

Guarantee Issue Individual Disability Income Insurance

A Valuable Addition To Your Benefits Portfolio



Standard Insurance Company
Individual Disability Income Insurance





The Success Of Your Organization

The success of your organization goes hand-in-hand with your employees. And benefits matter a great deal to them. In a recent survey, 60 percent of employees ranked benefits ahead of compensation in a list of top five aspects contributing to job satisfaction.¹

As you look to attract and keep valuable employees, the quality and breadth of your benefits offerings is one of the keys of your organization's continued success. One very important benefit is disability income protection.

Protector PlatinumSM Individual Disability Income Insurance from The Standard provides superior disability income protection. It has a strong base contract and optional riders so that coverage can be customized to best fit the needs of your employees.

It Shows You Care And It's Good Business

With current and prospective employees paying close attention to the benefits you make available, Protector Platinum is a win-win for you.

The Risk Of Disability Is Real

The risk of disability is greater than most people realize. Consider these recent statistics:

- Almost three in 10 of today's 20 year olds will become disabled before reaching age 67²
- 27 percent of Americans say they would have difficulty supporting themselves financially "immediately" following a disability. Three out of four (74 percent) say they would face financial trouble within six months³
- Every 90 seconds in the United States someone files for bankruptcy in the wake of a serious illness⁴

Average Duration Of Disability

Disabilities don't go away overnight:

Age at onset of disability	Duration of disability ⁵
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

Monthly Income When It Is Needed Most

Protector Platinum pays monthly cash benefits a disabled employee can use to pay bills for items like a home mortgage, a car loan and the many unanticipated expenses related to disability. Protector Platinum's tangible cash relief can provide peace of mind, so the disabled employee can concentrate on recuperation rather than being consumed by worry and loss.

² Social Security Administration Fact Sheet, 2009.

³ The Disability Survey conducted by Kelton Research on behalf of the LIFE Foundation, April 2009.

⁴ The American Journal of Medicine, Vol. 122, No 8, August 2009.

⁵ Average duration of disability lasting more than 90 days (and ending before age 65) based on the individual's age when disability begins. Individual Disability Experience Committee of the Society of Actuaries, 2005.

¹ Society for Human Resource Management. 2009 Employee Job Satisfaction survey.

Protector Platinum And Long Term Disability Insurance: Optimal Income Protection

If you already offer Long Term Disability (LTD) insurance, Protector Platinum combined with LTD can protect even more income in the event of a disability — often significantly more. That's because LTD typically only replaces up to 60 percent of base salary, potentially reducing take-home pay to 45 percent of base salary.

Combining group LTD insurance with Protector Platinum provides optimal protection from financial loss in the event an employee faces a disability.

Protector Platinum offers advantages that include coverage of incentive pay, and when your employees pay for their own IDI policies, disability benefits are tax-free.

Benefits Of Protector Platinum Guarantee Issue

Your business and your employees could benefit from adding Protector Platinum, on a guarantee issue basis, to your benefits portfolio.

Protector Platinum Guarantee Issue (GI) Premiums Are Discounted

Protector Platinum GI policies are issued at discounted rates that are not otherwise available.

Employee Access To Coverage

Since GI policies are issued regardless of gender, age and health status, employees may obtain coverage they cannot get on their own.

Maximum Income Protection

The higher the income, the greater the Protector Platinum GI disability benefit that may be available. Bonuses, distributions and other incentive income are covered. This is especially valuable for key executives.

Choice And Flexibility

Protector Platinum GI allows you, the employer, to choose whether you wish to offer the disability income protection of the Protector Platinum base policy or custom coverage that better fits the needs of your employees.



Benefits Built Into Protector Platinum GI Base Contract⁶

- Total Disability Benefit
- Lifetime Benefits for Presumptive Disabilities
- Partial Disability Benefit – 100 percent of benefits are payable for the first six months, regardless of income loss
- Recovery Benefit
- Rehabilitation Benefit
- Survivor Benefit
- Cosmetic or Transplant Surgery Benefit
- Premium Waiver Benefit

Flexible Plan Design Options And Riders

- Regular Occupation or Own Occupation definitions of disability
- Guaranteed Renewable or Noncancelable options
- Unlimited coverage or two-year limitation for Mental Disorders/Substance Abuse
- Three percent or six percent Indexed Cost of Living rider⁷
- Catastrophic Disability rider⁷
- Significant discounts for employee- or employer-paid options

Special Benefits When You Offer Both LTD And GI From The Standard⁸

Employers who elect the combination purchase of LTD and guarantee issue IDI become eligible to add valuable features to their LTD policy at no additional cost.

⁶ Not all provisions or benefits are available in all states.

⁷ Not all riders are available in all states. The addition of policy riders may increase premiums.

⁸ For employee-paid GI IDI, assume minimum participation requirements are met.



Count On The Standard

The Standard ranks among the leading individual disability insurance carriers in the nation. 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.

Contact your insurance advisor today to find out how your organization can take advantage of The Standard's excellent individual disability insurance. You and your employees will be glad you did.

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