

# Fixed Annuity

# Standard Insurance Company

**Increase your wealth • Defer your taxes**

Single Premium Deferred Annuity (SPDA)

## Focused Growth Annuity 6 Year Guaranteed Rate

**Current Rates Effective November 4, 2009**

**Standard Focused Growth Annuity 6**

# 3.50%\*

## Guaranteed Rate for 6 Years\*

\*Rate guarantee is for premium amounts greater than or equal to \$100,000. For premium amounts less than \$100,000, 6 year guarantee rate is 3.40%. Rates effective on November 4, 2009 and subject to change without notice.

### Product Highlights

- **"A" Rated by A.M. Best**
- Issued up to age 90
- **Minimum Premium:** \$15,000 NQ/Q
- **Maximum Premium:** \$1,000,000 without home office approval
- **Free Withdrawal:** Access accumulated interest at any time
- **30 day "free Look"** period
- **Built-In Riders:** Nursing Home and Terminal Illness

**Contact a Fairwinds  
Credit Union  
Representative  
For More Information!**

**800-443-6887**

\*Withdrawals in excess of permitted free amounts are generally subject to a declining withdrawal charge schedule for a 9 year period (9,8,7,6,5,4,3,2,1%) from the date of receipt of each purchase premium. Withdrawals taken prior to age 59 ½ are generally subject to a 10% federal income tax penalty." After the initial guarantee period is up; client will be given a 30-day window to remove the funds surrender charge free. Rates guaranteed by the full faith, credit and claims paying ability of Standard Insurance Company and subject to change.

All guarantees are subject to the claims-paying ability of the issuing insurance company. Please refer to the policy for actual governing contractual provisions.

Not available in some states.

Rates guaranteed by the full faith, credit and claims paying ability of Standard Insurance Company and subject to change. Insurance product and services offered through CUSO Financial Services, Inc. (CFS), are Not NCUA/NCUSIF insured, are Not credit union guaranteed, and may lose value. Representatives are employees of Fairwinds Credit Union and licensed through CFS. Fairwinds Credit Union is affiliated with CFS.