



12/10

DI 201

For producer training only. Not for use with consumers.



Words become very important

- Four types of disabilities capture every kind of long-term disabling event that can happen.
- Comparing the policy language with the four types of disabilities allows your customers to determine if they are comfortable with their disability coverage.





A total, permanent disability

TOTAL DISABILITY/TOTALLY DISABLED: Due to your Injury or Sickness:

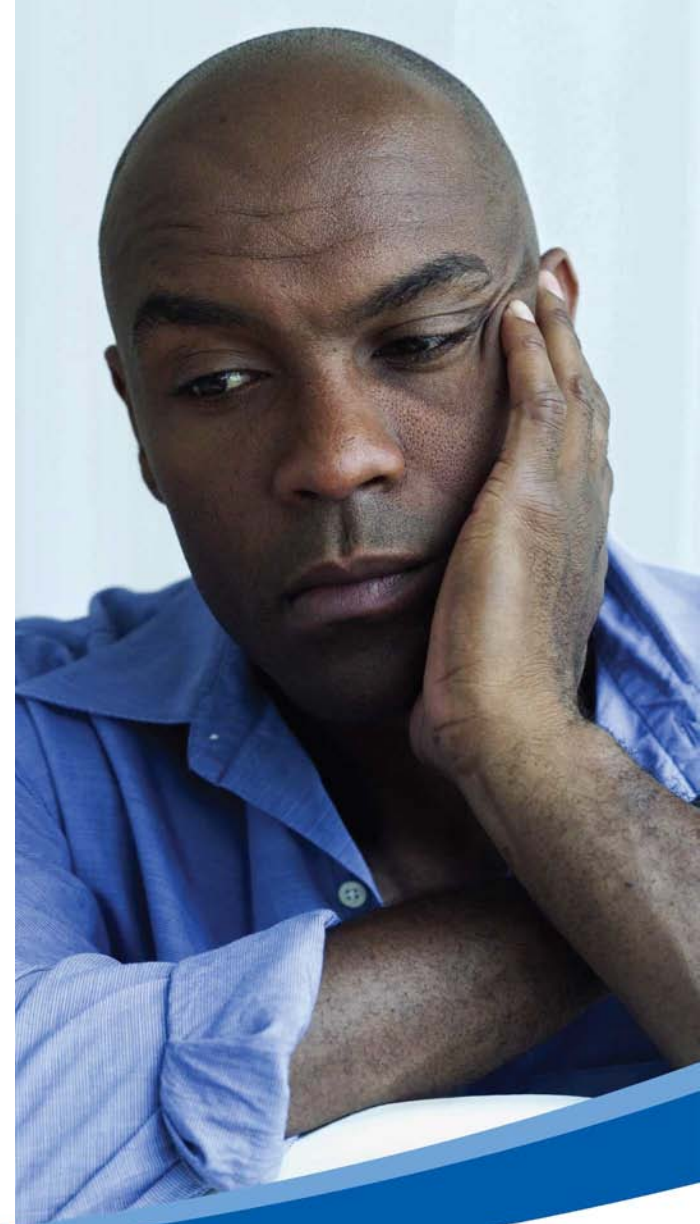
1. You are unable to perform the Substantial and Material Duties of Your Own¹ Occupation; and²
2. You are under the regular care of a Physician appropriate for your Injury or Sickness. This Physician's care requirement will be waived when we receive written proof, satisfactory to us, that further care would be of no benefit to you.

1. Regular Occupation under Protector+.
2. Protector+ adds: "You are not engaged in any other gainful occupation."



A total, permanent disability, cont'd

- Total, permanent disability is what most people think of when they imagine a disability — such as becoming a paraplegic as a result of a car accident.
- This represents only about 1% of disability claims paid by The Standard.





A total, long-term disability

- A total, long term disability is well illustrated by a back injury that makes it impossible for you to stay in your original occupation.
- Back problems are the second most common kind of disability.
- For long term disabilities, individual disability income insurance focuses on your ability to perform the duties of your occupation.
- This definition remains the same throughout the entire benefit period for The Standard's policies.
- It's pure protection in your occupation.



