

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.

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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.