



Annuities for Foreign Nationals

The Standard offers annuities to foreign nationals working for a U.S. company.



Annuities offer stability and growth when asset planning for the future. We offer a variety of options to best fit your needs.

Getting started is simple — here are the requirements:

- Have a U.S. address and a U.S. tax identification number.
- Fund the annuity with U.S. money.
- The annuity application must be completed and signed in the U.S.
- Producer must be licensed in the state where the application is signed.
- Provide IRS form W-8BEN Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting. Submit form W-8BEN with your new business paper application. You will need to update this form every three years that the policy remains in force.
- Owner cannot be a citizen of a country subject to sanction by the U.S. Department of the Treasury, Office of Foreign Assets Control, or otherwise subject to applicable money laundering or anti-terrorism regulations.



U.S. address and TIN



U.S. funds



Application completed and signed in U.S.



Form W-8BEN

Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | standard.com

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 may vary by state and distributor and are solely the responsibility of Standard Insurance Company.

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. Guarantees are subject to the financial strength and claims paying ability of Standard Insurance Company. An annuity should not be purchased as a short-term investment.

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