

Top Ten Reasons To Buy A Fixed Annuity



There are a lot of great reasons to buy a fixed annuity. These are the most common:

- 1) Multiple Guarantees**
 - Principal and Interest rate guarantees
 - Income guaranteed for as long as you choose: a certain period or for life
- 2) Safety**
 - Ensure your surviving spouse has a continuing income
 - Can provide money in case of a catastrophic illness or if you (or your spouse) need to enter a nursing home¹
- 3) Liquidity**
 - Flexible access to your funds with a variety of surrender-free withdrawal options
- 4) No Sales Charges**
 - 100% of your premium can earn interest
 - No automatic reset of surrender charges
- 5) Tax Deferral**
 - Your earnings will not be taxed until you make withdrawals or start taking regular distributions
 - Benefit from triple-compounding: earning interest on principal, interest on interest, and interest on what you would have paid to taxes
- 6) Control**
 - Ability to choose a predictable income stream
 - Lifetime Income options: payments guaranteed to continue for as long as you live
- 7) Flexibility**
 - Multi-year rate guarantee products
 - Variety of contribution and payout options
- 8) Accumulation**
 - Long-term savings plan for future income stream
 - Principal protection: Deferred index annuities never lose value in a “bad” year, while capturing some growth in a “good” year
- 9) Diversification**
 - Deferred index annuities are able to have credited interest tied to an index, such as the S&P 500, without downside risk
 - Supplement your retirement income
- 10) Estate Planning**
 - Proceeds are paid directly to your named beneficiary
 - May avoid the delay and expense of probate

1. Entering a nursing home by surrendering all or a portion of your deferred annuity or by annuitizing your annuity to a pay-out annuity.

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.



[May I Provide More Information?](#)

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- 100+ Years In The Insurance Industry
 - Continued Financial Strength And Stability
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