In order for us to evaluate your eligibility for insurance coverage, Standard may require that you provide blood, urine
and/or saliva samples for testing and analysis. One of the tests performed on these bodily fluids will determine the
presence of antibodies to the HIV virus. By signing and dating this form, you agree that the HIV antibody test may be
performed on samples of your blood, urine, and saliva and that underwriting decisions may be based on the test
results. A positive test result will adversely affect your insurance application. It also may result in uninsurability for
life, health, or disability insurance for which you may apply in the future.

THE HIV VIRUS:
The HIV virus causes a life-threatening disorder of the immune system called Acquired Immune Deficiency Syndrome
(AIDS). Antibodies to the HIV virus are found in the blood, urine, and saliva of most people with AIDS and AIDS-
Related Complex (ARC). They can also be found in people who do not have AIDS or ARC but have been exposed
to the virus. The virus is spread by sexual contact with an infected person, by exposure to infected blood (as in
needle sharing during intravenous drug use or, rarely, as a result of a blood transfusion), or from an infected mother
to her newborn infant. Symptoms of AIDS include, but are not limited to: fever, tiredness, lymph node enlargement,
pneumonia, diarrhea and certain tumors and infections.

The HIV antibody test is actually a series of tests performed on a sample of your blood, urine and/or saliva by a
medically accepted procedure which is extremely reliable. The testing will be performed by a licensed laboratory.
Testing will include, but may not be limited to, antibody, antigen or viral culture.

PRE-TESTING CONSIDERATION:
Many public health organizations have recommended that, before taking an HIV virus antibody test, a person seek
counseling to become informed about the implications of such tests. You may wish to consider counseling, at your
expense, prior to being tested. You may obtain further information about HIV testing and AIDS by contacting the
organizations on the other side of this form.

DISCLOSURE AND CONFIDENTIALITY OF TEST RESULTS:
All test results are confidential, except as provided by law. The results of the test will be reported to us. We may not,
by law, release positive test results except as provided below.

If your HIV antibody test result is normal, you will not be notified. However, we will disclose any positive test result to
you through a physician of your choice. If you do not name a physician for this purpose, we will disclose positive
results directly to you.

We may disclose abnormal test results to reinsurers involved in the underwriting process, or as otherwise allowed by
law. We may also disclose positive test results to legal counsel, if such information is needed to represent us in
regard to an insurance application by you.

In addition, if your HIV antibody test is abnormal, a generic code signifying a non-specific blood, urine or oral fluid
(saliva) abnormality may be made known to the Medical Information Bureau, Inc. (MIB). The MIB is an organization
of life insurance companies which operates as an information exchange on behalf of its members. There will be no
record with the MIB that you had a positive HIV antibody test. However, there will be a record that you have some
blood, urine or oral fluid (saliva) abnormality. If you apply to another MIB member company for life or health
insurance coverage, the MIB, upon request, will supply the information on you in its file to that member.

We may also disclose test results, whether positive or negative, to the Arizona Department of Health Services as
provided by law.

(This form continues on the next page.)
TEST RESULTS:
While a positive test result does not necessarily mean that you have AIDS, it does mean that you are at serious risk of developing AIDS or AIDS-related conditions. You may be infected with the HIV virus and infectious to others. If you test positive, you should seek medical follow-up care with your personal health care provider.

HIV test results are highly reliable but not 100% accurate. If the test gives a positive result you should consider retesting in order to confirm the result. If the test gives a negative result, there is still a small possibility you may be infected with HIV. This is most likely to happen in recently infected persons. It takes at least 4 to 12 weeks for a positive test result to develop after a person is infected, and may take as long as 6 to 12 months. If you have reason to believe that a negative test result is incorrect, you should be retested.

OTHER SOURCES OF INFORMATION:
You may obtain information about HIV testing and AIDS by contacting these organizations.

Phoenix Metropolitan area: (602) 234-2752 (Arizona AIDS Information Line)
Outside the Phoenix area: 1-800-334-1540 (Arizona Department of Health Services)

CONSENT FOR HIV TESTING:
I have read and I understand this HIV Test Informed Consent Form, and I have received a copy. I voluntarily consent to the withdrawal of my blood, the obtaining of my urine and saliva, the testing of my blood, urine, and saliva for HIV antibodies, and the disclosure of the test results as described above. A photocopy of this form is as valid as the original. I, or my legal representative, have a right to request and receive a copy of this Consent Form. This Consent Form is valid for six months from the date below. I have up to ten days to decide if I want to sign this Consent Form. My refusal to sign this form may be used as a reason for Standard to deny insurance coverage.

NOTIFICATION OF POSITIVE TEST RESULTS
I understand that Standard Insurance Company will disclose any HIV positive test result to me through a physician of my choice, named below. If I do not name a physician for this purpose, Standard will disclose a positive result directly to me.

Name of Physician

Street Address  City  State  Zip

Signature of Proposed Insured  Date

Name of Proposed Insured (Please Print)  Name of Agent (please print)