



The Focused Growth Annuity is a single premium deferred annuity in which (a) premiums are accepted in the first 90 contract days; (b) interest is earned during the accumulation phase; and (c) the annuity payments are deferred until the maturity date or upon annuitization. The FGA's principal and earnings are not subject to income taxes until funds are withdrawn or distributed. A 10% IRS early-withdrawal penalty may apply to withdrawals or distributions prior to age 59½.

Issue Age

An FGA will be issued for annuitants and owners ages 0 – 90.

Contract Effective Date

Your FGA's effective date is the date the premium is received in The Standard's home office. This date is indicated on your policy cover and in the contract's data pages.

Premium

You can establish an FGA with an initial premium ranging from \$15,000 to \$1,000,000 (or more with prior approval). Your premium receives the interest rate in effect as of the date we receive your application and premium.

You may make additional premium payments during the first 90 days of the contract. Additional premiums will be credited with the rate in effect at the time they are received.

Some states assess a premium tax, which Standard Insurance Company deducts from the Annuity Fund.

Interest Rates

Each premium payment is credited a guaranteed interest rate of five or six years, depending on the guarantee option you choose. The contract will receive an annual renewal rate thereafter that is based on the current interest rate environment.

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% of your total premium payments (91% in some states), less any withdrawals.

Safety And Guarantees

Standard Insurance Company guarantees that you or your beneficiary will never receive less than 100% of your total premium payments after your surrender period, net of any withdrawals or TSA loans you may have taken.

Surrender Schedules

The surrender charges below represent a percentage of your annuity balance and may apply to withdrawals made during your FGA's surrender period. Withdrawals must be \$500 or more and \$2,000 must remain in your account for your FGA to remain in force. A 10% IRS penalty may apply to withdrawals made before age 59½.

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

Accessing Funds

The FGA offers many ways to access funds without incurring a surrender charge. See the FGA brochure for more details.

- Payments of interest earnings
- Nursing home and terminal condition waivers*
- IRS Required Minimum Distributions
- Out-of-surrender withdrawals

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

Annuitization

You may convert your FGA into an income annuity with The Standard at any time and begin receiving regular payments without surrender charge. You must choose a life income option or an income option with a payout period of five years or more.

Your FGA's maturity date is the later of the anniversary nearest the date the annuitant reaches age 95 and the tenth contract anniversary. At this time the contract will annuitize and begin its payout phase, unless you otherwise direct.

Death Benefit

The annuity's value is paid to the beneficiary upon the death of the annuitant. If the annuitant is not the annuity owner and the owner dies, the annuity's value is paid to the beneficiary.

Illustrated Effect Of Possible MVA Adjustments

Consider the combined charges for early surrender when treasury rates increase or decrease. The sample calculation below assumes the Five-Year Treasury Index Rate is 3.00% at issue and either rises to 5.00% or drops to 1.00%. The numbers below are for illustration purposes only; your results may vary.

Combined Surrender Charge and MVA

End of Contract Year	FGA 5			FGA 6		
	Unchanged at 3.00%	Increased to 5.00%	Decreased to 1.00%	Unchanged at 3.00%	Increased to 5.00%	Decreased to 1.00%
1	8.0%	11.6%	0.5%	8.0%	11.9%	-1.5%
2	7.0%	12.2%	1.4%	7.0%	13.7%	-0.6%
3	6.0%	9.5%	2.2%	6.0%	11.3%	0.3%
4	5.0%	6.8%	3.1%	5.0%	8.6%	1.2%
5	4.0%	4.0%	4.0%	4.0%	5.8%	2.1%
6	0.0%	0.0%	0.0%	3.0%	3.0%	3.0%
7	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

For Annuities Purchased Through A Financial Institution

1 Notice

I understand that 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. Speak with your agent or financial consultant, or read your contract for complete details.

2 Acknowledgement

OWNER NAME		PHONE	
ADDRESS		CITY	STATE ZIP CODE
_____		_____	
OWNER SIGNATURE		DATE	

3 Broker

BROKER NAME		STANDARD INSURANCE COMPANY IDENTIFICATION NUMBER	
ADDRESS		CITY	STATE ZIP CODE
_____		_____	
BROKER SIGNATURE		DATE	