

Focused Growth Annuity 3

Numerical Example for California



By guaranteeing your interest rate for three-year periods, the Focused Growth Annuity gives you a way to add safety and tax savings to your retirement strategy. At the end of each three-year period, you may automatically start a new three-year guaranteed-rate period or withdraw your money.

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

Premium: _____

Interest Rate: _____ guaranteed for the initial three-year surrender-charge period.

End of Contract Year	Surrender Charge	Fund Value	Surrender Value
1	8%		
2	7%		
3	6%		
Available to you for 30 days with no surrender charges			

The values shown are for example only and assume no withdrawals during the surrender-charge periods; actual results and crediting rates will vary. The Standard is not responsible for the accuracy or completeness of the information you input.



Year-by-Year Breakdown

Year 1 to 3

- For the first three contract years, we guarantee the annual interest rate that was in effect when you bought the annuity.

Year 4 and after

- A new three-year interest rate guarantee period and surrender-charge period automatically begin at the end of the third year, and again at the end of each three-year period. During the first 30 days of each three-year period, you may withdraw some or all of your funds without a surrender charge.
- The Standard sets a new interest rate at the beginning of each three-year period, and we guarantee the rate for three contract years. The new rate may be higher or lower than the interest rate in years one through three.

continued on reverse

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



Understanding Key Features

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. During the first 30 days of each subsequent surrender-charge period, you may withdraw some or all of your funds without a surrender charge.

Year in Surrender-Charge Period	1	2	3
Surrender Charge	8%	7%	6%

We waive surrender charges for:

- First 30 days of each subsequent surrender-charge period
- Scheduled payments of interest earnings
- Required minimum distributions
- Terminal medical conditions¹
- Home care, Community-based services, Nursing care facility or Residential care facility residency¹
- Annuitization
- Death benefits

Review the Focused Growth Annuity brochure for additional product details.

1. Applies after the first contract year.