

# Building A Retirement Foundation

The Joy Of Knowing Your Future Is Secure



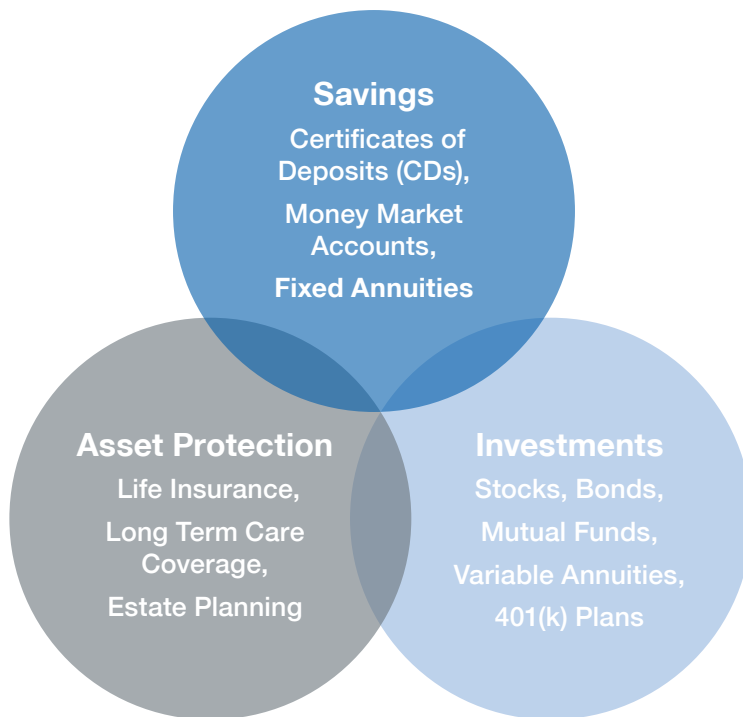
Are you building a retirement foundation? How about adding a fixed deferred annuity to your portfolio mix?

Whether retirement is already here or just around the corner, look for a secure way to build your nest egg. A multi-year guaranteed, fixed deferred annuity from The Standard can help you attain steady growth and predictable, tax-advantaged savings.

“Knowing they will have sufficient assets and income in retirement continues to concern consumers... but the recent economic crisis and continued market volatility has made guaranteed income more valuable to consumers,” a recent LIMRA study revealed<sup>1</sup>.



## Where Deferred Annuities Fit Into A Financial Plan



May I Provide More Information?

**“86 percent of traditional fixed annuity buyers are satisfied with their deferred annuity purchase.”<sup>1</sup>**

1. LIMRA. More than Three-Quarters of Recent Annuity Buyers Were Satisfied with Their Annuities. Limra.com. 08 August 2012. Accessed 19 June 2014.

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% early withdrawal penalty may apply to withdrawals prior to age 59 ½.

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