

# Focused Growth Annuity 10

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



By guaranteeing your interest rate for 10-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 10-year period, you may automatically start a new 10-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 10-year surrender-charge period.

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%			
4	6.5%			
5	5.5%			
6	4.5%			
7	3.5%			
8	2.5%			
9	1.5%			
10	0.5%			
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. 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.

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



## Year-by-Year Breakdown

### Year 1 to 10

- For the first 10 contract years, we guarantee the annual interest rate that was in effect when you bought the annuity.

### Year 11 and after

- A new 10-year interest rate guarantee period and surrender-charge period automatically begin at the end of the tenth year, and again at the end of each 10-year period.<sup>1</sup> During the first 30 days of each 10-year period, you may withdraw some or all of your funds without a surrender charge or market value adjustment.
- The Standard sets a new interest rate at the beginning of each 10-year period, and we guarantee the rate for ten contract years. The new rate may be higher or lower than the interest rate in years one through ten.



## 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.<sup>1</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.

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%

We waive surrender charges for:

- First 30 days of each subsequent surrender-charge period
- Scheduled payments of interest earnings
- Required minimum distributions
- Terminal conditions<sup>2</sup>
- Nursing home residency<sup>2</sup>
- Annuitization
- Death benefits

### 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.

Review the Focused Growth Annuity brochure for additional product details.

1. Subject to restrictions in Florida; contact your agent for details.  
2. Applies after the first contract year.

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