



The Standard<sup>®</sup>  
Positively different.

## Index Growth Annuity

The Broker's Sales Guide to an Individual Fixed Annuity from Standard Insurance Company



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## An Index Annuity

An index annuity (often referred to as an “equity-indexed annuity”) is a fixed-interest insurance product with interest crediting determined in part by reference to an investment-based index, such as a Standard & Poor’s® index or a NASDAQ® index. It is important to understand that indexed products do not invest in the index used to determine the interest crediting rate; these products are not securities and should not be marketed or sold as such.

Index annuity products are designed for those people who are interested in guaranteed rates with safety of principal, but who also desire a return that can capitalize on positive economic conditions, and which may exceed traditional fixed products. These clients will normally be moderately conservative savers who appreciate the tax-deferred aspects of annuities and may be interested in some diversification through different asset classifications and product designs.

There are a number of index products on the market and each has its own unique design features. This guide provides a summary of Standard Insurance Company’s Index Growth Annuity product. Before you sell this annuity you are required to review this guide carefully. If you’d like to test your understanding of the IGA, you may take a brief exam at the end of this guide. And, as always, if you have any questions or need support in a sale, you can call our sales team at (800) 378-4578.

### At A Glance Ideal Index Annuity Client

Age:	55 to 70
Savings Horizon:	14 Years
Saver Type:	Conservative
Risk Tolerance:	Low to Medium
Saver Outlook:	Willing to forego potential for high return in favor of minimizing fluctuations in account value

## The Index Growth Annuity

The Index Growth Annuity from Standard Insurance Company is designed to reflect the performance of the well known Standard & Poor's 500 index. By tying the annuity's performance to this popular index, your client can participate in the growth of the index and at the same time be protected from downturns with the guarantees of a fixed, deferred annuity.

The IGA is a single-premium, deferred annuity with a Fixed Interest account and an Index Interest account that participates in 100% of the growth of the S&P 500<sup>®</sup> index to a pre-specified rate cap. The IGA has a one-year interest-rate guarantee period on the Fixed Interest account and a 12-month point-to-point index term (with the choice of a five- or seven-year surrender period) on the Index Interest account. At the end of the guarantee period and the index term, your client will benefit from competitive renewal rates based on the current economic environment and market conditions. In addition, your customers will be spared the hassle of a 30- or 60-day window at the end of the surrender period, during which time policyowners are generally required to make a decision prior to the start of a new surrender period.

The Index Growth Annuity offers a variety of ways for your clients to access funds before the end of the surrender-charge period without paying a surrender charge. Easy withdrawal methods include a 10% annual withdrawal option, 72(t) and 72(q) SEPPs for early retirement income without penalties, IRS Required Minimum Distributions from qualified plans, and nursing home and terminal condition waivers. Details of these flexible withdrawal features follow.

Unlike many other savings and investment products, income taxes on IGA funds are due only when your client makes withdrawals or begins taking regular distributions — generally at retirement, when the tax bracket may be lower. As a result, interest accumulates on principal, on earnings and on money otherwise paid in annual income taxes.

"Standard & Poor's 500" and "S&P 500<sup>®</sup>" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by Standard Insurance Company. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the Product.

## Issue Ages

The maximum issue age for the IGA is 90. As the contract allows for joint ownership and joint annuitants, this age limitation applies to all.

## Initial Premium

\$15,000 is the minimum initial premium necessary to establish the policy. \$1,000,000 is the maximum initial premium allowed for establishing an IGA, however, higher amounts may be permitted with the prior approval of The Standard's home office.

## 60-Day Rate Lock

The IGA has available a 60-day rate lock feature on both the crediting rate (for the Fixed Interest account) and the index rate cap (for the Index Interest account). This allows The Standard to hold rates for 60 days from the time a request for a rollover, transfer or exchange is received in the home office. If the funds are received within the 60-day window, the client will receive either the held rates or the current rates, whichever are greater. If funds are received after 60 days, the deposit will receive rates in effect at the time premium is received.

