



TheStandard®

Producer Advisory

Date: October 13, 2009

To: Individual Annuities Department
Producers Appointed to Sell Standard Insurance Company's Annuity Products
in Arkansas

From: Bill Douglas, FLMI, FFSI, AIRC, AAPA, ACS, CCP
Compliance Manager, Individual Annuities

State: Arkansas

Bill: Rule 98

Effective: Immediately

Subject: Buyer's Guide for Deferred Annuities

Purpose

To bring new annuity disclosure rules into conformance with latest National Association of Insurance Commissioners (NAIC) model.

Summary

Arkansas requires that a copy of the NAIC *Buyer's Guide for Fixed Deferred Annuities* be provided to applicant(s) at the time of application. This is in addition to providing the applicant(s) with the applicable annuity product disclosure.

The NAIC *Buyer's Guide for Fixed Deferred Annuities* is available online at:

[NAIC Buyer's Guide](#)

Questions; Additional Information

Thank you for your business and for ensuring that the products and operations of The Standard continue to comply with applicable laws, regulations and rules.

Our goal is to support and enable your sales goals in such a manner as to mitigate and eliminate any risk of compliance exposure.

Please feel free to contact me at 800.378.4578, ext. 7427 if you have any questions or need additional information regarding this Producer Advisory.

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