

# Focused Growth Annuity

## At a Glance Product Guide



The Focused Growth Annuity is a single premium deferred annuity with a choice of guarantee periods that gives you a way to add safety and tax savings to your retirement strategy. At the end of each guarantee period, you may automatically start another guaranteed-rate period or withdraw your money.

### Key Features

#### Rate Guarantee Periods

3, 5, 7 or 10 Years<sup>1</sup>

#### Issue Age

FGA 3 or 5: Issue to age 93<sup>2</sup>

FGA 7: Issue to age 90

FGA 10: Issue to age 80

#### Premiums

\$15,000 – \$1,000,000

Greater amounts may be possible if pre-approved before you submit an application. You may add additional premium in the first 90 days.

#### Surrender-Charge Periods

Withdrawals and surrenders may face a charge during each surrender-charge period. This is calculated as a percentage of the withdrawal amount.

At the end of each guarantee period, a new interest rate guarantee period and surrender-charge period automatically begin.<sup>3</sup> During the first 30 days of each subsequent surrender-charge period, you may withdraw some or all of your funds without a surrender charge or market value adjustment.

#### Focused Growth Annuity 3

Year in Surrender-Charge Period	1	2	3
Surrender Charge	9.4%	8.5%	7.5%

#### Focused Growth Annuity 5

Year in Surrender-Charge Period	1	2	3	4	5
Surrender Charge	9.4%	8.5%	7.5%	6.5%	5.5%

#### Focused Growth Annuity 7

Year in Surrender-Charge Period	1	2	3	4	5	6	7
Surrender Charge	9.4%	8.5%	7.5%	6.5%	5.5%	4.5%	3.5%

#### Focused Growth Annuity 10

Year in Surrender-Charge Period	1	2	3	4	5	6	7	8	9	10
Surrender Charge	9.4%	8.5%	7.5%	6.5%	5.5%	4.5%	3.5%	2.5%	1.5%	0.5%

#### Market Value Adjustment

A market value adjustment applies to withdrawals or surrenders that are subject to a surrender charge. We base the adjustment on a formula that takes into account changes in the MVA Index at that time. We will waive the MVA when the surrender charge is waived.

The MVA can increase or decrease the surrender value of the annuity. Generally, if interest rates have risen since the beginning of the current surrender-charge period, the MVA will decrease the surrender value. If interest rates have fallen, the MVA will increase the surrender value.

#### Time to Reflect on the Purchase

You – the owner – may cancel and return your contract within 30 days after it is delivered to you. We will refund your premium after a cancellation, minus any withdrawals you've taken.

*continued on reverse*

Focused Growth Annuity



## Access to Funds

### Surrender-Charge Free Withdrawals

We waive surrender charges for:

- First 30 days of each subsequent surrender-charge period
- Payments of interest earnings
- Required minimum distributions
- Terminal conditions<sup>4</sup>
- Nursing home residency<sup>4</sup>
- Death benefits
- Annuitization

### Payments of Interest Earnings

You can withdraw your interest earned from the prior 12 months without a surrender charge. Payments may be scheduled monthly, quarterly, semi-annually or annually.

### Required Minimum Distributions

You can schedule IRS required minimum distributions for tax-qualified plans.

### Terminal Conditions<sup>4</sup>

After the first year, you can withdraw funds without a surrender charge if you are diagnosed with a terminal condition with a life expectancy of 12 months or less.

### Nursing Home Residency<sup>4</sup>

After the first year, you can withdraw funds without a surrender charge if you are a resident in a nursing home for 30 or more consecutive days.

### Death Benefits

Death benefit payments are available without a surrender charge.

### Annuitization

You may convert your deferred annuity to a payment stream with The Standard at any time without a surrender charge. You must choose either a lifetime payment option or a certain period of at least five years.

### Income Options

- Life income
- Life income with certain period
- Joint and survivor life income
- Joint and survivor life income with certain period
- Joint and contingent survivor life income
- Certain period
- Lump sum

Other options may be available.

1. All rate guarantee periods may not be available; contact your agent for details.
2. The purchase of the annuity for those age 91-93 must be for transfer-of-wealth or estate-planning purposes.
3. Subject to restrictions in Florida; contact your agent for details.
4. Applies after the first contract year.

Standard Insurance Company | [www.standard.com](http://www.standard.com)  
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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.

The Focused Growth Annuity is a product of Standard Insurance Company; availability varies by state. Contract: ICC17-SPDA (01/17), SPDA (01/17), SPIA (09/06), ICC11-SPIA (2/11). Riders: ICC17-R-PBR, ICC17-R-BIR, ICC17-R-PBIR, ICC17-R-BOIR, ICC17-R-GMAB, ICC17-R-MVA, ICC17-R-TCB, ICC17-R-NHB, ICC17-R-ANN, ICC17-R-DB, ICC17-R-ANND, ICC17-R-ANNDW, ICC17-R-EIO, ICC17-R-AEI, ICC17-R-POF, ICC17-R-AEIPOF, ICC17-R-GOP, ICC17-E-SEPP, ICC17-R-ERTSA, ICC17-R-NERTSA, ICC17-R-IRA, ICC17-R-Roth IRA, ICC17-R-QPP, R-PBR, R-BIR, R-PBIR, R-BOIR, R-GMAB, R-MVA, R-TCB, R-NHB, R-ANN, R-DB, R-ANND, R-ANNDW, R-EIO, R-AIE, R-POF, R-AEIPOF, R-GOP, E-SEPP, R-ERTSA, R-NERTSA, R-IRA, R-Roth IRA, R-QPP. The FGA contains 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 and terminal condition waivers may not be available in all states. The annuity is not guaranteed by any bank or credit union and is 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 the 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.