## Fees

There are no annual contract fees.

**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%

**Index Growth Annuity 9**  
 9-Year Surrender Period  
 Year 1 2 3 4 5 6 7 8 9  
 Charge 9% 8% 7% 6% 5% 4% 3% 2% 1%

**Allocation Options**

**Index Interest Account**  
 100% participation in the growth of the S&P 500® index up to a pre-specified index rate cap.

**Premium Flexibility**  
 If you are age 90 or younger, you can establish an IGA with a premium amount of your choice, ranging from \$15,000 to \$1,000,000 (or more with prior home-office approval).

**Allocation Options**  
 Your total annuity account will be comprised of two different components, in any percentage directed by you. The ratio may be changed as often as once a year, on the anniversary of your account allocation.

**Index Interest Account**  
 In the Index Interest account, interest is credited annually. The rate is determined as 100% of the growth of the Standard & Poor's 500 index over a twelve-month period, up to a pre-specified index rate cap. After the twelve-month term, a renewal rate cap will be applied. As interest in of you will be credited to your account, you will never pay a charge.

**Fixed Interest**  
 In the Fixed Interest account, interest is credited annually. The rate is guaranteed to be at least the current rate in effect at the time of your account allocation, although it may be higher.

**Minimum**  
 Your annuity account must be established with an initial premium of at least \$15,000, with a maximum of \$1,000,000 (or more with prior home-office approval).

**Standard Insurance Company**  
 Individual Annuities  
 2100 NW South Avenue  
 Portland, OR 97201  
 503.247.0000  
 www.standard.com  
 A subsidiary of Standard Financial Group, Inc.  
 12270 (01/05)

**Index Growth Annuity**  
 Growth Potential with Safety Guarantees

**Index Growth Annuity**  
 Growth Potential with Safety Guarantees

**Standard Insurance Company**

Overview 12272-5/7  
 Fact Sheet 12271-5/7  
 Brochure 12270-5/7

## Account Accumulation

The annuity fund will be allocated into two separate accounts, the Index Interest account and the Fixed Interest account, in any percentage directed by the client. The ratio between these accounts may be changed as often as once a year, at the end of each 12-month index term.

The IGA does not use a Market Value Adjustment feature. MVAs generally adjust an account's value to increase or lessen the amount payable each time a withdrawal or surrender occurs. Because the IGA does not use an MVA, accessing funds becomes a consumer-friendly process that is easy for the policyowner to understand and easy for you to market.

## Minimum Surrender Value Guarantee

The growth of the annuity value is guaranteed and protected. The contract includes a minimum surrender value that will grow as the contract remains in force. After the surrender period, your client or the beneficiary will receive no less than 100% of the premium, net of any withdrawals taken, accumulated at a rate that meets or exceeds minimum state requirements.

## Account Transfers

Funds may be transferred 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 an index term and will be transacted on the first day of the new index term.

## Fixed Interest Account

### Interest Crediting

In the Fixed Interest account, interest is calculated and credited daily. The initial rate is guaranteed for one year. After the guarantee period, the premium will receive a renewal rate based on the current economic environment.

### Interest Rate Guarantee

The portion of premium placed in the Fixed Interest account will be credited a guaranteed interest rate for one year. After the guarantee period, the premium will receive a renewal rate based on the current economic environment.

### Minimum Rate Guarantee

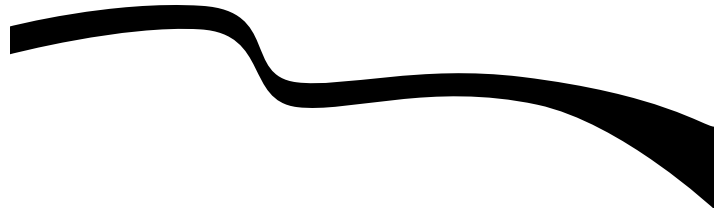
The contract will include a minimum guaranteed rate on funds in the Fixed Interest account, below which a renewal crediting rate will never fall.

