



11/10

Disability Income Insurance 101

For producer training only. Not for use with consumers.





The Story of Achilles

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The Story of Achilles

- Achilles believed he was invincible.
- Then, one day, he was shot in the heel by a poisoned arrow. The heel was the one place on his body where he had no protection.





We have something in common with Achilles

- Many of us believe that because we have taken precautions, we are protected.
- However, unless we are independently wealthy, many of us have a critical vulnerability which is our Achilles' Heel



We have something in common with Achilles

- Many of us believe that because we have taken precautions, we are protected.
- However, unless we are independently wealthy, many of us have a critical vulnerability which is our Achilles' Heel: our ability to earn an income.



How does it happen?

Occupation	Age at insurance issue	Age at claim	Monthly Benefit	Diagnosis
Attorney	33	34	\$3,000	Bone Cancer
Accountant	33	57	\$1,000	Rheumatoid Arthritis
Physician	37	44	\$5,000	Spinal cord injury
Financial and Insurance Professional	28	33	\$3,100	Multiple Sclerosis
Attorney	46	50	\$4,500	Heart Attack
Minister	46	52	\$1,000	Disease of the muscle
Utility Service Mechanic	44	58	\$900	Multiple Sclerosis
Physician	39	42	\$2,700	Cancer
Bookkeeper	39	52	\$800	Multiple Sclerosis
Surgeon	38	42	\$6,450	Brain Cancer
Plumber	38	59	\$1,000	Heart Disease
Therapist	51	59	\$2,400	Respiratory Disease
Secretary	43	46	\$1,850	Fibromyalgia
Judge	32	41	\$1,400	Back injury
Gardener	22	36	\$1,550	Brain injury
Attorney	25	51	\$700	Bone Cancer
Dentist	43	57	\$6,500	Brain Injury

This is partial list of disability insurance claims paid by The Standard.



Is your Achilles' Heel protected?

Savings and Retirement

- 61% of Americans say they are living paycheck to paycheck.*
- More than one in five American workers have reduced their 401K contributions or savings, up nearly 31% from 2008.*

* [CareerBuilder Survey](#), September 2009.

** National Safety Council, [Frequently Asked Questions](#).





Is your Achilles' Heel protected?

Workers' Compensation

- For each on the job injury, there are about three **off-the-job** injuries.*

* National Safety Council, [Frequently Asked Questions](#).





Is your Achilles' Heel protected?

Social Security

- The SSA is so clogged with disability claims, that some people wait for years.*
- The average monthly benefit paid for to those who were approved by the SSDI in 2008 was \$1,063.10**

*[N.Y. Times](#), April 12, 2009.

**Social Security Administration, [Annual Statistical Supplement](#), 2009.





Is your Achilles' Heel protected?

Long Term Disability Insurance

- Usually limited to 60% income replacement to a monthly dollar maximum
- Benefit may be taxable
- May exclude commissions and bonus income





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There is an additional solution.





About Individual Disability Income Insurance from The Standard



About individual disability insurance from The Standard

The Standard offers the following individual disability income insurance products:

- Protector PlatinumSM and Protector+SM
- Protector Platinum Guarantee IssueSM and Protector+ Guarantee Issue SM (for worksite sales to groups)



Ready to find out more?

- Visit The Standard's Insurance professionals individual disability insurance webpage at www.standard.com/di
- View the following presentations:
 - DI 201, [form 15083PPT](#)
 - DI 301, [form 15084PPT](#)
 - IDI at The Standard, [form 11399PPT](#)
 - Premium Discounts at The Standard, [14510PPT](#)
- Contact your Master General Agent
- Contact The Standard at getinfo@standard.com



The Standard

- has been keeping its promises to its customers since 1906
- ranks among the top ten disability insurance companies in the nation
- rates 1st among its peers with high levels of customer service, a sound liquidity position and strong financial flexibility*

Click [here](#) to find out more about The Standard.

* Peer Comparison: U.S. Specialty Employee Benefit Insurers. Standard & Poor's Rating services.





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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.