



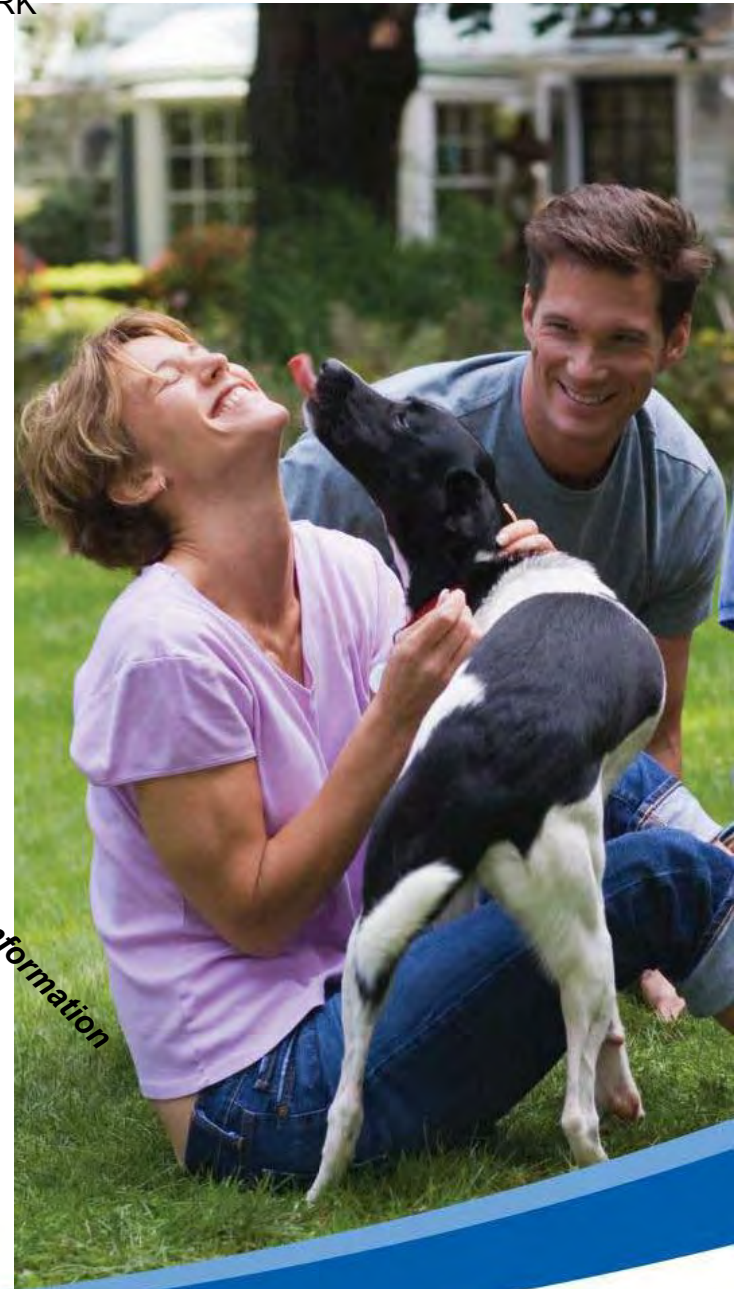
**Imagine Your Income
Protected And Safe**



If you are like most people, your salary makes your lifestyle possible

If you were to estimate as of today, do you know how much you might earn by the time you retire?

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For example

Jean is a 35 year-old who receives \$8,400 a month in salaried income, or \$100,800 annually.

If her salary stays at the same level throughout her working life, at a retirement age of 65 she will have generated \$3,024,000 in salaried income for herself and her family.



For example

With increases and bonuses, Jean's future earnings could easily double. In that case she would have almost \$6 million to protect

\$ 3,024,000

Jean's future earnings
without increases or bonuses

\$ 5,980,296

Jean's future earnings
with increases and bonuses
(assuming 4% annual
increases in income)

How much will you have to protect?

$$\begin{array}{ccccc} \boxed{} & - & \boxed{} & \times & \boxed{} \times 12 \\ \text{Your retirement age} & & \text{Your age now} & & \text{Your monthly salary} \\ \\ = & & \boxed{\$ } & & \\ & & \text{Your total earnings until your retirement age} & & \end{array}$$

As in the example on the previous slide, this figure will likely be substantially larger if you receive annual increases and/or bonuses.