### Premium Allocation

Allocation to the Fixed Interest account is made on the day of receipt in the home office.

### At A Glance Fixed Interest Account

Rate Guarantee:	1 Year
Minimum Rate:	Contractual By State
Interest Credited:	Daily



## Index Interest Account

If funds are allocated to the Index Interest account, a \$2,000 minimum balance must be maintained to keep the option available.

### Interest Crediting

In the Index Interest account, interest is calculated annually and, in case of gain, credited annually. The rate is determined as 100% of the growth of the Standard & Poor's 500 index over a 12-month period, up to a pre-specified index rate cap. After the initial index term, a renewal index rate cap will be declared annually based on the current economic environment. As interest is credited, the earnings are locked in to the account value. Although gains will be credited when the S&P 500 index experiences gains, the account will never participate in any losses that the index may see.

### Index Term

The initial index term is a 12-month period, beginning the day funds are allocated to the Index Interest account. Subsequent index terms will be 12 months each.

### Participation Rate

The portion of the premium placed in the Index Interest account will participate in 100% of the growth of the S&P 500 index over each index term up to a pre-specified index rate cap. The participation rate will never be less than 100%.

### Index Rate Cap

The portion of the premium placed in the Index Interest account will be assigned an index rate cap for a 12-month index term. After each index term, the premium will receive a renewal index rate cap based on the current economic environment.

### Bailout Index Rate

The annuity 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 index rate, your client may withdraw funds from the Index Interest account without a surrender charge only during the time period that the rate is below the bailout.

### Premium Allocation

Allocation to the Index Interest account is made on the 15th day of each month. Funds to be allocated will be held until all expected monies are received and then allocated as a single deposit.

#### At A Glance Index Interest Account

Index:	S&P 500 Index
Index Term:	12 Months
Participation Rate:	100%
Index Rate Cap:	Declared Annually
Bailout Index Rate:	2% Less Than Initial Rate Cap
Interest Credited:	Annually

## Surrender Periods

Because the Index Growth Annuity is specifically designed to perform over the long term, if a client needs access to funds during the surrender period (in excess of any free withdrawal provisions), a surrender charge will be assessed according to the tables below.

### IGA 5 Surrender Schedule

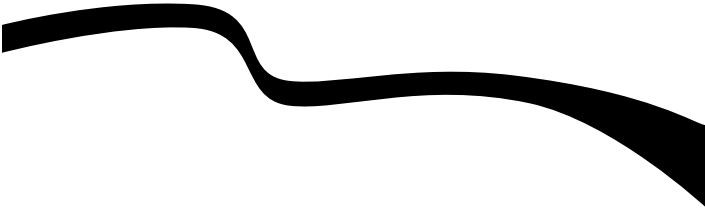
Policy Year	1	2	3	4	5
Charge	8%	7%	6%	4%	2%

### IGA 7 Surrender Schedule

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

### At A Glance Surrender Schedules

...your customers will be spared the hassle of a 30- or 60-day window at the end of the surrender period, during which time policyowners are generally required to make a decision prior to the start of a new surrender period.



## Withdrawal Features

### 10% Annual Withdrawals

Beginning immediately, your client may withdraw up to 10% of the annuity's value without incurring a surrender charge.

### IRS Required Minimum Distributions

If purchased as a qualified contract, the IRS Required Minimum Distributions (RMDs) attributable to the account value of the IGA will be distributed without the assessment of a surrender fee. The Standard guarantees its calculation of RMDs and will pay any fines or penalties associated with an incorrect amount that is calculated by The Standard. However, The Standard will not be responsible for incorrect calculations due to incorrect information provided by the policyowner. This guarantee is limited to calculations made on accounts administered by The Standard.

### Substantially Equal Periodic Payments

The IGA allows your client to select the Substantially Equal Periodic Payments (SEPP) option, which allows early-retirement (pre-age-59½) income without imposition of the IRS 10% early-withdrawal penalty.

