



Agent Contracting

**Please complete the following contracting package and FAX to
AnnuityCommissions.com at 732-521-5113.**

**AnnuityCommissions.com
8 Talmadge Drive
Monroe Township, NJ 08831**

**Phone: 866-866-1106
Fax: 732-521-5113**

**If you have any questions or changes to existing contracts, please contact
Hersh Stern at 866-866-1106.**

www.annuitycommissions.com

Standard Life of Indiana
Hersh Stern
RGA2 # 02120602
800-872-6684
Fax 732-521-5113



Agent # _____ Accepted Date: _____ <p style="text-align: center;">FOR COMPANY USE ONLY</p>
--

AGENT/AGENCY APPLICATION/SGA LEVEL *Please fax a copy of your license*

First Name _____ Middle Initial _____ Last Name _____

Res. Address _____ City _____ State _____ Zip Code _____

Bus. Address _____ City _____ State _____ Zip Code _____

Mailing Address _____ City _____ State _____ Zip Code _____

Home Phone () _____ Work Phone () _____ Fax () _____

E-mail: _____ Social Security # _____ - _____ - _____ (Must fill in)

Birth Date ____/____/____ Tax ID # _____

Pay commission to Individual? _____ OR Business? _____ Business Name _____ (if applicable)

BACKGROUND

- > Have you ever: been convicted* of a crime, including felony, misdemeanor or military offense No Yes
- Been refused a bond? No Yes
- Filed bankruptcy? No Yes
- Had a license refused/suspended/revoked or currently restricted or under investigation? No Yes
- > Do you have any outstanding judgments or liens? No Yes
- > Are you indebted to any Insurance Company/Agency/Manager (including debit balance)? No Yes
- > Are any immediate family members currently contracted with Standard Life of Indiana? No Yes

o If yes please provide: **NAME** _____ **Relationship** _____

Please explain any "yes" answers on a separate sheet. Include dates. *Convicted includes a guilty verdict, withdrawn plea, plea, any dismissed charges, suspended sentences or fines. You may exclude traffic citations and juvenile offenses.

REPRESENTATIONS AND AGREEMENTS *This contract will be effective upon acceptance by Standard Life

- > I can solicit business only in states where I am licensed and appointed with the Company.
- > I will not solicit business in states that prohibit solicitation prior to my appointment (As a general rule, it is not acceptable to make a solicitation anywhere other than the resident state of the applicant.
- > Premium checks will be payable to and sent directly to the Company. No premium checks will be credited to a personal or business account.
- > All policies will be represented according to their applicable provisions, including any illustration of values and benefits.
- > Full disclosure will be made regarding all policy features and conditions relevant to the receipt of benefits.
- > All advertisements that are not produced by the Company will receive the written approval of the Company prior to use.
- > I hereby continually authorize the Company to Independently verify the information set forth in this Agent Application and to contact people regarding my character, general reputation and background, with credit reports and criminal background checks.
- > I will abide by all written rules and regulations of the Company, which may be subject to change at any time.
- > I understand that this Application and the Agent Agreement, Schedule of Commissions and Field Conduct Guidelines and Addendum accompanying this Application or provided by the Company promptly following receipt of the Application, constitute the entire agreement of the parties.

SIGNATURE OF AGENT

X _____
Signature **Date** **PRINT NAME**

X *Hersh Stern* Hersh Stern RGA2 # 02120602 Tel: 800-872-6684

Managing General Agent

RGA2

FAX: 732-521-5113

Do not fax this page back.

