

Index Growth Annuity

Premium

- Minimum: \$15,000
- Maximum: \$1,000,000 without prior home-office approval

Issue Age

- 0 through 90

Allocation Options

Index Interest Account

- Index Growth Participation
100% participation in the growth of the S&P 500® index up to a pre-specified index rate cap.
- Index Rate Cap
An index rate cap will be assigned for one year. After the initial index term, the premium will receive a renewal index rate cap based on the current economic environment.
- Bailout Index Rate Guarantee
The contract is assigned a bailout index rate of 2% less than the initial index rate cap. If a renewal index rate cap declared is below the bailout, you may withdraw funds from the Index Interest account without a surrender charge only during the time period that the rate is below the bailout.

Fixed Interest Account

- 1-year Rate Guarantee
After the guarantee period, the premium will receive a renewal rate based on the current interest-rate environment.
- Minimum-Rate Guarantee
There is a contractual annual minimum guaranteed rate, below which your renewal rate will never fall.

Minimum Surrender-value Guarantee

- After the surrender period, you will receive no less than 100% of your premium, net of any withdrawals taken, accumulated at a rate that meets or exceeds minimum state requirements.

Enhance Your Annuity

- A special, optional feature available in the Index Growth Annuity allows you to add a principal guarantee. If this feature is added at the time of application, you or your beneficiary are guaranteed to receive at least 100% of your premium paid, net of any withdrawals you may have taken. If you choose to add this rider, your contract will have a lower index rate cap and interest rate than will a contract without the rider.

② If initiated on other than the end of the 12-month index term, there will be a partial index credit if there were index gains.

The nursing home waiver is not available in Massachusetts and state-specific conditions apply to the terminal condition waiver.

Withdrawals must be at least \$500, and you must maintain a minimum balance of \$2,000. ① Please note that an additional 10% IRS penalty may apply to withdrawals taken before age 59½.

The Index Growth Annuity is a product of Standard Insurance Company. The IGA may not be available in some states and may at times be referenced as an *equity-indexed annuity*. The annuity is 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.

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The S&P 500 index does not reflect dividends paid on the underlying stocks.

Policy: SPDA-IA
 Riders: R-ANNPTP-B20
 R-TEN-IA
 R-NHB-IA
 R-TCB-IA
 R-GOP-IA

Product Options

Index Growth Annuity 5

- 5-year Surrender Period

Year	1	2	3	4	5
Charge	8%	7%	6%	4%	2%

Index Growth Annuity 7

- 7-year Surrender Period

Year	1	2	3	4	5	6	7
Charge	9%	8%	7%	6%	5%	4%	2%

Accessing Funds Without Surrender Charge

- **Inter-Account Transfers**
 You may transfer funds between the Index Interest account and the Fixed Interest account, receiving the index rate cap and interest rate in effect at the time the transfer is acted upon. A transfer must be elected prior to the end of the index term and will be transacted on the first day of the new index term.
- **10% Annual Withdrawals**
 Beginning immediately, you may annually withdraw up to 10% of the annuity value without a surrender charge.①
- **Minimum Distributions**
 If your contract is held as an IRA, 403(b) TSA or other qualified plan, you may receive IRS Required Minimum Distributions without a surrender charge.
- **Substantially Equal Periodic Payments**
 Beginning immediately, you may receive 72(t) or 72(q) withdrawals without a surrender charge.
- **Waivers**②
 After the first contract year, if you become a nursing home resident for 30 or more consecutive days, or if you incur a terminal condition, you may withdraw from your annuity without a surrender charge.
- **Annuitization**②
 At any time, if you convert your IGA into a payout annuity with The Standard and choose either a lifetime or a certain period option of five years or more, you will begin receiving payments without a surrender charge.
- **Death Benefits**②
 Beginning immediately, the full annuity value is payable as death benefits without a surrender charge.

Freedom to Change Your Mind

- From the date you receive your annuity contract, you have 30 days to consider your decision. If you decide to terminate the transaction during the 30 days, we will return your premium.