A total disability, followed by partial disability

- A total, partial disability can be illustrated by a heart attack that requires a period of time of total disability followed by a period of rehabilitation during a partial disability.
- Income is less during partial disability because the disabled person performs work at a slower pace or during fewer hours or with limited duties.
- Partial disability usually pays benefits based on the loss of income experienced throughout an entire benefit period.
- The key to some policies is to satisfy the waiting period plus a month of “compensable” disability only before returning to work to be paid for a partial disability.



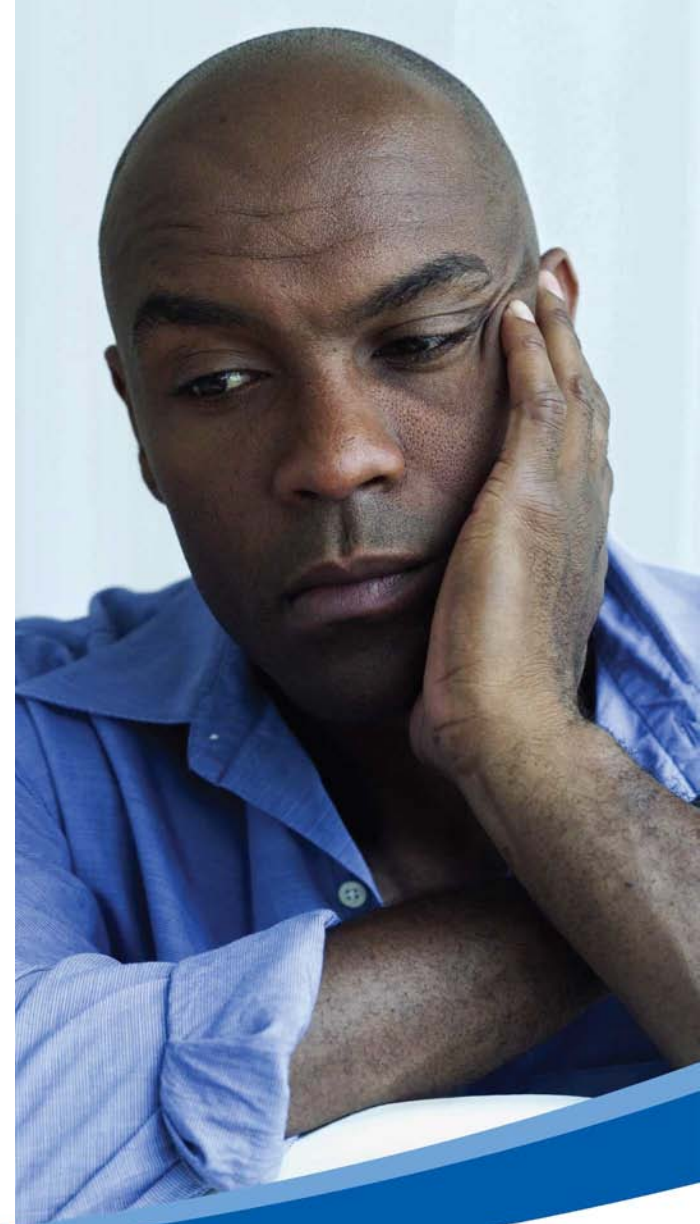
A partial, progressive disability

- A partial, progressive disability can come about as a result of Multiple Sclerosis, arthritis, cancer, AIDS, stroke, heart attack, or even back problems.
- There usually is partial disability for years (like Parkinson's, Lupus, or ALS) progressively growing worse until it becomes a total disability.
- The key to this provision is to make sure that the elimination period can be satisfied by a partial disability only and benefits can begin based on the loss of income without requiring a previous total disability.



A true story about the importance of choosing a policy with the best language

A recently graduated veterinarian was diagnosed with MS.



Resources for you

- The Standard's Insurance professionals individual disability insurance webpage at www.standard.com/di
- The following presentations:
 - DI 101, [form 15082PPT](#)
 - DI 301, [form 15084PPT](#)
 - IDI at The Standard, [form 11399PPT](#)
 - Premium Discounts at The Standard, [14510PPT](#)
- Your Master General Agent
- The Standard's sales consultants 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.