

## Disclosure Statement for Recommendations of Annuities to IRA Owners

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This disclosure is being provided in connection with recommendations by Agent to an IRA owner for the purpose of purchasing an annuity product with IRA assets:

- The annuity product is \_\_\_\_\_ and the insurance company issuing the contract is Standard Insurance Company.
- Agent is an independent agent, and is not affiliated with or supervised by Standard Insurance Company.
- Agent's ability to recommend annuity contracts is not limited by any agreement with Standard Insurance Company. Agent may recommend the contracts of other insurance companies.
- Agent will receive the commission shown below from Standard Insurance Company in connection with the purchase of the recommended contract, as a percentage of premium:

Commission: \_\_\_\_\_

- Commissions are paid to Agent by Standard Insurance Company and are not deducted from the annuity fund value.
- Each contract provides full information regarding all charges, fees, discounts or adjustments that may be imposed in connection with the purchase, retention, exchange or termination of the contract.

### DISCLOSED AND AGREED BY AGENT

Agent hereby certifies that to the best of his or her knowledge and belief, this information is a full and accurate disclosure as required by Prohibited Transaction Exemption 84-24 in effect from June 9, 2017 through December 31, 2017.

Name \_\_\_\_\_ Date \_\_\_\_\_

Signature \_\_\_\_\_

### ACKNOWLEDGMENT BY IRA OWNER

The undersigned acknowledges that he or she is the IRA owner, and understands and has received a copy of this disclosure. The undersigned further affirms that he or she approves the purchase of the annuity contract on behalf of the IRA.

Name \_\_\_\_\_ Date \_\_\_\_\_

Signature \_\_\_\_\_

**Note:** The purpose of this disclosure form is to provide important information for the IRA owner to consider in determining whether to purchase an individual annuity contract with IRA assets. In that regard, the information is also intended to satisfy the transitional requirements and conditions of U.S. Department of Labor Prohibited Transaction Exemption 84-24 in effect from June 9, 2017 through December 31, 2017.

**Copy to IRA Owner - Agent retain original  
Standard Insurance Company is not responsible for maintaining records of this disclosure**