



## Secured Rate Annuity

**Important Disclosure:**  
**This company's annuity contract may have provisions and features which are state-specific and were not described in this brochure. For product illustrations and to apply for this annuity call Hersh Stern, licensed agent, at 866-866-1999.**

### Annuity Options

#### Secured Rate Annuity 1

- 1-year Rate Guarantee  
After the guarantee period, the premium will receive a renewal rate based on the current interest-rate environment.
- Premium payment is credited 1% additional interest for one contract year from receipt in the home office.
- In years two through five, the contract is assigned a bailout of 1% less than the initial rate; in year six, it is assigned a bailout of 2% less than the initial rate. If the crediting rate falls below the bailout rate, withdrawals are available without a surrender charge.
- At the end of the seventh year the annuity will be credited 1% of the initial premium amount; at the end of each subsequent year the annuity will be credited 0.25% of the initial premium amount.

#### 6-year Surrender Period

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

#### Secured Rate Annuity 3

- 3-year Rate Guarantee  
After the guarantee period, the premium will receive a renewal rate based on the current interest-rate environment.
- There is a bonus paid of 2% of the annuity's value when annuitizing after the fourth year with a lifetime or a period-certain option of five years or more.

#### 3-year Surrender Period

Year	1	2	3
Charge	9%	8%	7%

#### Secured Rate 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	9%	8%	7%	6%	5%

#### Secured Rate 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	9%	8%	7%	6%	5%	4%

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.

The SRA 3 annuitization bonus is not available in Washington.

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: SRA, SRA-B  
Riders: SWO-DEF (09/01),  
ERTSA-DEF (09/01),  
NERTSA-DEF (09/01),  
TSALN (09/01),  
IRA (07/02),  
Roth IRA (07/02),  
R-QPP (09/03),  
R-DB (07/04)

## 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

## Minimum-Rate Guarantee

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

## Principal Guarantee

- You or your beneficiary will never receive less than 100% of your premium paid, net of withdrawals and TSA loans (including applicable interest) taken.

## Accessing Funds Without Surrender Charge

- Payments of Interest Earnings  
After an initial 30 days, you may receive interest payments without a surrender charge.
- 10% Annual Withdrawals  
After the first contract year, you may annually withdraw up to 10% of the previous-contract-year's annuity value 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.
- Substantially Equal Periodic Payments  
Beginning immediately, you may receive 72(t) or 72(q) withdrawals 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 SRA 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. On the SRA 3 only, there is a bonus of 2% of the annuity's value credited when you annuitize the contract after the fourth year, choosing one of the options listed above.

## 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.