

# 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 liquidity prior to maturity is limited to annuitization. And it has the added benefit of tax deferral.

## **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



## X - D E F E R R E D M U L T I - I N D E X A N N U I T Y

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.

### 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 maturity.
- *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.



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.

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 Maturity 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 percentage of index growth that's credited to you at maturity 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.

**Strategist** is a single premium, multi-index, deferred annuity issued by Standard Life Insurance Company of Indiana. At maturity, 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

**Cash Surrender Value** – The annuity contract is not surrenderable before maturity, so it has no cash surrender value or surrender charges. The only liquidity option before the maturity date is annuitization over a period of at least 5 years.

**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 maturity.

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

**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 Maturity Date, as specified in the contract.

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

**Minimum Guaranteed Contract Value at Maturity** – The Minimum Guaranteed Contract Value at Maturity is specified in your contract. If the market index or indexes you've chosen should decline, your contract value at maturity 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 designed to serve the long-term needs of your financial strategy and to capture the upside of market growth without risking loss of principal.

# Strategist



Standard Life Insurance™

Company of Indiana

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