



the
select
annuity



Standard Life Insurance

Company of Indiana



the **select** annuity

Tax -Deferred Interest at a Rate Guaranteed for the Length of Your Contract

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.

the **select** 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 Select Annuity 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 **select annuity?**

Since 1934, Standard Life has been serving people just like you all over America. We're proud to say that our life insurance and 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.

highly competitive rates

With the Select Annuity, you will have the satisfaction of knowing you are earning the highest possible yield, consistent with safety. The initial interest rate is guaranteed for a period as stated on the specifications page of your contract.

On each policy anniversary, you will receive a complete accounting detailing your contributions and your account value. (Remember, your accumulations are tax-deferred.)

death **benefit**

Upon the death of the owner and/or annuitant, the beneficiary may annuitize the full account value for a period of not less than 5 years or may elect a lump sum settlement option.

you pay **no sales charges!**

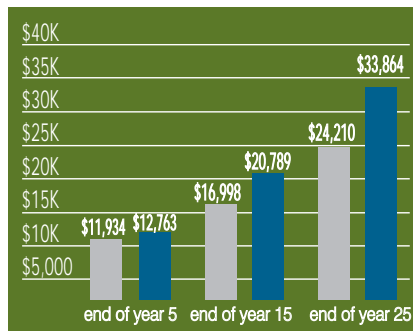
That's right! Standard Life of Indiana deducts no sales charges from your premium - only a state premium tax if applicable at the time of assessment. Your contributions earn interest at the guaranteed rate from the very first day we receive them.



accumulations are **tax-deferred**

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

Here's a simple illustration of the difference between a taxed and a tax-deferred account, starting with a \$10,000 deposit, earning 5% interest for someone in the 28% tax bracket.



■ After Tax ■ Tax deferred

Examples do not consider the tax on distributions from, or surrenders of, the annuity account.

monthly interest option

In lieu of special partial withdrawals, you may receive the amount of interest credited in monthly payments, beginning in 30 days.

surrenders and withdrawals

Any withdrawals in excess of the free withdrawal amount will be charged at the following rates:

Contract Year	Surrender Charge
1	14%
2	13%
3	12%
4	11%
5	10%
6	9%
7	8%
8	6%
9	4%
10	2%

special partial **withdrawal options**

After the first contract year, you may withdraw up to 10% of your account value at the previous anniversary without paying any surrender charges. *Limited to one withdrawal per year.*

market value **adjustments**

A Market Value Adjustment (MVA) will be applied to the account value for any withdrawal or surrender during the guarantee period that is in excess of the free withdrawal option. Please consult the contract for the MVA formula.

federal income **tax information**

Current rules state that distributions from policies, with few exceptions are first considered to be interest earnings, and only after all interest earnings are distributed will any further distributions be considered as principal. Generally, interest earnings are taxed at ordinary rates, while principal is returned income tax-free. A 10% IRS penalty and taxes may apply to any withdrawals made before age 59 ½ except at disability or from a lifetime disability payout.

your annuity options

At any time you choose, 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.



In Brief

The Select Annuity is a flexible premium annuity from Standard Life Insurance Company of Indiana. It provides tax deferral and guaranteed interest rates.

Issue Ages 0 - 85

Surrender Charges 10 years declining

Cash Surrender Value The Select Annuity can be surrendered at any time for an amount equal to Account Value subject to the Market Value Adjustment and applicable surrender charge.

Market Value Adjustment The MVA formula is specified in your contract.

Death Benefits Upon the death of the owner and/or annuitant, the beneficiary may annuitize the full account value for a period of not less than five years or may elect a lump sum settlement option.

No Sales Charges Standard Life of Indiana deducts no sales charges from your premium - only a state premium tax if applicable. Your contributions earn interest at the guaranteed rate from the very first day they are received.

Contribution Limits

Minimum	Maximum
\$2,000 Q	\$250,000 Q
\$5,000 NQ	\$250,000 NQ



Standard Life Insurance Company of Indiana invests your contributions with both safety and yield in mind. This brochure is intended as an outline of benefits only and is not a policy contract. Complete details on the Select Annuity are set forth in the policy contract. Not available in all states.

 **Standard Life Insurance**
Company of Indiana
10689 N. Pennsylvania • Indianapolis, IN 46280
317-574-6201 • 800-222-3216
www.standardlifeofindiana.com