### Nursing Home Benefit

After the first contract year, if your client becomes a nursing home resident for 30 or more consecutive days, The Standard will waive surrender charges on all withdrawals, transfers and surrenders. Written documentation is required. The nursing home waiver is not available in Massachusetts. If initiated on other than at the end of the 12-month index term, there will be a partial index credit if there were index gains.

### Terminal Condition Benefit

If your client is diagnosed with a terminal condition, The Standard will waive surrender charges on all withdrawals, transfers and surrenders. Written documentation is required. State-specific conditions apply to the terminal condition waiver. If initiated on other than at the end of the 12-month index term, there will be a partial index credit if there were index gains.

### Death Benefits

Beginning immediately, the annuity value is payable as death benefits without a surrender charge. If initiated on other than at the end of the 12-month index term, there will be a partial index credit if there were index gains.

## Annuitization

Your client may convert the IGA into an income annuity with The Standard and pay no surrender charges. Your client must choose a Lifetime Income option or a Period Certain option of five years or longer. If initiated at other than the end of the 12-month index term, there will be a partial index credit if there were index gains.

When it's time to switch from the accumulation phase to the income phase, you'll want several payment options to present to your client. Some retirees prefer regular installment payments for a specific period; others want a predictable, guaranteed lifetime income. Whatever the long-term goals and financial needs, The Standard has an option to match.

- Period Certain Annuity
- Life Annuity
- Period Certain and Life Annuity
- Installment Refund Annuity
- Joint and Survivor Annuity
- Joint and Contingent Survivor Annuity

## Out of Surrender

After the surrender period, your client may withdraw some or all of the IGA funds without surrender charges.

Amounts withdrawn from the Index Interest account prior to the end of an index term will not receive any interest during that term, except in those cases noted with the availability of a partial index credit.

Since 1906, The Standard has been dedicated to treating customers with respect and sincerity. You can rely on our long-standing history of excellent fixed annuity performance and competitive renewal rates in your choice to represent The Standard to your clients.

## Compensation

### Commission Amounts

Your Broker Contract details the amount of commission paid to you on the IGA. If you have questions about your compensation, please contact your Master General Agent or a commissions specialist at (800) 378-4578.

### Commission Chargeback

One hundred percent of commission will be recaptured on IGAs surrendered during the first six contract months. Fifty percent of commission will be recaptured on IGAs surrendered between the seventh and 12<sup>th</sup> contract months. There is no chargeback on death of an owner or annuitant except in those cases where the deceased was age 86 or older at issue, in which case chargeback will follow the same schedule as stated above.

## Sales Support

For additional information about the IGA, please contact your Master General Agent or Annuity Sales Support at (800) 378-4578.

### Marketing Materials

[www.standard.com/annuities](http://www.standard.com/annuities)

### New Business Forms

[www.standard.com/annuities](http://www.standard.com/annuities)

### New Business Submission

Annuity New Business Administration, P5D  
Standard Insurance Company  
PO Box 711  
Portland, OR 97207-9971

### Street Address For Overnight Deliveries

Annuity New Business Administration, P5D  
Standard Insurance Company  
1100 SW Sixth Avenue  
Portland, OR 97204

## Overview

### Premium

A single premium is a minimum of \$15,000 and a maximum of \$1,000,000 without home office approval.

### Rollovers, Transfers and Exchanges

The entire premium will be allocated to the Fixed Interest account, where it earns interest until all expected funds are received and then is allocated on the 15<sup>th</sup> day of the month as a lump sum, as directed on the application.

### 60-Day Rate Lock

A crediting rate and index rate cap will be held for 60 days from the time a request for a rollover, transfer or exchange is received. If funds are received within the 60-day window, funds will receive the greater of the held rates or the current rates. Funds received after 60 days will receive rates in effect at the time premium is received.

### Interest Rates

The Standard generally declares interest rate caps, fixed interest rates and minimum guaranteed rates monthly but may do so more often. Notices of change are sent to all contracted brokers via e-mail and USPS mail.

