

Disclosure of Annuity Sale to Military Personnel

Standard Insurance Company
Individual Annuities 800.247.6888 Tel 800.378.4570 Fax
1100 SW Sixth Avenue Portland OR 97204-1093 www.standard.com

1 Notice

I understand:

- 1. As a member of the United States Armed Forces I am eligible for subsidized life insurance under the Servicemembers' Group Life Insurance program (SGLI). This federally-sponsored program provides up to \$400,000 of term life insurance at a cost of \$0.07 per thousand dollars of coverage.
- 2. The product being offered for sale is not offered or provided by the Federal Government and the Federal Government has in no way sanctioned, recommended or encouraged the sale of the product.
- 3. No person has received any referral fee or incentive compensation in connection with the offer or sale of the product, unless such person is a licensed and appointed producer of the Insurance Company.
- 4. Prior to making any financial commitment, free legal advice is available from the Office of the Staff Judge Advocate.
- 5. The Contract contains a 30-day "free-look" period. The Contract may be returned during the free-look period and premium will be refunded, as noted on the Contract Cover.
- 6. If solicitation of life insurance or annuities occurred on a military installation, I should send a copy of the completed Personal Commercial Solicitation Evaluation, provided to me by the agent, to my Installation Commander or my Installation Commander's designated representative.

2 For More Information

If you have any questions about your contract, you may contact Standard Insurance Company at the address or phone number shown below:

Standard Insurance Company 1100 SW Sixth Avenue Portland, Oregon 97204 (800) 247-6888

If we at Standard Insurance Company fail to provide you with reasonable and adequate service, or if you have a complaint that has not been sufficiently addressed by us, you should feel free to contact the Complaint Department of the State in which the contract is delivered. Please see the below list of State Insurance Departments for the applicable addresses and telephone numbers.

3 Acknowledgement

I acknowledge that I have read and understand the above information.	
PURCHASER NAME(S)	
PURCHASER SIGNATURE	DATE
PURCHASER SIGNATURE	DATE
INSURANCE BROKER NAME	
INSURANCE BROKER SIGNATURE	DATE

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Alabama

Alabama Dept of Insurance **Consumer Services** P.O. Box 303351 Montgomery, AL 36130-3351

(334) 241-4141

ConsumerServices@insurance.alabama.gov

Alaska

Alaska Division of Insurance Consumer Services Dept. Robert B. Atwood Building 550 W. 7th Ave, Ste 1560 Anchorage, AK 99501-3567 (907) 269-7900 (800) 467-8725 insurance@alaska.gov

Arizona

Arizona Dept of Insurance Consumer Services 2910 N. 44th St., Ste 210 Phoenix, AZ 85108-7269 (602) 364-2499 (800) 325-2548 www.id.state.az.us

Arkansas

Arkansas Dept of Insurance Consumer Services 1200 W. Third St. Little Rock, AR 72201-1904 (800) 852-5494 (501) 371-2640 insurance.consumers@arkansas.gov

California

California Dept of Insurance Consumer Communications Bureau 300 South Spring Street Los Angeles, CA 90013 (800) 927-4357 (in-state) (213) 897-8921 www.insurance.ca.gov

Colorado

Colorado Division of Insurance 1560 Broadway, Ste 850 Denver, CO 80202 (800) 930-3745 (in-state) (303) 894-7490 insurance@dora.state.co.us

Connecticut Connecticut Insurance Dept Consumer Affairs P.O. Box 816 Hartford, CT 06142-0816 (800) 203-3447

(860) 297-3900

ctinsdept.consumeraffairs@ct.gov

Delaware

Delaware Dept of Insurance Consumer Services 841 Silver Lake Blvd. Dover, DE 19904-2465 (800) 282-8611 (in-state) (302) 674-7310 consumer@state.de.us

District of Columbia District of Columbia Dept of Insurance, Securities and Banking Attn: Director - Banking Bureau 810 1st Street, NE, Ste 701 Washington, DC 20002 (202) 727-8000 disb@dc.gov

Florida Office of Insurance Regulation Consumer Services 200 East Gaines St Tallahassee, FL 32399-0305 (800) 342-2762 (in-state) (850) 413-3089 www.flfds.com/Consumers

Georgia

Georgia Office of Insurance and Safety Fire Commissioner Consumer Services 2 Martin Luther King, Jr. Drive West Tower, Suite 704 Atlanta, GA 30334 (800) 656-2298 www.inscomm.state.ga.us

