

Action

Pursuant to ORS 731.988, Sterling shall pay a civil penalty of \$1000.

Dated December 19, 2002

/s/ Edito M. Gil
[Signature of Representative]

Edito M. Gil
[Printed Name of Representative]

Vice President
[Printed Title of Representative]

Sterling Investors Life Insurance Company

FINAL ORDER

The director adopts, and incorporates herein by this reference, the above Stipulation as the director's final decision in this proceeding.

Dated May 2, 2003

/s/ Mary C. Neidig
Mary C. Neidig
Director
Department of Consumer and Business Services

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