

Focused Growth Annuity 3, 5 and 7 for California



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.

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.

- 45-day rate lock
- Additional premium accepted in first 90 days
- 3, 5 or 7-year rate guarantee periods
- 3, 5 or 7-year surrender-charge periods
- Issue Age¹
 - FGA 3 or 5: Issue to age 93²
 - 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)
- Surrender-charge free withdrawals
 - First 30 days of each subsequent surrender-charge period
 - Payments of interest earnings
 - Required minimum distributions
 - Terminal medical conditions³
 - Home care, Community-based services, Nursing care facility or Residential care facility residency³
 - Death benefits and Annuitization

1. Maximum issue age may vary by distributor.

2. The purchase of the annuity for those age 91-93 must be for transfer-of-wealth or estate-planning purposes.

3. Applies after the first contract year.



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.

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