

Strategist

SET YOUR COURSE AND GO



A Capital Assurance
Corporation Company

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Strategist

S I N G L E P R E M I U M T A

Saving is all about the balance between security and return. Generally, it's a trade off—more of one means less of the other. The Strategist multi-index annuity breaks that pattern. It offers a high potential return and high security, both on a tax-deferred basis.

Strategist's upside is unlimited, with index Participation Rates guaranteed for the life of the contract. You'll also have the security of a guaranteed minimum rate of interest that protects you from the downside of the market. Simply stated, no matter what happens to you or to the market, you'll never get back less than what you put in.

The Value of Committing Long-Term Successful savers divide their savings into both short- and long-term components, knowing that each has its place in a financial strategy.

The shorter term components (such as checking and money market accounts) provide liquidity, the ability to withdraw money quickly, as needed. There is generally no risk of loss. However, that liquidity comes at a cost, paid in the form of a relatively low rate of interest, no upside potential and no tax deferral.

The longer term components (such as common stocks and real estate) offer the potential for a higher rate of return. But that higher potential comes at a cost, paid in the form of risk of loss and volatility. To overcome some of the risk of loss and volatility, successful savers commit a portion of their savings for longer periods of time. That helps them to weather the ups and downs of volatile markets. However, this approach offers no guarantee against loss.

Strategist is designed to address the risk issues associated with the long-term component of your savings. It gives you a way to capture the upside of markets without exposing you to risk of loss. It's a fixed annuity for that portion of your savings that you can afford to put to work for the long term, since contract liquidity is limited to annuitization.

You have several options on the Scheduled Payout Date. You may apply the Annuitization Value to the purchase of

any immediate annuity offered by Standard Life of Indiana at that time. You may roll the money over into another Standard Life of Indiana deferred annuity. Or you may request that Standard Life of Indiana "commute" the annuity by distributing the Annuitization Value in a single payment.* If, at the Scheduled Payout Date of your Strategist, you are less than age 59½, you may be subject to tax penalties on any withdrawal of money or payment from the annuity. Please consult your tax advisor.

Simplicity By Design Strategist is a fixed-period annuity designed with very few moving parts. There are none of the complicated formulations, spreads, caps, variable Participation Rates or index averaging that enable liquidity but reduce the potential for return.

Instead, Strategist has an easy-to-understand structure that rewards your commitment by maximizing your potential for return. Once you select the parameters appropriate for you, they're guaranteed for the life of your contract. They will not change.

Set Your Course and Go When you've decided on the appropriate amount of savings to allocate to Strategist, there are only three parameters to set:

1. Duration of Index Period
2. Choice of Index or Indexes
3. Choice of Crediting Method

1. Choose Your Index Period Strategist is available in 5-, 7-, and 10-year durations. This is the period you're committing your savings to the annuity.

2. Choose Your Index(es) You can allocate your savings to either one or two market indexes. The indexes are available in a wide range of asset classes covering the United States and abroad. (The current list of indexes from which you can choose is available from your agent.) If you choose two indexes, you also need to specify the portion of your savings allocated to each.

**It is Standard Life of Indiana's current practice to allow commutation of Annuitization Values. While we do not anticipate changing that practice, we cannot guarantee it.*



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3. Choose Your Index Crediting Method

Finally, you choose which Index Crediting Method is going to apply to your annuity. Strategist offers two methods:

Point-to-Point or *Highest Anniversary*.

- *Point-to-Point* delivers Index Credits based on the change in each index between the date your annuity is issued and the date of its Scheduled Payout Date.
- *Highest Anniversary* delivers Index Credits based on the change in each index between the date the annuity is issued and the policy anniversary on which the index is highest.



With the **Point-to-Point Method**, Index Credits are equal to the savings allocated to each Index Option multiplied by the percentage gain in the Index Value between the Contract Date and the Scheduled Payout Date, multiplied by the Participation Rate for each index.

Using the **Highest Anniversary Method**, Index Credits are equal to the savings allocated to each Index Option multiplied by the percentage gain in the Index Value between the Contract Date and the Contract Anniversary Date on which the Index Value is highest, multiplied by the Participation Rate for each index.

