

Total Command Suite Product Summary

The Total Command Suite products are single premium deferred annuity contracts that accumulate interest through a guaranteed interest rate that is set for the full guarantee period. Total Command Suite products contain a Market Value Adjustment (MVA) and surrender charges. Distributions from 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. A notice will be sent to the Owner at least 31 days prior to the end of the guarantee period. The Owner must elect one of the following options: continue the contract for a subsequent guarantee period of the same duration 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 Suite 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 and/or MVA.

Required Minimum Distribution Rider – Waives any Surrender Charge and/or MVA 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 renewed for a new 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 contract anniversary's account value with no 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 for a single free withdrawal per year after the first contract year of up to 10% of the previous contract anniversary'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 renewed for a new guarantee period.

72t Rider – This feature waives Surrender Charge and MVA on any distribution elected under Internal Revenue Code 72(t) or 72(q), 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 owner is diagnosed with a terminal illness (heart attack, stroke or life-threatening cancer) or requires nursing home care for more than 90 days. The Nursing Care Rider can only be purchased if the contract holder is less than age 76 at the issue date. The Terminal Illness Rider can only be purchased if the contract holder is age 70 or under at the issue date.

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



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

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 Suite 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 Suite Annuity products 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 numbers SLIAN33, SLIAN35-3, SLIAN35-4, SLIAN35-6, SLIAN35-7, SLIAN35-8, SLIAN35-9, SLIC-RIDER-01, SLIC-RIDER-02, SLIC-RIDER-03, SLIC-RIDER-04, SLIC-RIDER-05, SLIC-RIDER-06 and SLIC-RIDER-07 or variations 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.

*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.