

# The Standard Launches the Index Select Annuity

Standard Insurance Company (“The Standard”) is expanding its annuity product portfolio with the new Index Select Annuity (ISA), a single premium indexed deferred annuity. With the highest interest rate cap offered by The Standard, the ISA is designed for individuals looking for an annuity to maximize their earnings potential while minimizing their risk.

ISA policyholders can choose from a five- or seven-year surrender-charge period and 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<sup>®</sup> 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.

“The ISA is an exciting addition to our product lineup and was designed to offer policyholders an ideal combination of growth potential, safety and tax deferral,” said Rich Lane, director of Individual Annuity Sales and Marketing. “We believe the ISA is a great choice for disciplined savers who want to benefit from an index annuity with the highest cap rate available at 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. 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.

## Disclosure

“Standard & Poor’s 500” and “S&P 500<sup>®</sup>” are trademarks of The McGraw-Hill Companies, Inc., and have been licensed for use by Standard Insurance Company. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor’s, and Standard & Poor’s makes no representation regarding the advisability of purchasing the Product. The S&P 500 index does not reflect dividends paid on the underlying stocks.

The guarantees of the annuity are based on the financial strength and claims-paying ability of Standard Insurance Company. An annuity should not be purchased as a short-term investment. As an investor, you are cautioned to carefully review an index annuity for its features, costs, risks and methods of calculating the variables.

The product and its features may not be available in all states and are subject to change. Please refer to the contract for a complete and detailed explanation of benefits, limitations and restrictions.

## About The Standard

The Standard is a leading provider of financial products and services, including group and individual disability insurance, group life, AD&D, dental and vision insurance, retirement plans products and services, individual annuities and investment advice. For more information about The Standard, visit [www.standard.com](http://www.standard.com).

The Standard is the marketing name for StanCorp Financial Group, Inc., and its subsidiaries: Standard Insurance Company, Inc., The Standard Life Insurance Company of New York, Inc., Standard Retirement Services, Inc.,

StanCorp Mortgage Investors, Inc., StanCorp Investment Advisers, Inc., StanCorp Real Estate, LLC, and StanCorp Equities, Inc.

Insurance products are offered by Standard Insurance Company of Portland, Ore. in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of White Plains, N.Y. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary.

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