

Index Select Annuity 5 and 7 for California



The Index Select Annuity gives you the opportunity to earn interest based on index performance with the safety of downside protection.

Standard Insurance Company's Index Select Annuity is a single-premium deferred index annuity with returns directly linked to the upside performance of the S&P 500® index.

It's a good fit if you like the benefits of tax-deferred growth with upside potential based on market performance as part of your retirement strategy.

- Additional premium accepted in first 90 days
- S&P 500 index interest crediting options:
 - Annual point-to-point with rate cap
 - Annual point-to-point with participation rate
- Fixed interest with one-year rate guarantee period
- Issue Age¹
 - ISA 5: Issue to age 93²
 - ISA 7: Issue to age 90
- Guaranteed minimum accumulation benefit (GMAB)
- \$15,000 to \$1,000,000 initial premium (greater amounts may be accepted if pre-approved by The Standard before you submit an application)
- Surrender-charge free withdrawal options
- 5 or 7-year surrender-charge period
 - ISA 5: 8%, 7%, 6%, 5%, 4%
 - ISA 7: 8%, 7%, 6%, 5%, 4%, 3%, 2%



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.

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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 Index Select Annuity is a product of Standard Insurance Company; availability varies by state. Contract: SPDA-IA-CA. Riders: R-PTP, R-GMAB-IA-CA, R-TCB-IA-CA, R-NHB-IA-CA, R-ANN-IA, R-DB-IA, R-ANNDW, R-POF-IA, 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