



# Annuities: The Right Financial Tool For Your Financial Goals?

Set Your Goal Then Compare Before You Buy



There are many investment choices available with various features and results. You may find an annuity to have the right combination of guarantees, features and results that meet your financial goals. Let's compare many of the common features of annuities and other types of investments.

	Deferred Annuity	Mutual Fund	Corporate Bond	Bank CD	Treasury Bill	Stock	Money Market
Principal Protection*	Yes	No	No	Yes	Yes	No	No
Tax-Deferred Compounded Growth	Yes	No	No	No	No	No	No
Social Security Benefit Tax Avoidance	Yes	No	No	No	No	No	No
Guaranteed Growth	Yes	No	No	Yes	Yes	No	No
Competitive Growth	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Lifetime Income Options	Yes	No	No	No	No	No	No
Guaranteed Survivor Benefits	Yes	No	No	No	No	No	No
Probate Avoidance	Yes	No	No	No	No	No	No

## The Standard Advantage

- **Strength.** Over 100+ years in the insurance business.
- **Stability.** "A" rating or higher from A.M. Best for more than 75 years.
- **Service.** Personalized customer service starting from day one.

\* Please note that while Standard Insurance Company offers products that provide principal protection, not all deferred annuities provide this feature. The table above is for illustration purposes only and is not intended as tax or financial advice. As always, before making important financial decisions, please consult with your financial or tax advisor for information specific to your situation.

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 59 ½.

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