Guaranteed rates for Select, Savers 7 & 5

Data as of January 2004

State	2.5% states	3% states
Alabama		
Alaska		X
Arizona	X	
Arkansas	X	
California		X
Colorado	X	
Connecticut		X
Delaware	X	
Dist of Columbia	X	
Florida		X *
Georgia	X	
Hawaii	X	
Idaho	X	
Illinois	X	
Indiana	X	
Iowa	X	X
Kansas	X	
Kentucky	X	
Louisiana		X
Maine		X
Maryland	X	
Massachusetts		X
Michigan	X	
Minnesota		X
Mississippi	X	
Missouri	X	
Montana	X	
Nebraska	X	
Nevada		X
New Mexico		X
N Carolina	X	
N Dakota		X
Ohio	X	
Oklahoma		X *
Oregon		X
Pennsylvania		X *
Rhode Island		X
S Carolina		X *
S Dakota	X	
Tennessee	X	
Texas		X
Utah		X
Vermont		X *
Virginia	X	
Washington		X
West Virginia	X	
Wisconsin		X
Wyoming	X	

X * = State allows 1.5%

X ** = Contract approved at 1.5% but net yet offered at that rate

Commission Schedule

Senior General Agent (SGA) -SNFL



Rates Effective 02/01/06

Product	Age	Comm.	Product	Age	Comm.
SELECT	0 - 75	7.50%	EQUITY GOLD	0 - 75	8.50%
	76 - 80	6.06%		76 - 80	6.38%
Trails for five years		0.29%		81 - 85	4.25%
	81 - 85	4.28%	EQUITY MAX	0 - 75	7.00%
Trails for ten years		0.32%		76 - 80	5.60%
SELECT - N/F	0 - 75	5.00%		81 - 85	3.50%
CT, MA, OR, SC, UT, PA, WA	76 - 80	4.04%	Equity Advantage Plus	0 - 75	4.50%
Trails for five years		0.19%		76 - 80	3.60%
	81 - 85	2.85%		81 - 85	2.25%
Trails for ten years		0.22%	EQTY. ADV. PLS. N/F	0 - 75	3.50%
SAVERS 5	0 - 75	3.85%	FL, IN, LA, ME, WI, MD, OR,	76 - 80	2.80%
	76 - 80	2.93%	UT, WA, PA	81 - 85	1.75%
	81 - 90	2.02%	FIVE STAR	0 - 75	4.00%
	91 - 95	1.28%		76 - 80	3.13%
SAVERS 7	0 - 75	5.00%		81 - 85	2.25%
	76 - 80	3.85%	EQUITY INCOME PLUS	0 - 50	12.50%
	81 - 85	2.50%		51 - 75	11.55%
EQUITY MASTER	0 - 75	7.00%	First Year	76 - 80	8.71%
	76 - 80	5.60%		81 - 85	5.68%
	81 - 85	3.50%		0 - 50	9.28%
EQUITY MASTER - N/F	0 - 75	4.00%	Years 2 - 5	51 - 75	8.71%
SC, UT, PA, OR, WA, OK	76 - 80	3.20%		76 - 80	6.44%
	81 - 85	2.00%		81 - 85	4.36%
TWINDEX	0 - 75	5.50%		0 - 50	6.25%
	76 - 80	4.40%	Years 6 - 10	51 - 75	5.78%
	81 - 85	2.75%		76 - 80	4.36%
TWINDEX - N/F	0 - 75	3.50%		81 - 85	2.84%
CT, UT, PA, OR, SC, WA	76 - 80	2.80%	SPIA PLUS	Level	Int + \$10
	81 - 85	1.75%		10 Years +	9.50%
EQUITY MASTER PLUS	0 - 75	8.00%		9 Years	8.00%
	76 - 80	6.40%		8 Years	7.00%
	81 - 85	4.00%		7 Years	6.00%
EQTY. MTR.PLUS N/F	0 - 75	7.00%		6 Years	5.00%
IN, LA, MD, VA, PA, OR,	76 - 80	5.60%		5 Years	4.00%
UT, WA, OK, TX	81 - 85	3.50%		4 Years	2.50%
				3 Years	0.50%
			SPIA		4.00%

* Products not approved in all states. Check with H/O for state approval.

* Commissions may be reduced at older ages.

* Commissions may vary on additional deposits, consult with a marketing director for additional deposit commissions.

020106B