



The Standard[®]

Standard Insurance Company, Individual Annuities
1100 SW Sixth Avenue Portland OR 97204-1093
800.766.9737 Tel 877.247.5473 Fax

Request for Appointment & Certificate of Authority for Sales Through Broker/Dealer

Upon completion, please fax this certificate, along with copies of your state license, to the number above.

Broker/Dealer			
NAME of ENTITY to whom compensation is to be paid		NAME of AFFILIATED LIFE AGENCY	
BROKER/DEALER ADDRESS	CITY	STATE	ZIP

Registered Representative				
REGISTERED REPRESENTATIVE NAME (as it appears on your resident state license)			DESIGNATIONS	SOCIAL SECURITY NUMBER
DATE OF BIRTH	OFFICE TELEPHONE	FAX NUMBER	HOME TELEPHONE	E-MAIL ADDRESS
REGISTERED REPRESENTATIVE BUSINESS MAILING ADDRESS (If PO Box, also include street address)			REGISTERED REPRESENTATIVE RESIDENCE STREET ADDRESS	
CITY STATE ZIP			CITY STATE ZIP	
STATES (up to 5) where you will solicit applications			TO SECURE YOUR STATE APPOINTMENTS: If you have not already faxed license copies to our home office, send a legible copy of your license for these states and your residence state if different.	

By my signature on the Certificate, I affirm that the information I provide in this application packet is true and complete.

Products
<p>The Registered Representative named above hereby applies to solicit applications for the following products from The Standard:</p> <p>(Check One Product Category Only):</p> <p><input type="checkbox"/> Index Annuity sales only through the Broker/Dealer named above;</p> <p style="padding-left: 40px;">For index Annuity sales only, also check one of the following:</p> <p style="padding-left: 80px;"><input type="checkbox"/> I have already completed a sales contact with The Standard; or</p> <p style="padding-left: 80px;"><input type="checkbox"/> My individual annuity sales contact is attached.</p> <p><input type="checkbox"/> All Fixed Annuity sales through the Broker/Dealer named above.</p>

MARKETING ORGANIZATION NAME	MARKETING ORGANIZATION AGENCY #
-----------------------------	---------------------------------

Section 1. Solicitation of Contract Applications

Standard Insurance Company, Portland, Oregon (The Standard, We, Us, Our) has appointed the person named in this Certificate of Authority (You, Your) as a Broker in the states identified on page one. In these states We authorize You to do the following acts:

- 1.1** Solicit and procure applications for the products identified on page one.
- 1.2** Collect the initial premium required to put a new annuity contract in force and remit all applications and premiums promptly to The Standard's home office. All other premiums must be paid directly to The Standard in accordance with our rules and business practices.
- 1.3** Provide service to annuity owners and beneficiaries.
- 1.4** Obtain and keep in good standing all appropriate licenses necessary to solicit applications for the annuity products identified on page one.

Your authority to perform the acts listed in this Section is effective only while You are a Registered Representative of the Broker/Dealer named herein, regardless of whether You remain appointed by The Standard as a broker in any state. This Certificate of Authority constitutes a license from The Standard to You, allowing You to take those actions specifically authorized herein. The Standard may revoke this license at any time, pursuant to the terms of this Certificate of Authority. You acknowledge that the Broker/Dealer has entered into a selling agreement with Us and You agree to abide by any terms of said agreement as they relate to Registered Representatives.

Section 2. General Provisions**2.1 COMPENSATION**

The Standard will pay no compensation to You. Any compensation You receive related to Your solicitation of the annuity products from The Standard identified on page one or performance of any other act authorized herein will be paid to You by the Broker/Dealer identified on page one. Your authority to solicit annuity products from The Standard and take other actions as provided for herein is valuable consideration for this Certificate of Authority.