### Index Interest Account

Once premium is received and allocated to this account, the initial index rate cap applied to the premium is fixed for one 12-month, point-to-point index term. Subsequent index terms will receive a renewal index rate cap. 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 index rate, funds may be withdrawn from the Index Interest account without a surrender charge. Funds may be withdrawn under the bailout provision only during that time period the declared index rate cap is below the contractual bailout index rate.

### Fixed Interest Account

Once premium is received and allocated to this account, the initial interest rate applied to the premium is fixed and guaranteed for one year. After that guarantee period, the funds will receive a renewal interest rate. The contract will include a minimum guaranteed rate, below which the rate cannot fall; this rate varies by state.

### Account Allocation

Premiums may be directed to an Index Interest account, a Fixed Interest account, or split between the two.

### Index Interest Account

If premium is allocated to the Index Interest account, it will be allocated (and the 12-month index term will begin) on the 15<sup>th</sup> day of the month after all premium, as applied for, has been received. Each index term will be immediately followed by subsequent index terms of 12 months each. Though funds are not required in the Index Interest account, if any are directed here, a \$2,000 minimum balance must be maintained to keep the account open.

### Fixed Interest Account

If premium is allocated to the Fixed Interest account, it will be allocated on the contract effective date.

### Transfers

Inter-fund transfers are allowed once per index term. Transferred funds will receive 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.

### Interest Rate Crediting

The contract includes a guaranteed minimum surrender value that grows while the contract is in force.

#### Index Interest Account

Funds in the Index Interest account will participate in 100% of the growth of the S&P 500 index up to the declared index rate cap. Interest will be calculated and credited to the Index Interest account once each year, at the end of the 12-month index term. The interest rate is calculated by determining the value of the S&P 500 on the initial allocation day and comparing this value to the value of the index 12 months later. If the value of the index has increased the Index Interest account will be credited with the same percentage increase, up to the index rate cap. If the value of the index has decreased or remained level no interest will be credited to the Index Interest account. All gains are locked into the account value.

#### Fixed Interest Account

Interest on funds in the Fixed Interest account is calculated and credited daily. All gains are locked into the account.

### Surrender Charges

Surrender charges are based on the contract effective date and represent a percentage of the annuity's balance. The charges are in effect for only one period during the life of the contract and will not reset.

#### IGA 5 Surrender Schedule

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

#### IGA 7 Surrender Schedule

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

### Withdrawals

The minimum withdrawal amount is \$500. No withdrawal may reduce the annuity value below \$2,000.

#### Index Interest Account

If initiated on other than at the end of the 12-month index term, there will be no partial index credit on an amount withdrawn except in the following withdrawal circumstances:

- nursing home waiver
- terminal condition waiver
- death benefits
- annuitization

### Plan Types

#### Non-Qualified

Perfect as a funding vehicle for non-qualified retirement funds, The Standard can facilitate partial and full 1035 exchanges as well as transfers.

#### Tax-Qualified

Available as a Traditional IRA, Roth IRA, 403(b) Tax Sheltered Annuity or other qualified plan, The Standard will facilitate rollovers and transfers. No loans are available from a TSA.

### Client Profile

The Index Growth Annuity can be used in those cases where the client:

- desires the potential for a higher interest rate than a traditional fixed annuity can provide; and
- is willing to accept the risk that the interest rate credited may, in fact, be lower than the rate available on a traditional fixed annuity.

The IGA can be appropriate for those people who:

- currently have money in a fixed-rate account;
- wish to have the potential of higher interest-rate returns; and
- appreciate the advantages of tax deferral, preservation of principal and annuitization.

## Definitions

### **Bailout Index Rate**

Contractually set as 2% less than the initial index rate cap, if a renewal index rate cap declared is below the bailout, funds may be withdrawn from the Index Interest account without a surrender charge.

### **Fixed Interest Account**

That portion of the annuity fund that is allocated to the guaranteed, fixed-rate interest crediting method.

