

# Is Uncle Sam Breaking Your Piggy Bank?

Then Consider The Advantages Of An Annuity



## Where Does Your Hard-Earned Money End Up?

The annual income taxes on a Certificate of Deposit (CD) can take a big bite out of your hard-earned savings. If you use CDs to regularly access your money, an annuity from The Standard can offer several ways for you to access your annuity funds without penalty.

The Standard's tax-deferred annuities are protected from income taxes until you make withdrawals or start taking regular distributions. As a result, more of your money continues working for you instead of Uncle Sam.

[May I Provide More Information?](#)

## Key Differences Between CDs and Annuities

	Certificate of Deposit	Deferred Annuity
Principal Protection*	✓	✓
Guaranteed Growth	✓	✓
Flexible Withdrawal Options		✓
Tax-Deferred Compounded Growth		✓
Lifetime Income Options		✓
Guaranteed Survivor Benefits		✓
Probate Avoidance		✓
Exempt From Creditors (most states)		✓

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**Even in a low interest-rate environment, an annuity's compounded growth and strong guarantees can grow your savings faster than you may think.**

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\* Please note that while Standard Insurance Company offers products that provide principal protection, not all deferred annuities provide this feature. The table above is for illustration purposes only and is not intended as tax or financial advice. As always, before making important financial decisions, please consult with your financial or tax advisor for information specific to your situation.

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% penalty may apply to withdrawals prior to age 59 ½.

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