

In A Down-Year The Account Doesn't Lose A Penny!

A Simple Way To Feel Secure Again



Index Select Annuity 5 & 7

The Index Select Annuity offers an ideal combination of growth potential and safety. The account will never participate in any declines 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.

- **Index Interest Account**
 - Annual Point-to-Point
 - 100% Participation in S&P 500® up to Index Rate Cap
 - Annually Declared Renewal Cap Rates
- **Fixed Interest Account**
 - 1-Year Rate Guarantee X.XX%
- Potential for account growth as the S&P 500® index grows
- 5 or 7-Year Surrender Period
- 45-day Rate Lock for Transfers
- Issue to Age 90
- **Market Value Adjustment Feature**
- No Automatic Surrender Reset

Index Rate Caps	
Effective: 04/08/19	
\$15,000	\$100,000
Index Select Annuity 5	
5.25%	5.50%
Fixed Interest Crediting: 2.00%	
Index Select Annuity 7	
5.75%	6.00%
Fixed Interest Crediting: 2.00%	

Made Available to You By

FSD Financial Services
www.FSDfinancial.com
800-373-9697

Surrender-Charge-Free Withdrawal Options

- 10% Annual withdrawals after first contract year
- IRS required minimum distributions
- Nursing home and terminal condition waivers - with partial index credit available
- Death benefits with partial index credit available
- Annuitization (subject to rules) with partial index credit available

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Rates effective mm/dd/yy; initial rates offered are subject to change. The Index Select Annuity 5 and 7 are products of Standard Insurance Company; availability varies by state. Policies: ICC11-SPDA-IA2, SPDA-IA2. Riders: ICC11-R-PTP, ICC11-R-MVA, ICC10-R-POF, ICC11-R-TCB, ICC11-R-NHB, ICC11-R-ANN, ICC11-R-DB, ICC11-R-ANNDW, R-PTP, R-MVA, R-POF, R-TCB, R-NHB, R-ANN, R-ANNDW, R-SEPP-IA. The ISA 5 and 7 include an MVA provision. Surrender charges may apply to withdrawals during the surrender period. A 10% IRS penalty may apply to withdrawals prior to age 59½. 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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