### **Index Credit**

The interest rate applied to the Index Interest account, calculated as 100% of the growth of the S&P 500 index over a 12-month index term, up to a defined rate cap.

### **Index Gain**

The percent increase that, after the index rate cap is applied, will be credited as interest on the Index Interest account.

### **Index Interest Account**

That portion of the annuity fund that is allocated to the index-growth-dependent interest crediting method.

### **Index Rate Cap**

An announced rate that will be applied as a cap to the amount of interest that will be credited to the Index Interest account. If the growth of the S&P 500 index is greater than the index rate cap, only the amount up to the cap will be credited on funds in the Index Interest account. Also may be referred to as “initial index rate cap” and “renewal index rate cap.”

### **Index Term**

The 12-month time period, the beginning of which and the end of which are used to calculate index gain. Also may be referred to as “initial index term” and “renewal index term.”

### **Interest Rate**

The rate credited daily to the Fixed Interest account. The initial crediting rate is guaranteed for one year and then renewal rates are set to reflect current economic conditions.

### **Market Value Adjustment**

There is no MVA on this product.

### **Minimum Rate Guarantee**

A contractual guarantee that the interest rate credited on the Fixed Interest account will never be less than a set rate. This rate will vary by state and will apply to all funds in the Fixed Interest account for the life of the contract.

### **Minimum Surrender Value Guarantee**

A contractual guarantee that the minimum surrender value will grow while the contract remains in force. Upon surrender the client will receive the greater of the surrender value or the guaranteed minimum surrender value.

### **Partial Index Credit**

An interest rate applied to the Index Interest account in the case of certain mid-index-term distribution events (nursing home, terminal condition, annuitization or death). There are no other circumstances in which a partial index credit will be applied.

### **Participation Rate**

Contractually set as 100% of the growth of the S&P 500, this is the percent of the growth of the S&P 500 index that the Index Interest account will be credited (up to the index rate cap).

### **S&P 500 Index**

The independent index that The Standard uses to measure the interest to be credited to the Index Interest account.

### Statement of Understanding

An insurance product may well be deemed to be a security if marketing emphasis is placed on the product's investment aspects rather than its insurance aspects.

When presenting an indexed product, brokers **should**:

- Emphasize that the index annuity is designed as a planning vehicle appropriate for retirement income or to enhance overall retirement savings and benefits.
- Emphasize the contract's guarantees, including the guaranteed interest rate and guaranteed minimum surrender value.
- Emphasize the long-term nature of the contract.
- Emphasize the annuitization benefits and options of the contract.
- Emphasize the nursing home and terminal condition benefits of the contract.
- Market an index annuity to retirement savers who seek the guarantees associated with a fixed annuity, but who also want the potential of a greater return, rather than to existing investors who want equity growth with a guarantee.
- If you refer to or discuss the S&P 500 index, emphasize that it is merely a means to measure the index return (i.e., excess interest, if any, above the guaranteed minimum interest) and not as a vehicle for participation in the stock market.
- Point out that, for index annuities, your prospect will not be taking any market risk on the principal, but that The Standard will stand behind the product with its guarantees.
- Make sure every prospect gets a copy of the point-of-sale marketing materials, and that every applicant signs and gets a copy of the application, the disclosure statement, as well as copies of the IGA consumer materials and the illustration for equity indexed life policies.
- Make sure that the prospect understands all the guaranteed and non guaranteed features of the policy.
- Make sure that the prospect understands the surrender period and all associated charges.

When presenting an indexed product, brokers **should not**:

- State or imply that the index return is in any way guaranteed.
- Place undue emphasis on the S&P 500 index; it is solely a means by which The Standard will measure the index interest rate of the index annuity.
- Use terms such as "investment performance," "investment returns," "Wall Street" or "stock market."
- State or imply that using the S&P 500 index ties the policy directly to the stock market.
- Provide a partial or a complete list of the stocks or companies that comprise the S&P 500 index. (Providing such a list could give a false impression that the applicant is indirectly investing in those stocks.)
- Emphasize the similarities of the policies to variable policies, mutual funds and other such investment vehicles. Rather, point out the differences and guarantees of index contracts.
- Prepare or use your own sales materials, illustrations or advertising (including prospecting letters). All sales materials and advertising for the Index Growth Annuity must be prepared and approved by The Standard's home office.