Hawaii Insurance Division Attn: Complaints P.O. Box 3614 Honolulu, HI 96811-3614 (808) 586-2790 www.hawaii.gov/dcca/areas/ins

Idaho Dept of Insurance Consumer Assistance P.O. Box 83720 Boise, ID 83720-0043 (800) 721-3272 (in-state) (208) 334-4250 www.doi.idaho.gov

Illinois

Illinois Division of Insurance Consumer Complaints 320 West Washington St Springfield, IL 62767-0001 (866) 445-5364 consumer_complaints@ins.state.il.us

Indiana Dept of Insurance Consumer Service 311 W. Washington St., Ste 300 Indianapolis, IN 46204-2787 (800) 622-4461 (in-state) (317) 232-2395 doi@doi.IN.us

Iowa

Iowa Division of Insurance Consumer Affairs 330 Maple St. Des Moines, IA 50319-0065 (877) 955-1212 insurance@iid.state.ia.us

Kansas Dept of Insurance Consumer Assistance 420 SW 9th St. Topeka, KS 66612 (800) 432-2484 (in-state) (785) 296-3071 commissioner@ksinsurance.org

Kentucky

Kentucky Office of Insurance Consumer Protection & Education 215 West Main Street Frankfort, KY 40601 (800) 595-6053 www.doi.ppr.ky.gov/kentucky

Louisiana

Louisiana Dept of Insurance **Consumer Complaints** P.O. Box 94214, Capitol Station Baton Rouge, LA 70804-9214 (800) 259-5300 (225) 342-5900 www.ldi.state.la.us

Maine

Maine Bureau of Insurance **Consumer Complaints** 34 State House Station Augusta, ME 04333-0034 (800) 300-5000 (in-state) (207) 624-8475

www.maine.gov/pfr/insurance/complaint

Maryland

Maryland Insurance Administration Consumer Complaint Investigation 525 St. Paul Place Baltimore, MD 21202-2272 (410) 468-2244 www.mdinsurance.state.md.us

Massachusetts

Massachusetts Division of Insurance Consumer Service One South Station, 5th Floor Boston, MA 02110 (617) 521-7794 www.state.ma.us/doi

Michigan Office of Financial and Insurance Services Consumer Services P.O. Box 30220 Lansing, MI 48909-7720 (877) 999-6642 www.michgan.gov/ofis

Minnesota

Minnesota Department of Commerce Market Assurance Division 85 7th Place East, Ste 500 St. Paul, MN 55101-2198 (800) 657-3602 (in-state) (651) 296-4026 commerce.commissioner@state.mn.us

Mississippi

Mississippi Dept of Insurance Consumer Complaints P.O. Box 79 Jackson, MS 39205 (800) 562-2957 (in-state) (866) 856-1982 www.doi.state.ms.us

Missouri Department of Insurance **Consumer Complaints** P.O. Box 690 Jefferson City, MO 65102 (800) 726-7390 (in-state) (573) 751-2640 www.difp.mo.gov

Montana

Montana State Auditor's Office Insurance Division 840 Helena Avenue Helena, MT 59601 (800) 332-6148 (in-state) (406) 444-2040 www.sao.state.mt.us/database/complaint.asp

13995 (03/08) 2 of 3 Nebraska Nebraska Dept of Insurance

Consumer Affairs
Terminal Building
941 O Street, Ste 400
Lincoln, NE 68508-3639
(877) 564-7323 (in-state)

(402) 471-2201

www.doi.ne.gov/forms/complant.htm

Nevada

Nevada Division of Insurance Consumer Services 788 Fairview Dr., Ste 300 Carson City, NV 89701-5491 (888) 872-3234 (in-state) (775) 687-4270

www.doi.state.nv.us/CS-CompIndex.htm

New Hampshire
New Hampshire Dept of Insurance
Consumer Complaints
21 South Fruit Street, Ste 14
Concord, NH 03301
(800) 852-3416
consumer_inquiries@ins.nh.gov

New Jersey

New Jersey Dept of Banking and Insurance Consumer Protection Services P.O. Box 329 Trenton, NJ 08625-0329 (800) 446-7467 (in-state) (609) 292-7272 www.njdobi.org

