities

Leaving a financial legacy may be significant to you. Determine whether buying a fixed annuity aligns with your plans for other major purchases like cars or vacation homes. Also, think about future expenses such as retirement needs or nursing home care.

## Updating your beneficiaries

Deciding who will inherit your wealth can evolve over time. This is especially true in the case of divorce, remarriage or changes in the financial health of loved ones.

## Establish guidelines for accessing funds

A fixed annuity provides various options for structuring beneficiary payouts. These options take into account the recipient's financial needs, goals and tax consequences.

**Have you thought about who will receive your wealth?**

## \$72.6 Trillion

Older generations, primarily Baby Boomers, will transfer an estimated \$72.6 trillion to their heirs.\*

## \$84 Trillion

An estimated \$84 trillion will be transferred over the next 20 years.\*

**Contact your financial representative to learn more about using a fixed annuity to transfer your financial legacy to the next generation of your family.**

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

\* Glum, J. (2024, April 15). What is the Great Wealth Transfer? Money. <https://money.com/what-is-the-great-wealth-transfer/>

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.

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