## Administrative Forms

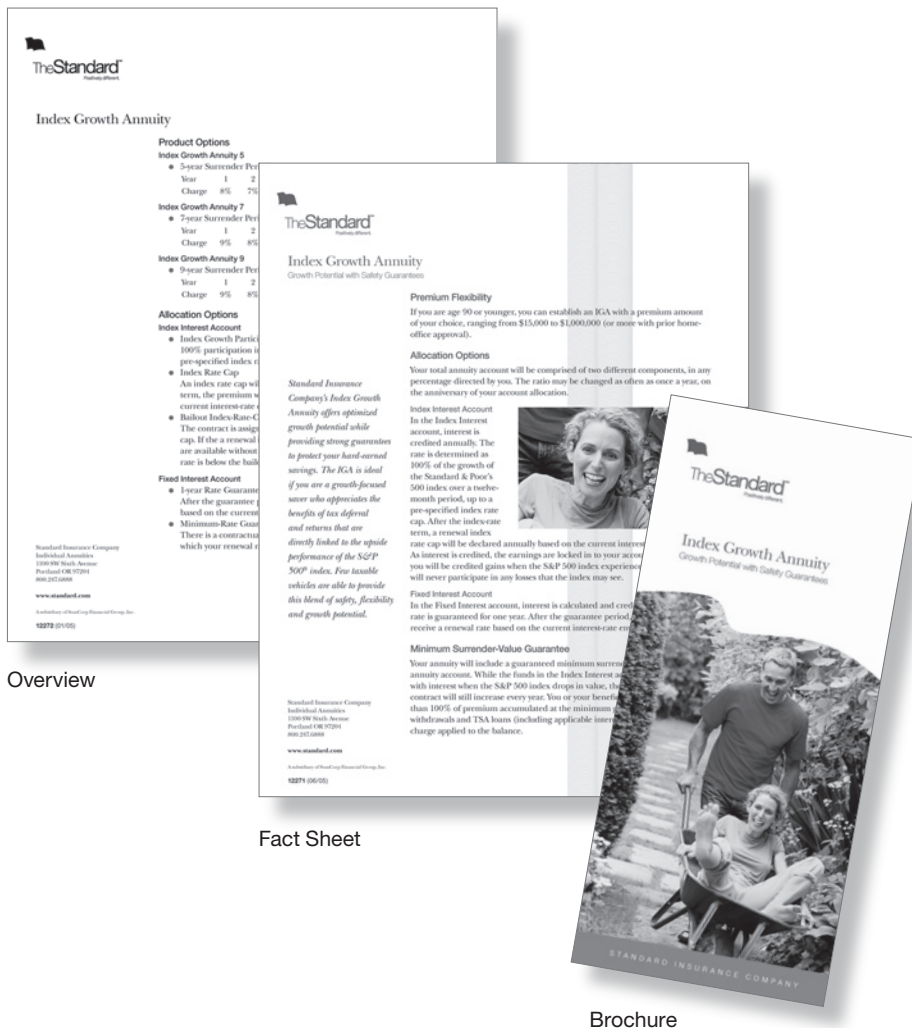
Following is a list of the new-business administrative forms you'll need to sell the Index Growth Annuity from The Standard. You can order a supply by calling our sales team at (800) 378-4578 or you can download PDFs from our Web site at [www.standard.com/annuities](http://www.standard.com/annuities). Please always check product availability and revision dates to ensure you're using all the correct forms for your state.

