

Annuities for Foreign Nationals



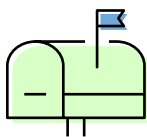
Are you a foreign national working for a U.S. company?



The Standard offers Foreign Nationals the opportunity to purchase our annuities.

Requirements

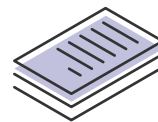
- Have a U.S. address and a U.S. Tax Identification Number.
- Fund the annuity with U.S. money.
- Submit a paper application, signed in the United States.
The agent must also have a license in the state where the application is signed.
- Provide IRS form W-8BEN Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting. Submit form W-8BEN with your new business paper application. You will need to update this form every 3 years that the policy remains in-force.



U.S. address and TIN



U.S. funds



Paper application



Form W-8BEN

The Standard, 1100 SW Sixth Avenue, Portland, OR 97204 | standard.com

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.

Annuities are not (a) insured by the FDIC or any federal government agency, (b) deposits of or guaranteed by any bank or credit union and (c) a provision or condition of any bank or credit union activity. Some annuities are subject to investment risk and may lose value. A surrender charge may apply during the surrender period, and a 10% penalty may apply to withdrawals prior to age 59½.