



# Ten Reasons to Buy a Fixed Annuity



If you want to build and protect your assets, annuities are a great option. Here are the top 10 reasons why:

## 1. Multiple guarantees

- Principal and interest rate guarantees
- Income guaranteed for as long as you choose — for a certain period or for life upon annuitization

## 2. Safety

- Helps to ensure your surviving spouse has continuing income
- Funds can be accessed with no surrender charges in the event of a terminal illness or upon entering a nursing home\*

## 3. Flexibility

- Multi-year rate guarantee products.
- Variety of payout options upon annuitization

## 4. Diversification

- Deferred index annuities can tie credited interest to an index, without downside risk
- Supplement retirement income

## 5. Access

- Flexible access to funds with a variety of surrender charge free withdrawal options

## 6. Control

- Ability to choose a predictable income stream
- Payments guaranteed to continue for as long as you live

## 7. Tax deferral

- Earnings won't be taxed until you make withdrawals
- You benefit from triple-compounding — earn interest on principal, interest on interest, and interest on what would have been paid to taxes

## 8. Estate planning

- Proceeds are paid directly to the named beneficiary
- May avoid the delay and expense of probate

## 9. Accumulation

- Long-term savings plan for future income stream
- Builds funds to maintain a comfortable retirement lifestyle

## 10. No sales charges

- 100% of premium can earn interest

Not FDIC-Insured • No Bank Guarantee • May Lose Value • Not Insured by Any Federal Government Agency • Not a Bank Deposit

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\* The nursing home and terminal condition waivers may not be available in all states and only apply after the first contract year.

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Surrender charges may apply to withdrawals during the surrender period. A 10% IRS penalty may apply to withdrawals prior to age 59½. Annuities are not guaranteed by any bank or credit union and are not insured by the FDIC or any other governmental agency. The purchase of an annuity is not a provision or condition of any bank or credit union activity. Some annuities may go down in value. The guarantees of an 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.