

Focused Growth Annuity 5

Numerical Example for California



By guaranteeing your interest rate for five-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 five-year period, you may automatically start a new five-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 five-year surrender-charge period.

| End of Contract Year | Surrender Charge | Fund Value | Surrender Value |
|--|------------------|------------|-----------------|
| 1 | 8% | | |
| 2 | 7% | | |
| 3 | 6% | | |
| 4 | 5% | | |
| 5 | 4% | | |
| 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 5

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

Year 6 and after

- A new five-year interest rate guarantee period and surrender-charge period automatically begin at the end of the fifth year, and again at the end of each five-year period. During the first 30 days of each five-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 five-year period, and we guarantee the rate for five contract years. The new rate may be higher or lower than the interest rate in years one through five.

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 | 4 | 5 |
|---------------------------------|----|----|----|----|----|
| Surrender Charge | 8% | 7% | 6% | 5% | 4% |

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.

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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: SPDA-CA. Riders: R-TCB-CA, R-NHB-CA, R-ANN, R-DB, R-ANNDW, R-EIO, R-IRA, R-Roth IRA, R-QPP. 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.