

# Focused Growth Annuity

## Annuity Options

### Focused Growth Annuity 5

- 5-year Rate Guarantee  
After the guarantee period, the premium will receive a renewal rate based on the current interest-rate environment.
- 5-year Surrender Period
 

Year	1	2	3	4	5
Charge	8%	7%	6%	5%	4%

### Focused Growth Annuity 6

- 6-year Rate Guarantee  
After the guarantee period, the premium will receive a renewal rate based on the current interest-rate environment.
- 6-year Surrender Period
 

Year	1	2	3	4	5	6
Charge	8%	7%	6%	5%	4%	3%

## Market Value Adjustment

- During the surrender period, an MVA is applied to withdrawals or surrenders that are subject to surrender charges. The MVA is based on changes in the yields on U.S. Treasuries and may increase or decrease your annuity's surrender value. (The FGA contract details how the MVA is calculated.) Generally, if interest rates have risen since you have purchased your annuity, the MVA will decrease your surrender value. If interest rates have fallen, the MVA will increase your surrender value. During the surrender period, you or your beneficiary will never receive less than 90% (may be higher in some states) of your total premium payments, less any withdrawals.

## Premium

- Minimum: \$15,000
- Maximum: \$1,000,000 without prior approval
- Additional: Payments are accepted during the first 90 day of the contract.

## Maximum Issue Age

- 90 years

Standard Insurance Company  
Individual Annuities  
1100 SW Sixth Avenue  
Portland OR 97204  
800.247.6888

[www.standard.com](http://www.standard.com)

A subsidiary of StanCorp Financial Group, Inc.

The nursing home waiver is not available in Massachusetts and state-specific conditions apply to the terminal condition waiver.

Withdrawals must be at least \$500, and you must maintain a minimum balance of \$2,000. Please note that an additional 10% IRS penalty may apply to withdrawals taken before age 59½.

The following applies if the annuity is purchased through a bank or a credit union: (a) the annuity is not a deposit; (b) the annuity is not guaranteed by any bank or credit union; (c) the annuity is not insured by the FDIC or any other governmental agency; (d) the purchase of an annuity is not a provision or condition of any bank or credit union activity; and (e) some annuities are subject to investment risk and may go down in value.

Policy: SPDA  
Riders: SWO-DEF (09/01),  
R-QPP (09/03),  
R-MVA (09/03),  
R-EIO (09/03),  
R-NHB (09/03),  
R-TCB (09/03),  
ERTSA-DEF (09/01),  
NERTSA-DEF (09/01),  
TSALN (09/01),  
IRA (07/02),  
Roth IRA (07/02),  
R-DB (07/04)

## Principal Safety

- You or your beneficiary will not receive less than 90% during the surrender period (and 100% after the surrender period) of your account value, net of withdrawals and TSA loans (including applicable interest) taken..

## Minimum-Rate Guarantee

- There is a minimum guaranteed rate, below which your renewal rate will never fall.

## Accessing Funds Without Surrender Charge

- Payments of Interest Earnings  
After an initial 30 days, you may receive interest payments without a surrender charge.
- Minimum Distributions  
If your contract is held as an IRA, TSA or other qualified plan, you may receive IRS Required Minimum Distributions without a surrender charge.
- Waivers  
After the first contract year, if you become a nursing home resident for 30 or more consecutive days, or if you incur a terminal condition, you may withdraw from your annuity without a surrender charge.
- Annuitization  
At any time, if you convert your FGA into a payout annuity with The Standard and choose either a lifetime or a period-certain option of five years or more, you will begin receiving guaranteed income payments without a surrender charge.

## Freedom to Change Your Mind

- From the date you receive your annuity contract, you have 30 days to consider your decision. If you decide to terminate the transaction during the 30 days, we will return your premium.