

# Focused Growth Annuity 3

See how your annuity may grow as you enjoy safety and tax savings



By guaranteeing your interest rate for three years, the Focused Growth Annuity gives you a way to add safety and tax savings to your retirement strategy.

Enter your premium and interest rate to see how your annuity could grow.

Premium: \_\_\_\_\_

Interest Rate: \_\_\_\_\_ guaranteed for three years.

End of Contract Year	Surrender Charge	Fund Value	Fund Value Less Surrender Charge	Minimum Guaranteed Surrender Value
1	9.4%			
2	8.5%			
3	7.5%			
Available to you at the end of your surrender-charge-period				

The values shown are for example only and assume no withdrawals during the surrender-charge period; actual results and crediting rates will vary. Fund value less surrender charge is not the surrender value; a market value adjustment also applies. The MVA can increase or decrease the surrender value. The minimum guaranteed surrender value reflects the maximum possible adverse impact of the MVA. The Standard is not responsible for the accuracy or completeness of the information you input.

## Understanding Key Features

### Surrender-Charge Period

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

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

We waive surrender charges for:

- Scheduled payments of interest earnings
- Required minimum distributions
- Terminal conditions\*
- Nursing home residency\*
- Annuitization
- Death benefits

*continued on reverse*

NOT FDIC-INSURED • NO BANK GUARANTEE • MAY LOSE VALUE • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT A BANK DEPOSIT

## 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 surrender-charge period, the MVA will decrease the surrender value. If interest rates have fallen, the MVA will increase the surrender value.

**Review the Focused Growth Annuity brochure for additional product details.**

\* Applies after the first contract year.

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-MVA, ICC17-R-TCB, ICC17-R-NHB, ICC17-R-ANN, ICC17-R-DB, ICC17-R-ANNDW, ICC17-R-EIO, ICC17-R-IRA, ICC17-R-Roth IRA, ICC17-R-QPP, R-MVA, R-TCB, R-NHB, R-TCB/NHB-SD, R-ANN, R-DB, R-ANNDW, R-EIO, 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 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.

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

1100 SW Sixth Avenue, Portland OR 97204 (800) 378.4578