

# Help Your Clients Retire With Certainty



## Offer Guaranteed Income For Life

As life expectancy and medical expenses rise, more and more Americans are predicted to outlive their retirement savings. Retirees may need to find a way to supplement Social Security and individual retirement plan assets if they want to be able to enjoy years of quality retirement.

A deferred annuity can be a key piece of the retirement planning puzzle. It's a way for your clients to receive guaranteed payouts for the rest of their lives, no matter how long they live. This income could be the difference between a comfortable retirement and running out of money.

### Guaranteed Income For Life

With a deferred annuity from The Standard, the policyholder can choose to convert his or her current account value into scheduled payouts for life or a specified period of time. Key benefits include:

- **Guaranteed financial security**—The policyholder can choose to receive monthly, quarterly, semiannual, or annual payouts for life.
- **Full control over timing**—The policyholder can decide when to begin receiving lifetime income payouts.
- **Best possible payout rates**—If, when the policyholder chooses this option, the immediate annuity payout rates are higher than those guaranteed within the original annuity, The Standard will honor the higher rates.

Example 1: Individual policyholder with an account value of \$100,000 at time of payout*				
Age payout begins	Life Only		Life with Installment Refund	
	Annual Withdrawal Percentage	Guaranteed Minimum Monthly Payout	Annual Withdrawal Percentage	Guaranteed Minimum Monthly Payout
60	4.67%	\$389	3.97%	\$331
65	5.50%	\$458	4.48%	\$373
70	6.65%	\$554	5.11%	\$426
75	8.24%	\$687	5.90%	\$492

Example 2: Joint policyholders with an account value of \$100,000 at time of payout*				
Age payout begins	Joint Life		Life with Installment Refund	
	Annual Withdrawal Percentage	Guaranteed Minimum Monthly Payout	Annual Withdrawal Percentage	Guaranteed Minimum Monthly Payout
60	3.70%	\$308	3.52%	\$293
65	4.24%	\$353	3.94%	\$328
70	4.98%	\$415	4.48%	\$373
75	6.01%	\$501	5.17%	\$431

\* For illustrative purposes only. Guaranteed minimum payout rates for non-qualified contracts issued to a male of the above ages. Joint annuity rates are for a male and female of the same age. Not to be used in Montana or Massachusetts.

### Commissions

Converting an annuity to lifetime income can benefit you, too. If the owner of a Standard deferred annuity elects a guaranteed income stream and the annuity is no longer subject to surrender charges, we will pay a commission equal to the commission on an equivalent immediate annuity purchase.

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**Not For Use With Consumers**

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. A surrender charge may apply during the surrender period, and a 10% early withdrawal penalty may apply to withdrawals prior to age 59 ½.