



# Diversify with a Fixed Index Annuity



## Meet Frank

Frank is 55 years-old and has diligently contributed to his savings. Now he needs to look at funding his retirement. Since Frank is still young, he’s comfortable with some risk. But he knows that his priority needs to be growing his principal for his retirement years.

Frank has \$300,000 for retirement, let’s look at a couple of his options.\*

### Typical Diversification Method

#### \$150,000 Low-risk with fixed rates

CDs, fixed annuities, or money market accounts

#### \$150,000 Aggressive growth with exposure to market risks

Variable annuities or mutual funds

### Results

In a good year: Account Value = \$324,375

In a bad year: Account Value = \$288,375

### Diversification with a Fixed Index Annuity

#### \$100,000 Low-risk with fixed rates

CDs, fixed annuities, or money market accounts

#### \$100,000 Index growth with no downside market risk

Fixed index annuity

#### \$100,000 Aggressive growth with exposure to market risks

Variable annuities or mutual funds

### Results

In a good year: Account Value = \$326,250

In a bad year: Account Value = \$292,250

A good year assumes 4.25% fixed rate, 10% index cap rate & 12% index growth

A bad year assumes 4.25% fixed rate, 10% index cap rate & -12% index growth

## Frank’s Decision

Frank decides to diversify with our fixed index annuities. This option provides competitive returns and strong guarantees, no matter what’s happening on Wall Street. Fixed index annuities will never participate in any losses the index may see each term, only in the gains. Plus, as interest is credited, the earnings are locked into the index interest account value. Few taxable investments can compete with this blend of growth potential, safety, and the opportunity for interest compounding.

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

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

\* For example purposes only and are not intended to represent how your annuity may actually perform.

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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.