

Focused Growth Annuity

A Single-Premium Deferred Annuity with Competitive Rates and a Choice of Guarantees



- 45-day rate lock
- Additional premium accepted in first 90 Days
- FGA 5: Issue to age 93*
FGA 7: Issue to age 90
- \$15,000 to \$1,000,000 initial premium (Greater amounts may be accepted if pre-approved by The Standard before you submit an application.)
- Focused Growth Annuity 5
 - 5-Year rate guarantee
 - 5-Year market value adjustment period
 - 5-Year surrender-charge period (8%, 7%, 6%, 5%, 4%)
- Focused Growth Annuity 7
 - 7-Year rate guarantee
 - 7-Year market value adjustment period
 - 7-Year surrender-charge period (8%, 7%, 6%, 5%, 4%, 3%, 2%)
- No automatic surrender reset
- No annual contract fees
- Surrender-charge-free (and MVA-free) withdrawal options
 - Payments of interest earnings (beginning immediately)
 - Nursing home waiver
 - Terminal condition waiver
 - Death benefit
 - Annuitization
 - IRS required minimum distributions



The Focused Growth Annuity offers a robust set of features to optimize growth potential. Few taxable investments provide this blend of safety, growth and flexibility.

* The purchase of the annuity for those age 91-93 must be for transfer-of-wealth or estate-planning purposes.

The Focused Growth Annuity is a product of Standard Insurance Company; availability varies by state. Policies: SPDA (9/03), SPDA-MVA, ICC10-SPDA. Riders: R-EIO, R-NHB, R-TCB, R-MVAR, R-DB, SWO-DEF, R-ERTSA, R-NERTSA, IRA, Roth IRA, R-QPP, ICC10-R-MVAR, ICC10-R-ANN, ICC10-R-EIO, ICC10-R-TCB, ICC10-R-NHB, ICC10-R-ERTSA, ICC10-R-NERTSA, ICC10-R-QPP. The FGA products contain an MVA feature. Surrender charges may apply to withdrawals during the surrender period. A 10% IRS penalty may apply to withdrawals prior to age 59½. The nursing home waiver is not available in Massachusetts; state-specific conditions apply to the terminal condition waiver.

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