



TheStandard®
Positively different.

Flexible Premium Deferred Annuity

Savings, Flexibility and Security

Standard Insurance Company's Flexible Premium Deferred Annuity is an ideal vehicle for those who want to customize their retirement savings strategy. You can make payments monthly, quarterly, semi-annually or annually. And you may change the amount and frequency of your payments to match your changing financial situation and long-term savings goals.

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A subsidiary of StanCorp Financial Group, Inc.

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Premium Flexibility

If you are age 90 or younger, you can establish an FPDA with an initial premium ranging from \$600 total first-year deposits to \$1,000,000 (or more with prior home-office approval).

You may make additional payments through the life of the contract. The total premium in any given year cannot be more than 200% of the previous-year deposits or \$10,000, whichever is less, without approval. Additional premiums will receive the interest rate in effect at the time the premium is received in the home office.



Principal Guarantee

You or your beneficiary will never receive less than 100% of your premium paid, net of withdrawals and TSA loans (including applicable interest) taken.

Interest-Rate Guarantee

Each of your premiums will be credited a guaranteed interest rate for one year. After the guarantee period, each will receive a renewal rate based on the current interest-rate environment.

Minimum-Rate Guarantee

Your contract will include a minimum guaranteed rate, below which your renewal rate will never fall.

Advantages of Tax Deferral

Taxes will be due only when you make withdrawals or begin taking distributions — generally during retirement, when you may find yourself in a lower tax bracket. As a result, interest accumulates on your principal, your earnings and on the money you would otherwise pay in income taxes.

Guaranteed Income Options

Special annuitization features in the contract can provide a guaranteed income for life or for a specific period of your choice. These options can be used to cover living expenses in your retirement.

Retirement Savings

If your retirement strategy includes an opportunity for periodic payments into a savings plan, the FPDA is ideal for you. The freedom to customize your deposit is paired with the benefits of tax deferral and safety guarantees.

Freedom to Change Your Mind

From the date you receive your annuity contract, you have 30 days to consider your decision. If you decide to terminate the transaction during the 30 days, we will return your premium.

Integrity and Stability

Since 1906, The Standard has been dedicated to treating customers with integrity — a philosophy that results in strong financial strength ratings.

Surrender Period Options

You may withdraw all or a portion of your annuity funds at any time. However, surrender charges may apply to withdrawals taken during the surrender period. The surrender charges below represent a percentage of the annuity's balance; they are based on the contract's effective date and will not be extended with additional deposits.

A withdrawal in...	FPDA results in a...
year 1	9% surrender charge
year 2	8% surrender charge
year 3	7% surrender charge
year 4	6% surrender charge
year 5	5% surrender charge
year 6	4% surrender charge
year 7	3% surrender charge
year 8	2% surrender charge
year 9	1% surrender charge

Withdrawals must be at least \$500, and you must maintain a minimum balance of \$2,000. Please note that an additional 10% IRS penalty may apply to withdrawals taken before age 59½.

Accessing Funds

The FPDA offers a variety of ways to access funds from your annuity without incurring a surrender charge.

Payments of Interest Earnings

After an initial 30 days, you may receive interest payments without a surrender charge.

10% Annual Withdrawals

After the first contract year, you may annually withdraw up to 10% of the previous-contract-year's annuity value without a surrender charge.

Early Retirement Feature

After holding the contract for five years, and if you have reached the age of 59½, you may withdraw funds without a surrender charge.

Minimum Distributions

If your contract is held as an IRA, TSA or other qualified plan, you may receive IRS Required Minimum Distributions without a surrender charge.

Substantially Equal Periodic Payments

Beginning immediately, you may receive 72(t) or 72(q) withdrawals without a surrender charge.

Waivers

After the first contract year, if you become a nursing home resident for 30 or more consecutive days, or if you incur a terminal condition, you may withdraw from your annuity without a surrender charge.

The nursing home waiver is not available in Massachusetts and state-specific conditions apply to the terminal condition waiver.

Annuitization

At any time, if you convert your FPDA into a payout annuity with The Standard and choose either a lifetime or a period-certain option of five years or more, you will begin receiving guaranteed income payments without a surrender charge.

The following applies if the annuity is purchased through a bank or a credit union: (a) the annuity is not a deposit; (b) the annuity is not guaranteed by any bank or credit union; (c) the annuity is not insured by the FDIC or any other governmental agency; (d) the purchase of an annuity is not a provision or condition of any bank or credit union activity; and (e) some annuities are subject to investment risk and may go down in value.

Policy: FPDA
Riders: SWO-DEF (09/01), R-QPP (09/03), R-EIO (09/03), R-NHB (09/03), R-TCB (09/03), R-TEN (09/03), R-GOP (09/03), ERTSA-DEF (09/01), NERTSA-DEF (09/01), TSALN (09/01), IRA (07/02), Roth IRA (07/02), R-595 (12/03), R-DB (07/04)