

Peace of Mind for Attorneys



Whatever your legal specialty, you help people every day. Have you considered who would help you, if you were unable to work for a prolonged period of time?

Of course you plan on taking care of yourself and staying healthy. Unfortunately, the unexpected does happen. How would you manage financially if an unexpected event such as a car accident or illness keeps you from working for a few years? Who would take care of your mortgage or rent, your loans, groceries and all your living expenses?

Disability can affect your whole lifestyle because without dependable income, you face the possibility of losing everything you have worked hard to create.

What are the odds?

You may be surprised to find that statistics show three in ten people entering the workplace today will become disabled before retiring.¹ The length of those disabilities is sobering. Look for your age group below.

Age at onset of disability	Duration of disability*
under 40	5.1 years
40 - 44	6.6 years
45 - 49	6.6 years
50 - 54	5.6 years
55 - 59	3.8 years
60 - 64	1.7 years

* Average duration for insured individuals for a disability lasting more than 90 days and ending before age 65, based on the individual's age when the disability begins. Society of Actuaries, 2005.

Essential protection for attorneys

Protector+SM disability income insurance from Standard Insurance Company pays monthly benefits that you can use to help pay your bills should you become disabled.

This flexible policy includes several optional riders, including an Own Occupation Rider designed for professionals just like you. With the Own Occupation Rider, you receive monthly benefits if, due to disability, you are unable to perform the substantial and material duties of your occupation, which includes your legal specialty, even if you earn money doing something else.

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**Every 90 seconds
someone files for
bankruptcy in the
wake of a serious
medical illness.**

The American Journal of Medicine,
Vol 122, No 8, August 2009

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¹ Social Security Administration Fact Sheet, March 18, 2011.

Protector+ includes strong base contract coverage:²

- Guaranteed renewable coverage
- Choice of maximum benefit periods
- Choice of waiting periods

And a full range of benefits

- Total Disability Benefit
- Presumptive Total Disability Benefit
- Survivors Benefit
- Waiver of Premium Benefit
- Rehabilitation Benefit
- Cosmetic and Transplant Surgery Benefit

Protector+ may be customized with optional riders³:

- Residual Disability⁴
- Supplemental Social Insurance
- Own Occupation
- Indexed Cost of Living
- Future Purchase Option
- Noncancelable Policy
- Catastrophic Disability Benefit

Count on The Standard

Standard Insurance Company ranks among the top 10 insurance carriers in the nation.⁵ You can be confident that we're financially strong, our disability products are high in quality and we can pay what we promise – now and in the future. In the event you become disabled and need to make a disability claim, you'll discover our exceptional service. Our goal is to give you the kind of expert, friendly service we wish for ourselves and our families.



² Not all provisions or benefits are available in all states.

³ Not all riders are available in all states. The addition of policy riders may increase premiums.

⁴ Partial Disability Rider in California, where by CA mandate, it is part of the base policy.

⁵ U.S. Individual Disability Income Insurance, 2009 Annual Sales, LIMRA.

These policies have exclusions and limitations and terms under which the policies may be continued in force or discontinued. Some policy provisions and available riders may vary by state. Optional riders are subject to underwriting and reinsurance availability. Additional optional riders may increase premiums. A medical exam may be required upon application. For complete cost and coverage details, please contact your insurance representative, or The Standard at 800.247.6888.