The above graph is for illustrative purposes only and is neither a guarantee nor an estimate of actual index performance or Participation Rates credited to the Strategist annuity.

The percentage of index growth that's credited to you at your Scheduled Payout Date is called the Participation Rate. Each combination of Index Period, index choice, and Crediting Method has a unique Participation Rate. Generally, you'll get a higher Participation Rate the longer you commit your savings to Strategist. **Once your annuity contract is issued that Participation Rate (or Rates) will not change.**

That's all there is to it.

About Standard Life Insurance Company of Indiana

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

In June, 2005, Standard Life of Indiana joined with Capital Assurance Corporation. Stronger, driven to innovate while honoring its tradition of customer and agent service, Standard Life of Indiana is a revitalized company. At Standard Life of Indiana, 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.

You set
the strategy.
You chart
your own
course.
Go.



S E T Y O U R C O U R S E A N D G O

Strategist is a single premium, multi-index, deferred immediate annuity issued by Standard Life Insurance Company of Indiana. At its Scheduled Payout Date, it provides Index Credits based on the growth in specific market indexes. You may choose one or two market indexes from a menu of indexes that cover a diversity of asset classes.

Issue Age – 0-85

Index Period – Strategist is available in three Index Periods: 5, 7 or 10 years. The Index Period begins on the Contract Date and ends on the Scheduled Payout Date, as specified in the contract.

Annuitization Value – On the Scheduled Payout Date, the Annuitization Value is the greater of two separate calculations, one based on the growth in your chosen index or indexes and one based on minimum guaranteed rate of interest. For the formulas, please consult your agent or see your contract.

Liquidity – Strategist is a fixed-period annuity and should be considered a commitment for the period chosen, with no withdrawal options. The result of that commitment is a higher guaranteed Participation Rate in the growth of chosen market indexes. Before the Scheduled Payout Date, the Strategist premium may be annuitized over a period of 5 years.

Options at the Scheduled Payout Date – You may choose to apply your Annuitization Value to the purchase of an immediate or deferred annuity offered by Standard Life of Indiana at that time, or you may request that the Annuitization Value be “commuted,” or paid in a single payment. It is Standard Life of Indiana’s current practice to allow commutation. While we do not anticipate changing that practice, we can not guarantee it.

Cash Surrender Value – The annuity contract is not surrenderable.

Contribution Limits – \$4,000 - \$1,000,000 qualified and non-qualified, without prior approval.

Participation Rate – The Participation Rate is a function of market conditions and will be set at the time the annuity contract becomes effective. It will be shown on the Specifications Page of your annuity contract and will remain the same until the Scheduled Payout Date.

Caps and Spreads – There are no caps or spreads on Strategist.

Index Crediting Methods – There are two Index Crediting Methods available: Point-to-Point or Highest Anniversary.

Minimum Guaranteed Value at Scheduled Payout Date – The Minimum Guaranteed Contract Value is specified in your contract. If the market index or indexes you’ve chosen should decline, your contract value at Scheduled Payout Date will still be worth more than the amount you put in.

Tax Deferral – Strategist benefits from all tax deferral rules applicable to annuity contracts.

Strategist is a non-surrenderable annuity designed to serve long-term financial needs and to capture the upside of market growth without risking loss of principal.

Strategist



Standard Life Insurance™

Company of Indiana

10689 N. Pennsylvania • Indianapolis, IN 46280 • (317) 574-6201
(800) 222-3216 • www.standardlifeofindiana.com

Strategist is issued by and is an obligation of Standard Life Insurance Company of Indiana, home office Indianapolis, Indiana. It is issued on form number SLIAN34-2 or a variant thereof, and is not insured by the FDIC or any other government agency. While its performance may be tied to specific market indexes – including stock market indexes – it is not the equivalent of an investment in equities and does not enjoy the same rights and privileges as an equity investment. Strategist’s Annuitization Value does not benefit from dividend payouts. Annuity contracts contain limitations. Strategist is non-surrenderable, and may not be suitable for anyone needing immediate access to money deposited. Strategist is not available in all states. Standard Life Insurance Company of Indiana is not licensed in New York or New Jersey. This brochure is not a part of the annuity contract.

