

# Top Ten Reasons To Buy A Fixed Annuity



There are a lot of great reasons to buy a fixed annuity. These are the most common:

- 1) Multiple Guarantees**
  - Principal and Interest rate guarantees
  - Income guaranteed for as long as you choose: a certain period or for life
- 2) Safety**
  - Ensure your surviving spouse has a continuing income
  - Can provide money in case of a catastrophic illness or if you (or your spouse) need to enter a nursing home<sup>1</sup>
- 3) Liquidity**
  - Flexible access to your funds with a variety of surrender-free withdrawal options
- 4) No Sales Charges**
  - 100% of your premium can earn interest
  - No automatic reset of surrender charges
- 5) Tax Deferral**
  - Your earnings will not be taxed until you make withdrawals or start taking regular distributions
  - Benefit from triple-compounding: earning interest on principal, interest on interest, and interest on what you would have paid to taxes
- 6) Control**
  - Ability to choose a predictable income stream
  - Lifetime Income options: payments guaranteed to continue for as long as you live
- 7) Flexibility**
  - Multi-year rate guarantee products
  - Variety of contribution and payout options
- 8) Accumulation**
  - Long-term savings plan for future income stream
  - Principal protection: Deferred index annuities never lose value in a “bad” year, while capturing some growth in a “good” year
- 9) Diversification**
  - Deferred index annuities are able to have credited interest tied to an index, such as the S&P 500, without downside risk
  - Supplement your retirement income
- 10) Estate Planning**
  - Proceeds are paid directly to your named beneficiary
  - May avoid the delay and expense of probate

1. Entering a nursing home by surrendering all or a portion of your deferred annuity or by annuitizing your annuity to a pay-out annuity.

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



[May I Provide More Information?](#)

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## Why Choose An Annuity From The Standard?

- 100+ Years In The Insurance Industry
  - Continued Financial Strength And Stability
  - Strong Renewal Rate History
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