

# Total Command 8-Year Annuity

**Total Command 8** is a single premium tax-deferred fixed annuity issued by Standard Life Insurance Company of Indiana. It gives policyholders a unique level of control over aspects of their contract that are standardized on most annuities, allowing you to tailor the product to suit your personal needs and priorities. Interest rates are guaranteed for the full 8-year Guarantee Period and will be renewed at the base rate being offered for that duration to new Total Command customers at that time. Taxes on accumulated interest are deferred until money is withdrawn from the annuity.

**Guarantee Period** – 8 years

**Cash Surrender Value** – Total Command 8 can be surrendered at any time for an amount equal to the Account Value subject to Surrender Charge and a Market Value Adjustment.

**Surrender Charges** – The Surrender Charge for the initial and subsequent Guarantee Periods of Total Command 8 is listed below. At the end of each Guarantee Period the Surrender Charge is 0%.

Initial Guarantee Period Year	1	2	3	4	5	6	7	8
Issue Ages 0 - 80	8%	8%	8%	8%	8%	7%	6%	5%
Issue Ages 81 - 85	Not available							
Subsequent Guarantee Period Year	1	2	3	4	5	6	7	8
Attained Ages 8 - 77	5%	5%	5%	5%	5%	5%	5%	5%
Attained Ages 78 - 84	5%	4%	3%	2%	2%	2%	2%	2%
Attained Ages 85 - 92	2%	2%	2%	2%	2%	1%	0%	0%

**Market Value Adjustment (MVA)** – Total Command 8 may be subject to a Market Value Adjustment on withdrawals during the Guarantee Period that may increase or decrease the contract's Cash Surrender Value. Please see your contract for details.

**Contribution Limits** – \$5,000 - \$250,000, qualified or non-qualified, without prior approval.

**Available Features** –

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

Features cannot be removed once the contract is issued, and only the Required Minimum Distribution or Preferred 10% Free Withdrawal feature may be added at the start of future Guarantee Periods.

If Total Command 8 is less than 5 years from maturity upon death, the beneficiary may choose to leave the Account Value of the annuity on deposit until the Contract Maturity Date.

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our mission is to  
provide fixed annuities  
with the highest  
customer value,  
offer industry-leading  
service and  
never forget that  
we owe our  
greatest loyalty  
to our customers.



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