

*In Brief*

The Total Command Flex is a flexible premium deferred annuity from Standard Life Insurance Company of Indiana. It gives policyholders a unique level of control over aspects of the policy that are standardized on most annuities, allowing you to craft the annuity to suit your personal needs. It provides tax-deferral and guaranteed interest rates and is subject to a market value adjustment. Please read your contract carefully for complete details. Features can not be added after the contract is issued.

**Issue Age** – 0 - 85

**Cash Surrender Value** – The Total Command Flex annuity can be surrendered at any time for an amount equal to the account value subject to market value adjustment and applicable surrender charges.

**Surrender Charges** – Withdrawal and surrender charges are based on account value. Withdrawals and surrenders are processed on a pro rata basis from each guarantee period account. The withdrawal and surrender charges are as follows:

Contract Year:	1	2	3	4	5	6	7	8	9	10	11+
Issue Ages 0-75:	12%	12%	12%	11%	10%	9%	8%	6%	4%	2%	0
Issue Ages 76-80:	8%	7%	6%	5%	4%	3%	2%	1%	0		
Issue Ages 81-85:	6%	5%	4%	3%	2%	1%	0				

**Market Value Adjustment (MVA)** – As specified on page 5 of your contract. May apply to amounts payable on withdrawal, surrender, annuitization or death.

**Contribution Limits** – \$4,000 - \$250,000 Qualified  
 \$10,000 - \$250,000 Non-Qualified

**Available Riders** –

Accumulated Interest Withdrawal	Required Minimum Distribution
10% Free Annual Withdrawal	72(t) Withdrawal
Terminal Illness/Nursing Home	Death Benefit

TOTAL • COMMAND *Flex* annuity

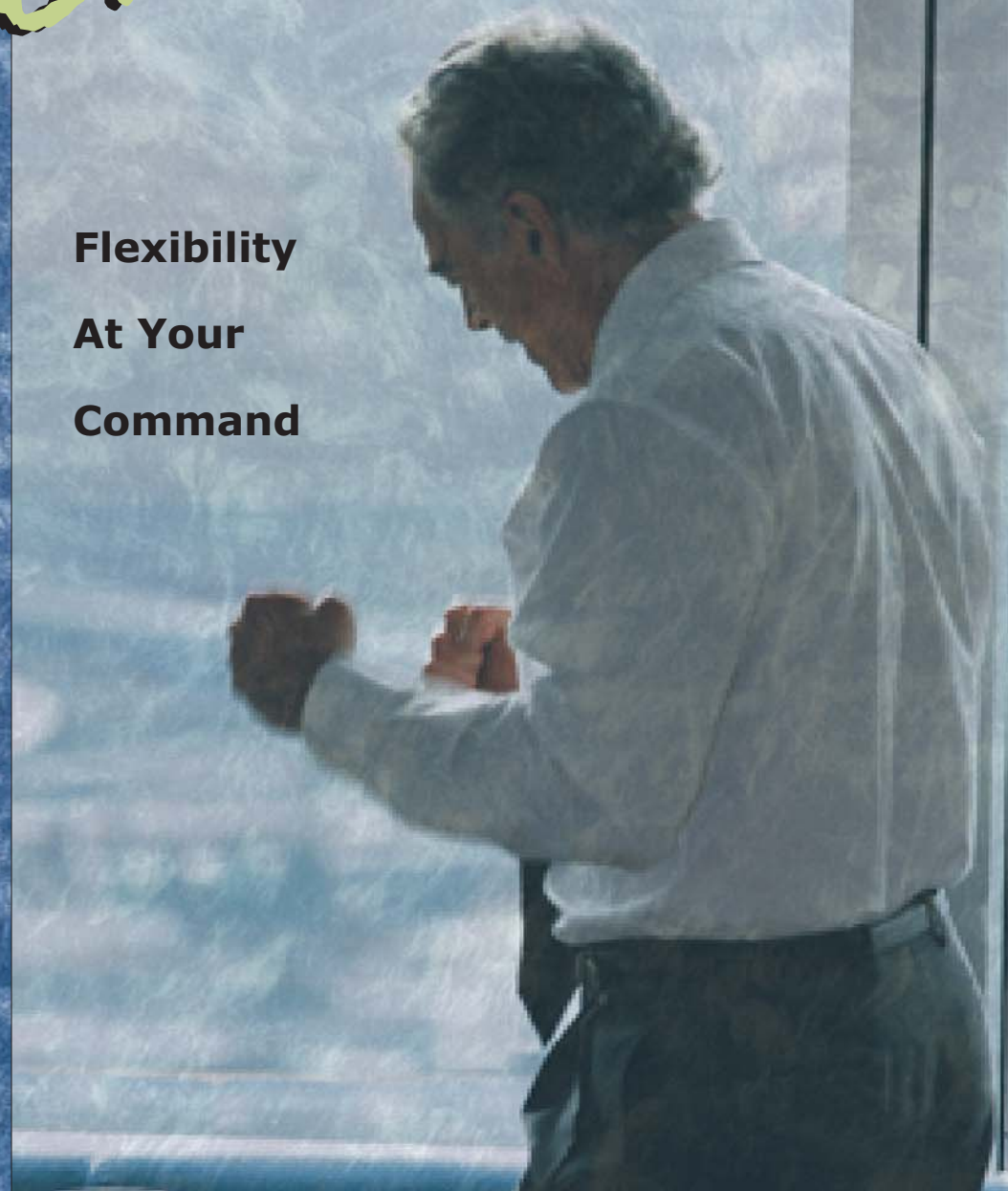
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The Total Command Flex annuity is issued by Standard Life Insurance Company of Indiana, home office in Indianapolis, Indiana. This annuity product is an obligation of Standard Life Insurance Company of Indiana and is not insured by the FDIC. Annuity contracts contain charges and limitations. The Total Command Flex annuity product and/or certain product features may not be available in all states. Not licensed in New Jersey and New York. The contract is issued on form number SLIC-FPDA-2006 or a variation of such. This brochure is not a part of that contract.

