



Future Value Annuity 3, 5 and 7

At a Glance Product Guide

The Future Value Annuity is a single-premium deferred annuity with a choice of guarantee periods that gives you a way to add safety and tax savings to your retirement strategy.

Key Features

Rate Guarantee Period 3, 5 or 7 Years

Withdrawal Options Choose **one withdrawal option** that best meets your financial needs:

1. No optional withdrawal provision
2. Payments of interest earnings after 30 days
3. 10% annual withdrawal provision¹
4. 10% annual withdrawals¹ and Principal Guarantee

Issue Age² Issues through age 90

Premium \$15,000 – \$1,000,000
Greater amounts may be accepted if pre-approved by The Standard before you submit an application.

Surrender Charge Periods Future Value Annuity 3

Contract Year	1	2	3
Surrender Charge	9.4%	8.5%	7.5%
Surrender Charge in California	8%	7%	6%

Future Value Annuity 5

Contract Year	1	2	3	4	5
Surrender Charge	9.4%	8.5%	7.5%	6.5%	5.5%
Surrender Charge in California	8%	7%	6%	5%	4%

Future Value Annuity 7

Contract Year	1	2	3	4	5	6	7
Surrender Charge	9.4%	8.5%	7.5%	6.5%	5.5%	4.5%	3.5%
Surrender Charge in California	8%	7%	6%	5%	4%	3%	2%

Market Value Adjustment A market value adjustment applies to withdrawals and surrenders that are subject to a surrender charge. We will waive the MVA when the surrender charge is waived. MVA is not available in California.

Time to Reflect on the Purchase You – the owner – may cancel and return your contract within 30 days after it is delivered to you. We will refund your premium after a cancellation, minus any withdrawals you’ve taken.

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

Access to Funds

Surrender Charge Free Withdrawals

We waive surrender charges for:

- **Optional withdrawal provision if selected at time of purchase:**
 - Payments of interest earnings after 30 days
 - 10% annual withdrawals²
 - 10% annual withdrawals² and Principal Guarantee
- IRS required minimum distributions
- Terminal conditions³
- Nursing home residency³
- Death benefits
- Annuitization
- Withdrawals after the rate guaranteed period

Income Options

- Life income
- Life income with certain period
- Joint and survivor life income
- Joint and survivor life income with certain period
- Joint and contingent survivor life income
- Certain period
- Lump sum

Other options may be available.

Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | [standard.com](https://www.standard.com)

1 Available after the first contract year. Withdrawal amount is based on a percentage of the value of the annuity fund as of the contract anniversary. We require a distribution request for payments. Scheduled withdrawals are not available.

2 Maximum issue age may vary by distributor.

3 Applies after the first contract year.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

The Future Value Annuity is a product of Standard Insurance Company; availability varies by state. Contract: ICC17-SPDA(01/17), SPDA(01/17), SPDA(01/17)CA, SPDA-IA(01/17)FL. Riders: ICC17-R-MVA, ICC17-R-TCB, ICC17-R-NHB, ICC17-R-ANN, ICC17-R-DB, ICC17-R-ANNDW, ICC17-R-EIO, ICC17-R-IRA, ICC17-R-Roth IRA, ICC17-R-QPP, R-MVA, R-TCB, R-TCB-CA, R-NHB, R-NHB-CA, R-TCB/NHB-SD, R-ANN, R-DB, R-ANNDW, R-EIO, R-IRA, R-Roth IRA, R-QPP. The Future Value Annuity contains an MVA feature. Surrender charges may apply to withdrawals during a 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 is 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 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.