2.2 ACTS NOT AUTHORIZED

Your authority extends no further than is specifically stated in this Certificate of Authority and, except as expressly set forth herein, You shall have no power or authority to act on behalf of The Standard. Specifically, but not limited to the following, You are not authorized:

- (a) To offer for sale, in the name of The Standard, any products other than individual annuity products from The Standard identified on page one. However, this shall not affect Your ability to sell products on behalf of other companies;
- (b) To make, alter, or discharge contracts in the name of The Standard, or to guarantee rates or annuity value illustrations;
- (c) To incur any debt or liability for or against The Standard, institute any legal proceedings, or bind The Standard in any manner whatsoever, except as provided in an annuity premium receipt from The Standard;
- (d) To accept any money or property for or on behalf of The Standard except as described in paragraph 1.2 SOLICITATION OF CONTRACT APPLICATIONS.
- (e) To create or use any advertisement or promotional material containing The Standard's signature package (logo) or referencing The Standard or Our annuity products, except where such material has been approved by The Standard within the last 6 months, and where use of such material complies with all restrictions and limitations of said approval.

2.3 AMENDMENT OF CERTIFICATE OF AUTHORITY

The Standard reserves the right to amend any part of this Certificate of Authority by written notice to You. Any amendment will be effective thirty days from the mailing of such notice to Your last known address, or earlier by mutual written agreement between The Standard and the Broker/Dealer named herein.

2.4 TERMINATION OF AUTHORITY

Either You or The Standard may terminate this Certificate of Authority without cause at any time, by sending written notice to that effect to the other party at the other party’s last known address. Notice of termination shall be deemed given and effective when delivered personally or by facsimile, or three (3) days after the postmark date if mailed to the other party at its address stated at the head of this Certificate of Authority.

In addition, this Certificate of Authority will automatically terminate and be null and void upon the termination of Your Registered Representative status with the Broker/Dealer named herein, or the termination of the Sales Agreement between The Standard and the Broker/Dealer name herein.

- (a) Upon termination of this Certificate of Authority, We may initiate termination of any and all of Your state appointments by The Standard.
- (b) Termination of this Certificate of Authority shall not affect Your obligation to account for and return all funds, annuity applications, contracts, training or sales material, and other property of The Standard to Our satisfaction.

Section 3. Registered Representative Compliance & Ethical Standards

The Standard requires all Registered Representatives appointed to sell The Standard’s annuity products to:

- 3.1 Conduct business according to the highest principles of honesty, integrity and pride, always putting the needs of the customer first;
- 3.2 Conduct a thorough interview before recommending the purchase (or exchange) of an annuity product, in order to determine the customer’s needs given their age, financial status, tax status, investment objectives and any other information relevant to the recommended purchase;
- 3.3 Clearly disclose when annuities are being proposed as part of a sales presentation;
- 3.4 Ensure that the customer understands the costs and benefits of any annuity product or proposal;
- 3.5 Distinguish clearly between the guaranteed and non-guaranteed elements of any annuity product or proposal and make the customer aware of product conditions or limitations, and of any features that could change over time;
- 3.6 Disclose the source and amount of compensation for the sale of a Contract if required by law;
- 3.7 Treat all customers as the Registered Representative would want to be treated, and to maintain personal and professional conduct that enhances the reputation of the Registered Representative, Broker/Dealer and The Standard.

Section 4. Maintaining Confidentiality of Nonpublic Personal Information

The Standard is committed to safeguarding the privacy of The Standard’s customers and is dedicated to maintaining the confidentiality of their personal information. In the course of Your duties under this Certificate of Authority, You may obtain personal information about The Standard’s customers. The Standard requires You to maintain the confidentiality of such personal information and to abide by all applicable federal and state privacy laws.

You shall not use or disclose any such personal information You obtain in the course of Your duties under this Certificate of Authority for any purpose unrelated to Your duties under this Certificate of Authority. You shall not disclose such personal information to third parties without prior written consent of The Standard or the customer. You shall not, under any circumstances, use or disclose such personal information for Your own purpose, such as selling personal information to third parties. You shall also implement reasonable safeguards to protect such personal information from unauthorized or inadvertent use or disclosure. The Standard reserves the right to periodically audit Your privacy practices and procedures to ensure compliance with federal and state laws and with The Standard’s corporate privacy policy.

Agreement

REGISTERED REPRESENTATIVE		STANDARD INSURANCE COMPANY	
_____ Signature	_____ Date Signed	_____ Signature	_____ Date Signed
_____ Printed Name	_____ Title	_____ Printed Name	_____ Title