

Total Command 5 Product Summary

The Total Command 5 is a single premium deferred annuity contract that accumulates interest through a guaranteed interest rate that is set for the entire 5-year guarantee period. This annuity contains a Market Value Adjustment (MVA) and surrender charges. Payments and values payable under the contract may be subject to the MVA and surrender charges. Any MVA may result in upward or downward adjustments in amounts payable including the amount of death benefit payable. During the last 30-days of the 5-year guarantee period, the owner must elect one of the following options: continue the contract for a subsequent 5-year guarantee period with reduced surrender charges, annuitize for monthly income or surrender the contract for the full account value.

Summary of Available Riders (All riders not available in all states)

When you purchase a Total Command 5 annuity, you may elect 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**. Most of these features **cannot be added** after the contract has been issued.

For contract liquidity* you may select only ONE from the following list of withdrawal Riders:

Accumulated Interest Rider – Provides for the distribution of the earned interest with no Surrender Charge

Required Minimum Distribution Rider – Waives any surrender charge and/or Market Value Adjustment on yearly distributions to satisfy the Required Minimum Distribution (RMD) for IRAs and other qualified contracts. This feature may be added when the contract is extended to a new 5-year guarantee period.

10% Free Withdrawal Rider – After the first contract year, this rider provides the ability to annually withdraw up to 10% of the previous year's account balance with no penalty, MVA or surrender charge. If your contract is an IRA, this withdrawal rider may also satisfy your RMD.

Preferred 10% Free Withdrawal Rider – This rider offers a lower-cost option than the above 10% Free Withdrawal Rider. This rider provides the ability for a single free withdrawal per year after the first contract year up to 10% of the previous year's account value with no MVA or surrender charge. If your contract is an IRA, this withdrawal rider may also satisfy your RMD. There are penalties for exceeding the free withdrawal limit or making more than one withdrawal per contract year. This feature may be added when the contract is extended to a new 5-year guarantee period.

72t Ride – This feature waives surrender charge and MVA on any distribution elected under Internal Revenue Code 72(t), which waives the 10% penalty on distributions prior to the owner's age 59½.

You also have the option to select one or both of the following riders:

Terminal Illness/Nursing Care Rider – 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. Not available to contract holders age 76 and above.

Death Benefit Rider – Waives Surrender Charges for a lump-sum payment upon the death of the annuitant.

There are no free withdrawals with the base contract purchase unless a free withdrawal rider is selected at the time of application. Amounts payable, including the death benefit, under the Contract may be subject

* Distributions from annuity contracts by contract holders whose age is under 59½ may be subject to an Internal Revenue Penalty. Please consult with your financial advisor.

to a Market Value Adjustment and surrender charges. Annuities purchased with qualified funds are subject to the Required Minimum Distribution (“RMD”) rules. If an RMD is taken from this product and the RMD Withdrawal Rider (or one of the 10% Penalty Free Riders) is not selected at the time of issue, surrender charges will apply.

SURRENDER CHARGES

The surrender charges are account value based charges. The surrender charges are as follows:

Issue Age 0-80					
Initial Guarantee Period Year:	1	2	3	4	5
Charge:	8%	8%	7%	6%	5%

Issue Age 81-85					
Initial Guarantee Period Year:	1	2	3	4	5
Charge:	6%	5%	4%	3%	2%

After the Initial Guarantee Period you can elect to extend the contract for subsequent 5-year Guarantee Periods. Each subsequent Guarantee Period has a reduced Surrender Charge as follows:

Attained Age 5-80 at the start of a Subsequent Guarantee Period:					
Subsequent Guarantee Period Year:	1	2	3	4	5
Charge	5%	5%	5%	5%	5%

Attained Age 81-90 at the start of a Subsequent Guarantee Period.					
Subsequent Guarantee Period Year:	1	2	3	4	5
Charge	2%	2%	2%	2%	2%

Attained Age 91-95 at the start of a Subsequent Guarantee Period.					
Subsequent Guarantee Period Year:	1	2	3	4	5
Charge	2%	2%	1%	0%	0%

At the end of each guarantee period you can lock-in interest rates for a new guarantee period. The interest rate credited during the new guarantee period will be the “base” interest rate credited for that guarantee period on all new Total Command 5 contracts issued by the company at that time.

Standard Life Insurance Company of Indiana, home office in Indianapolis, Indiana, issues the Total Command Annuity. 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 5 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 SLIAN33 or a variation of such. This summary is provided for clarification of the optional benefits, which may be purchased when the contract is issued. It is for informational purposes only.

Thank you for choosing Standard Life Insurance Company of Indiana.

Please retain a copy of this Product Summary for future reference.