TOTAL • COMMAND annuity

*Flex*

**Flexibility  
 At Your  
 Command**



 **Standard Life Insurance**  
 Company of Indiana

 A Capital Assurance Corporation Company

TOTAL • COMMAND

*Flex*  
annuity

A Tax -Deferred, Flexible Premium Deferred Annuity

## Your Money Working Your Way

It's your money and it's your life. No one understands either as well as you do.

Why should you settle for a one-size-fits-all annuity when you can take total command? You can customize Total Command Flex to fit your exact, long-term financial needs. You shouldn't pay for features you won't use or lock yourself into interest rates you think might otherwise change to your advantage.

Total Command Flex is the annuity you design to suit your specific financial needs.

## Choose Your Features

At the most basic level, an annuity is a contract between an insurance company and an individual. You deposit money with the insurance company and the insurance company pays that money back, with interest, at a time of your choosing.

"Features" are everything else the annuity offers. Features include things like waiver of early withdrawal penalties for death or disability or other reasons. Most annuity products require you to buy a bundle of features. Their cost is a reduction in the interest rate the company might otherwise credit. These products don't allow you to choose which features you want.

What if you don't need those features? You shouldn't have to pay for them, right? What if you could go down the list and say, "I don't need that. Give me more interest instead." That's the idea behind the Total Command Flex annuity. Stripped of features, Total Command Flex pays a higher rate of interest. The features are there if you really need them, but only if you need them. Why should you pay for what you don't need?

## Choose Your Guarantee Period

With the Total Command Flex annuity you can lock-in rates for as short as one year or as long as twenty. At the end of each interest rate guarantee period, you have the option to choose a new interest rate guarantee period that can be the same or different than the one just ended. The interest rate credited during the new period will be the "base" interest rate credited for that guarantee period on all new Total Command Flex policies issued by the company at that time. (The base rate does not include a first-year bonus.)

As an example, if you think rates are going up, you might choose a shorter guarantee period. But if you think rates are going down, you might choose a longer guarantee period. You can also mix and match, splitting your money when you first purchase your annuity between two different guarantee periods. It's your choice.

## Choose Your Annuity Partner

Since 1934, Standard Life Insurance Company of Indiana has insured the financial well-being of its customers. The company has never failed to pay an obligation to any of its customers.

In June, 2005, Standard Life joined with Capital Assurance Corporation. Stronger, driven to innovate while honoring its tradition of customer and agent service, Standard Life has become a revitalized company. At Standard Life, our mission is to provide excellent fixed annuity products, offer industry-leading service and never forget that we owe our greatest loyalty to our customers.

Thank you for considering Standard Life of Indiana.



## Summary of Features

The annuity contract permits withdrawals at any time. Withdrawals are generally subject to a market value adjustment (MVA) and any applicable surrender charge. However, at the time of purchase you may choose to add features from among the following options that eliminate surrender charges and the MVA under certain circumstances. Adding these features gives you more flexibility in managing your annuity, but will decrease your credited interest rate.

## Enhanced Liquidity Features

*Accumulated Interest* If needed, during the surrender charge period accumulated interest may be withdrawn without surrender charges being applied.

*Required Minimum Distribution* If needed, this feature waives surrender charges and MVA on any required minimum distribution from tax-advantaged plans.

*10% Free Annual Withdrawal* If needed, this feature allows you to withdraw up to 10% of your account value without surrender charge or MVA, in any contract year after Year 1. Or, if greater, you may take the required minimum distribution.

*72(t) Withdrawal* If needed, this feature waives surrender charge and MVA on any distribution opted for under Internal Revenue Code 72(t).

## Terminal Illness/Nursing Home Waiver

If needed, this feature waives surrender charges if the annuitant is diagnosed with a terminal illness; heart attack or stroke; life-threatening cancer or requires nursing home care for more than 90 days.

## Death Benefit

If needed, this feature waives surrender charges for a lump-sum payment upon the death of the annuitant.

