



Announcing our Advantage Growth Annuity 5 and 7



Beginning April 1, 2011, The Standard is adding a new single premium deferred annuity to our portfolio of fixed products – the Advantage Growth Annuity 5 and 7 (AGA).

This growth-focused product brings together many features of many competitive fixed products in the market, backed by our top-notch customer service. We're confident you'll find many clients who will appreciate the advantages the AGA 5 and 7 offers.

Rates, forms and in-depth product information will be available at www.standard.com/annuities/ on April 1st. We've received approval in all states except CA, IL, MN, MO, TX, WA and NY (we do not offer individual annuities in NY).

COMPETITIVE RATES

Advantage Growth Annuity 5

5-year surrender charge: 7, 6, 5, 4, 2%

3.85%
(15-99k)

3.95%
(100k+)

Advantage Growth Annuity 7

7-year surrender charge: 7, 6, 5, 4, 3, 2, 1%

4.40%
(15-99k)

4.50%
(100k+)

COMPETITIVE FEATURES OF THE AGA

- Single premium
- 2% first year bonus
- Issue through age 90
- Market Value Adjustment during the surrender charge period
- Surrender and MVA free withdrawals
 - Scheduled interest paid as earned



Contact Us

Annuities Service

P: 800.378.4578

[Send a Message](#)



Find Forms & Materials

(available immediately)

- 10% annual withdrawals (after the first contract year)
- IRS RMDs
- Nursing home and terminal condition benefits
- Death benefit
- Annuitization

Commissions:	0-80	81-85	86-90
	4.50%	2.25%	1.75%

We're eager to get this product into your hands and will do everything we can to help you sell. If you have questions or need support, just contact your NMO or our sales team at (800) 378-4578.

Not for Use with Consumers

Rates effective 4/1/11; initial rates offered are subject to change. The Advantage Growth Annuity 5 and 7 are products of Standard Insurance Company; availability varies by state. Policy: SPDA (9/03). Riders: R-EIO, R-TEN, R-INT-BONUS, R-NHB, R-TCB, R-MVAR, R-DB, R-ERTSA, R-NERTSA, IRA, Roth IRA, R-QPP. The AGA 5 and 7 includes an MVA provision. Surrender charges may apply to withdrawals during the surrender period. A 10% IRS penalty may apply to withdrawals prior to age 59 1/2. The nursing home waiver is not available in Massachusetts; state-specific conditions apply to the terminal condition waiver. 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 any annuity is not a provision or condition of any bank or credit union activity. Some annuities may go down in value.

Standard Insurance Company

[About The Standard](#) | [Our Financial Strength](#) | [Legal/Privacy](#)

The above message is from Standard Insurance Company, a subsidiary of StanCorp Financial Group, Inc.

The Standard | 1100 SW 6th Ave | Portland OR 97204