Name	Number	Required	Required in Some States
<b>Application</b>			
Index Annuity Application	12601	X	
<b>Disclosure</b>			
Index Growth Annuity Disclosure	12264-5/7	X	
Buyer's Guide to Fixed Deferred Annuities	10427		X
Acknowledgement of Suitability in an Annuity Purchase	12216		X
Replacement notices available at <a href="http://www.standard.com/annuities">www.standard.com/annuities</a> .	various		X
State-required forms available at <a href="http://www.standard.com/annuities">www.standard.com/annuities</a> .	various		X
<b>Supplemental</b>			
Request for Rollover, Transfer or Exchange	12213		
Request for 72(t) or 72(q) Substantially Equal Periodic Payments	7180		
Substitute IRS Forms W-4P and W-9	5031		
Request for EFT of Annuity Payout	11426		
<b>Broker Use</b>			
Knowledge Assessment for the Index Growth Annuity	12657		
Request for Annuity Contract Illustration	11930		

## Marketing Materials

Following is a list of the point-of-sale marketing materials for use with the Index Growth Annuity. You can order a supply by calling our sales team at (800) 378-4578 or you can download from our Web site at [www.standard.com/annuities](http://www.standard.com/annuities).

Name	Number
Index Growth Annuity Brochure	12270-5/7
Index Growth Annuity Fact Sheet	12271-5/7
Index Growth Annuity Overview	12272-5/7



Overview

Fact Sheet

Brochure



Use the following exam to test your understanding of the IGA. If you have any questions please call our sales team at (800) 378-4578. Further training materials are available on our Web site at [www.standard.com/annuities](http://www.standard.com/annuities).

- 1  T  F The Index Growth Annuity is a fixed, deferred annuity product offered by Standard Insurance Company.
- 2  T  F The Index Growth Annuity is a security.
- 3  T  F Assuming there have been no withdrawals, during the surrender period a policyowner will receive no less than 100% of premium at full surrender.
- 4  T  F Assuming there have been no withdrawals, after the surrender period a policyowner will receive no less than 100% of premium at full surrender.
- 5  T  F The minimum premium for the Index Growth Annuity is \$15,000.
- 6  T  F The maximum premium for the Index Growth Annuity is \$2,000,000.
- 7  T  F The Index Growth Annuity is a flexible premium product and will accept multiple and ongoing deposits.
- 8  T  F The current fixed interest rate applied to the Fixed Interest account is guaranteed for one year.
- 9  T  F The index used as a reference point for the Index Growth Annuity is the NASDAQ-100.
- 10  T  F Premium will be allocated to the Index Interest account on the 15<sup>th</sup> of the month following the receipt of all expected funds.
- 11  T  F Once an index interest rate has been determined by the index gain, it is applied to both the Fixed Interest account and the Index Interest account and the resulting amount is locked in to the policy value.
- 12  T  F The Standard declares the participation rate (the percentage of gain in the index that will be passed on to the owner) at the beginning of each new index term.
- 13  T  F The owner will always participate in 75% of the growth of the S&P 500 index.
- 14  T  F The Standard declares the index rate cap (the maximum interest rate that will be credited to the policy) at the beginning of each new index term.
- 15  T  F All surrender charges date from the contract effective date.
- 16  T  F At the end of the surrender period, there is a window of 60 days, during which time the owner must take action or surrender charges will restart.
- 17  T  F Automatic withdrawal of interest is available after the first contract year.
- 18  T  F If premium paid on the Index Growth Annuity is allocated to the Index Interest account, interest credited to the account will be based on the S&P 500 gain and subject to an index rate cap.
- 19  T  F The policyowner may elect to transfer funds between the Fixed Interest account and Index Interest account once a year at any time.
- 20  T  F At the end of every index term funds may be reallocated between the Index Interest account and the Fixed Interest account.
- 21  T  F The crediting rate for the Index Interest account is calculated by comparing the value of the \_\_\_\_\_ index at the beginning and at the end of a \_\_\_\_\_-month point-to-point index term. The account will be credited with \_\_\_\_\_% of the growth of this index up to a pre-specified rate cap.

# Index Growth Annuity

The Broker's Sales Guide to an Individual Fixed Annuity from Standard Insurance Company

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.

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