New Mexico New Mexico Insurance Division Consumer Relations Bureau P.O. Drawer 1269 Santa Fe, NM 87504-1269 (888) 427-5772 www.nmprc.state.nm.us/complaints

New York
New York Dept of Insurance
Consumer Services Bureau
One Commerce Plaza
Albany, NY 12257
(800) 342-3736
(518) 474-6600
consumer@ins.state.ny.us

North Carolina North Carolina Dept of Insurance Consumer Services Dobbs Bldg, 430 N Salisbury St. 1201 Mail Service Center Raleigh, NC 27699-1201 (800) 546-5664 (919) 733-2032 www.ncdoi.com/consumer/complaint

North Dakota North Dakota Dept of Insurance Consumer Complaints State Capitol – Fifth Floor 600 E. Boulevard Ave Bismarck, ND 58505-0320 (800) 247-0560 www.nd.gov/ndins

Ohio

Ohio Dept of Insurance Consumer Services 2100 Stella Court Columbus, OH 43215-1067 (800) 686-1526 (in-state) (614) 644-2673 www.ohioinsurance.gov Oklahoma

Oklahoma Insurance Dept Consumer Assistance P.O. Box 53408 Oklahoma City, OK 73152-3408 (800) 522-0071 (in-state) (405) 521-2991 www.oid.state.ok.us

Oregon

Oregon Insurance Division Consumer Advocacy Unit 350 Winter St NE, Room 440 Salem, OR 97301-3883 (888) 877-4894 (503) 947-7984 ins.cp@state.or.us

Pennsylvania Pennsylvania Insurance Dept Bureau of Consumer Services 1326 Strawberry Square Harrisburg, PA 17120 (877) 881-6388 (717) 787-2317 www.insurance.state.pa.us

Rhode Island Rhode Island Insurance Division Consumer Complaints 233 Richmond St. Providence, RI 02903 (401) 222-5449 www.dbr.state.ri.us

South Carolina South Carolina Dept of Insurance Consumer Services P.O. Box 100105 Columbia, SC 29202-3105 (800) 768-3467 (803) 737-6180 consumers@doi.sc.gov

South Dakota South Dakota Division of Insurance Consumer Complaints 445 East Capitol Pierre, SD 57501-3185 (800) 773-3563 (605) 773-3563 www.state.sd.us/drr2/revenue.html

Tennessee

Tennessee Dept of Commerce & Insurance Consumer Insurance Services 500 James Robertson Parkway, 4th Floor Nashville, TN 37243-0574 (800) 342-4029 (in-state) (615) 741-2218 CIS.Complaint@state.tn.us

Texas
Texas Dept of Insurance
Consumer Protection Program (MC111-1A)
P.O. Box 149091
Austin, TX 78714-9091
(800) 252-3439
ConsumerProtection@tdi.state.tx.us

Utah Utah Dept of Insurance Consumer Complaints P.O. Box 146901 Salt Lake City, UT 84114-6901 (800) 439-3805 (in-state) (801) 538-3800 www.insurance.utah.gov Vermont Division of Insurance
Consumer Assistance
BISHCA
89 Main St., Drawer 20
Montpelier, VT 05620-3101
(800) 964-1784
consumercomplaints@bishca.state.vt.us

Virginia
Virginia Bureau of Insurance
Consumer Services
P.O. Box 1157
Richmond, VA 23218
(800) 552-7945 (in-state)
(877) 310-6560
bureauofinsurance@scc.virginia.gov

Washington
Washington Office of Insurance Commissioner
Consumer Protection Division
P.O. Box 40255
Olympia, WA 98504-0255
(800) 562-6900 (in-state)
(360) 725-7080
cad@oic.wa.gov

West Virginia
West Virginia Insurance Commission
Consumer Service Division
P.O. Box 50540
Charleston, WV 25305-0540
(888) 879-9842 (in-state)
(304) 558-3386
www.wvinsurance.gov

Wisconsin
Wisconsin Office of the Insurance Commissioner
Information and Complaints
P.O. Box 7873
Madison, WI 53707-7873
(800) 236-8517 (in-state)
(608) 266-3585
ocicomplaints@wisconsin.gov

Wyoming Wyoming Dept of Insurance Consumer Affairs 100 East 6th Ave Cheyenne, WY 82002 (800) 438-5768 (in-state) (307) 777-7402 wyinsdep@state.wy.us