

STANDARD INSURANCE COMPANY
A STOCK LIFE INSURANCE COMPANY
1100 SW SIXTH AVENUE
PORTLAND, OREGON 97204
(800) 247-6888

CONTRACT ENDORSEMENT – JOINT OWNER

The Owner of the Contract Number _____ has requested the addition of the Owner's spouse as a joint Owner to the Contract. Accordingly, the Contract is amended as follows:

1. **Joint Owners.** You may name your spouse as a joint Owner while the Contract is in force. All terms, rights, privileges, obligations, protections, and provisions that apply to an Owner under the Contract apply to the added joint Owner.
2. **Annuitant.** This endorsement does not operate to change the named Annuitant of the Contract.
3. **Acceptance.** Signature of this endorsement by a Standard Insurance Company home office representative and return of the fully signed copy of this endorsement to the Owners act as acceptance of this endorsement by Standard Insurance Company.
4. **Endorsement Termination.** This endorsement automatically ends on the earliest of the following dates:
 - a. The date the Contract is surrendered.
 - b. The date the Contract is annuitized.
 - c. The date death benefits are paid under the Contract.
 - d. The date the Contract is terminated.

PART OF CONTRACT – This endorsement is part of the Contract to which it is attached. All Contract terms will apply to this endorsement unless they: (a) have been changed by this endorsement; and (b) conflict with this endorsement.

The effective date of this endorsement is the date Standard Insurance Company receives the original signed copy of this endorsement at its home office.

Changes or alterations to this form will not be accepted.

Joint Owner Identification (Please print or type)

(Joint Owner Full Legal Name) (SSN) _____

(Birth Date) (Relationship to Primary Owner) ☐ Female ☐ Male
(Gender)

(Address)

(City) (State) (Zip Code)

(Email) (Phone) _____

Signatures

(Owner Signature) (Date) _____ (Signed at City, State) _____

(Joint Owner Signature) (Date) _____ (Signed at City, State) _____

(Annuitant Signature, if other than Owner) (Date) _____ (Signed at City, State) _____

(Insurance Broker Signature) (Date) _____ (Signed at City, State) _____

(Standard Insurance Company Representative Signature) (Date) _____ (Signed at City, State) _____

STANDARD INSURANCE COMPANY

BY



J. Greg Ness
Chairman, President and CEO



Holley Y. Franklin
Corporate Secretary