



the
saver's 5 annuity



Standard Life Insurance

Company of Indiana



the **saver's 5** annuity

Standard Life Insurance Company of Indiana, founded in 1934, is built on a tradition of relationships - with our clients, our agents, and our employees. In 48 states and the District of Columbia, we help thousands of individuals and families gain financial independence, achieve peace of mind, and plan for retirement.

Standard Life's well trained staff provides prompt, courteous, and efficient service when responding to both routine requests and special needs. In fact, our high standard of service is what keeps our customers and agents coming back - year after year, and decade after decade.

With our sound money-management strategies, Standard Life is well positioned to provide our customers with security and top performance for years to come.

Michael A. Quaranta
Senior Vice President

the **saver's 5** annuity

Tax-deferred accumulations...Tax-favored income for the rest of your life...only from Standard Life!

why **an annuity?**

Simple. Life insurance pays your beneficiaries if you die. An annuity pays you if you live. In fact, at your option, the Saver's 5 can pay you a guaranteed monthly income payment for the rest of your life, no matter how long you live. Your Standard Life agent will explain the details.

why the **saver's 5 annuity?**

Since 1934, Standard Life has been serving people just like you all over America and we're proud to say that our annuity programs are some of the finest you'll find.

There's more. Your annuity accumulations are TAX-DEFERRED, and your income payments can pay you for the rest of your life, guaranteed.

Just look over this brochure for more information on what the Saver's 5 can do for you.

highly competitive interest rates

With the Saver's 5, you'll have the satisfaction of knowing you are earning the highest possible yield, consistent with safety. The initial interest rate is guaranteed for one year.

On each contract anniversary, you'll receive complete accounting detailing your contributions and account value. (Remember, your accumulations are tax-deferred.)

accumulations are **tax-deferred**

You pay no taxes, either federal or state, until you make withdrawals or begin receiving your monthly annuity payments. Thanks to IRS Code 72(e)(1)(B), you receive a tremendous tax advantage and accumulate a larger fund because the pre-tax interest is compounded each year.

A 10% IRS penalty and taxes may apply to any withdrawals made before age 59 ½.

you pay **no sales charges!**

That's right! Standard Life of Indiana deducts no sales charges from your premium.

who can apply for the Saver's 5?

Any annuitant between the ages of 0 and 95.

monthly interest **income options**

In lieu of special partial withdrawals, you may receive the amount of interest credited in monthly payments, beginning in 30 days, by selecting the Monthly Income Option on the application.

surrenders and withdrawals

After the first contract year you may make partial withdrawals (see below). Withdrawals in excess of 10% of your account value or contract surrenders will be charged at the following rates:

Contract Year	Surrender Charge
1	7%
2	7%
3	7%
4	6%
5	5%

special partial **withdrawal options**

If the renewal interest rate falls below the safety withdrawal rate during the five year term, you may surrender your contract without any surrender charges. We will notify you in writing if this occurs, and you will have 30 days to make your decision.

please note **these advantages:**

- 1.** No surrender charges are assessed on withdrawals up to 10% of your account value at the previous anniversary.
- 2.** No surrender charges are imposed after five contract years.

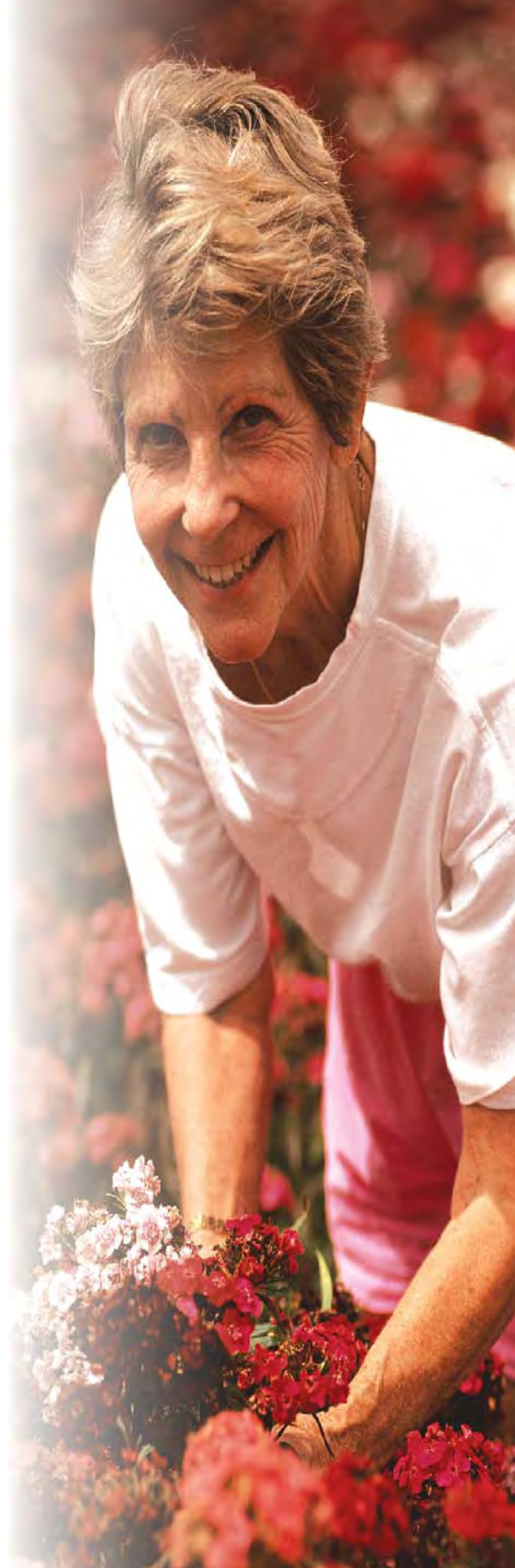
the **saver's 5 guarantee**

Standard Life Insurance Company of Indiana invests your contributions with both safety and yield in mind. Your annuity reserves are invested in complete conformance with State Insurance Department requirements.

your annuity options

At any time, you may change your deferred annuity to a guaranteed lifetime income. (And don't forget, a lump sum distribution is also available.) *Surrender charges may apply.*

Finally, once you make the decision, your monthly annuity income payments are guaranteed and will never change. If you have selected the "Life Contingency" plan, these guaranteed payments will continue for life...giving you a monthly payment that provides true financial security. Most importantly, these annuity payments will continue as long as you live.



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the **saver's 5** annuity **guarantee**

Standard Life Insurance Company of Indiana invests your contributions with both safety and yield in mind. Your annuity reserves are invested in complete conformance with State Insurance Department requirements.

This brochure is intended as an outline of benefits only and is not a policy contract. Complete details on the Saver's 5 Annuity are set forth in the policy contract. Not available in all states.

 **Standard Life Insurance**
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 A Capital Assurance Corporation Company

Form #FABS 5