

# Focused Growth Annuity 3, 5 and 7



The Focused Growth Annuity is good fit if you're a long-term saver who likes the benefits of tax-deferred growth and protection as part of your retirement strategy.

The Standard's Focused Growth Annuity is a single premium deferred annuity with a choice of guarantee periods that gives you a way to add safety and tax savings to your retirement strategy.

- Additional premium accepted in first 90 days
- 3, 5 or 7-year rate guarantee period
- 3, 5 or 7-year surrender-charge period
- FGA 3 or 5: Issue to age 93<sup>1</sup>  
FGA 7: Issue to age 90
- \$15,000 to \$1,000,000 initial premium (greater amounts may be possible if pre-approved before you submit an application)
- Market value adjustment feature
- Surrender-charge free withdrawals
  - Payments of interest earnings
  - Required minimum distributions
  - Terminal conditions<sup>2</sup>
  - Nursing home residency<sup>2</sup>
  - Death benefits
  - Annuitization



1. The purchase of the annuity for those age 91-93 must be for transfer-of-wealth or estate-planning purposes.  
2. Applies after the first contract year.

Standard Insurance Company | [standard.com](http://standard.com)  
1100 SW Sixth Avenue, Portland OR 97204 (800) 378.4578

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). 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.

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