By Christine Cusatis

# Annuity Maximizes Earnings, Minimizes Risk

Standard Insurance Company is expanding the options for its Index Select Annuity, a single premium indexed deferred annuity, with the introduction of the ISA 10. With the highest interest rate cap offered by The Standard, the ISA is designed for individuals looking for an annuity to maximize earnings potential while minimizing risk.

ISA policyholders can choose from the ISA 10's nine-year surrender-charge period, in addition to the five- or seven-year options that were introduced earlier in 2012. With the ISA, policyholders are able to allocate funds between an index interest account and a fixed interest account. The portion of funds allocated to the index interest account will be credited a rate based on the performance of the Standard & Poor's 500 index, up to the stated index rate cap, and will not lose any value if the S&P 500 goes down.

The portion of funds allocated to the fixed interest account will be credited an interest rate that is guaranteed for one year. After that guarantee period, the contract will receive renewal rates based on the current interest rate environment.

"Policyholders now have a wide range of options for taking advantage of the growth potential, safety and tax deferral available from The Standard's ISA," says Rich Lane, director of Individual Annuity Sales and Marketing. "With the introduction of the ten-year option, disciplined savers have a new choice that enables them to benefit from an index annuity with the highest cap rate available from The Standard."

Basing the index interest account's crediting rate on the performance of the Standard & Poor's 500 index allows policyholders to benefit from the growth of the index and, at the same time, be protected from market downturns, according to the Standard.

In addition, the annual index term design credits gains in the index at the end of each 12-month period, avoiding excessively long waits for index crediting. The earnings are then locked into the index interest account value and will not be reduced in the event of negative index performance in the future.

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