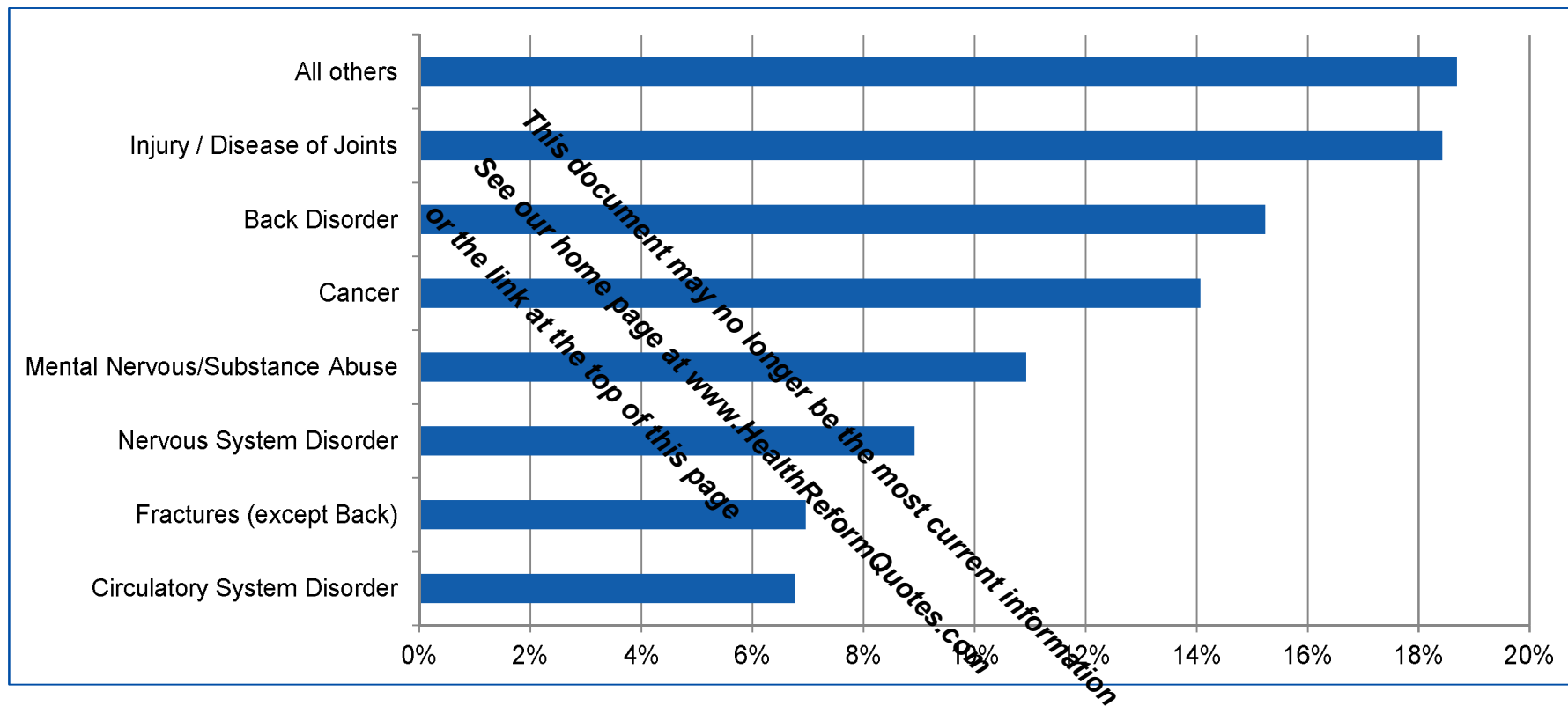
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The Threats To Your Financial Security Are Real



Disabilities have many causes



This example is provided only to show a breakdown of The Standard's open claims above as of 12/31/2012 without regard to the decision made on each claim. Having the conditions listed does not establish disability. Each claim is evaluated on its own merits and according to the terms of the policy.

The length of disabilities

Disabilities that last more than 90 days often last for several years.* Could you manage financially for that length of time?

Age	Duration**
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

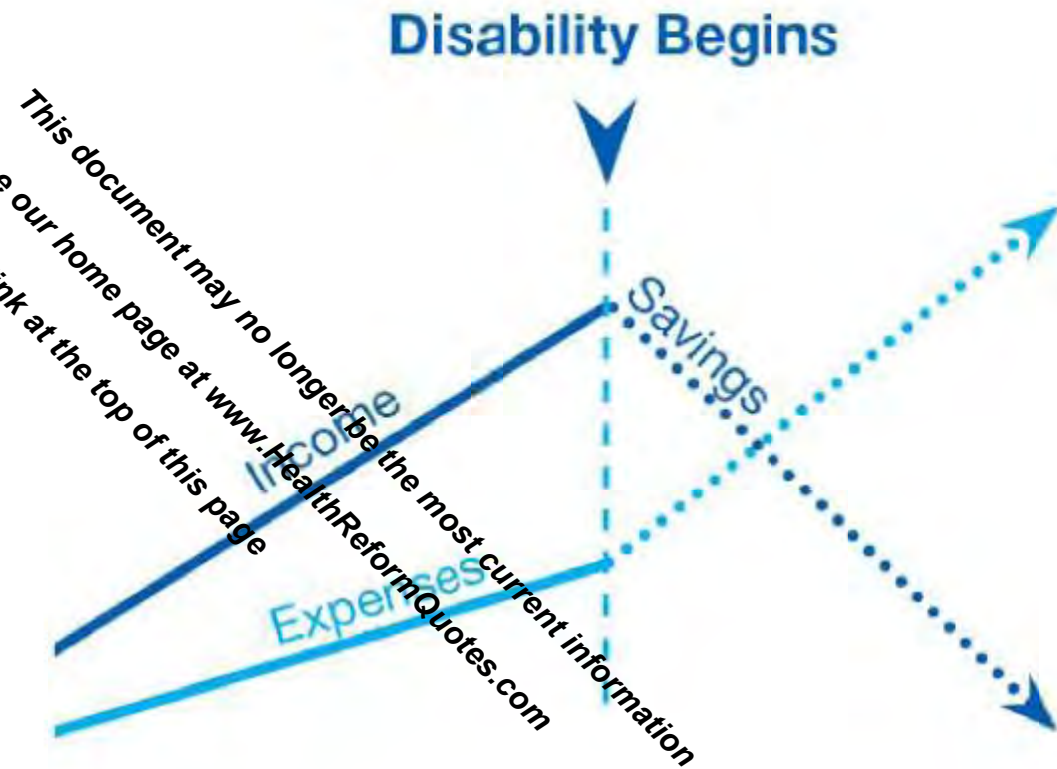
* Individual Disability Experience Committee, Society of Actuaries, 2005.

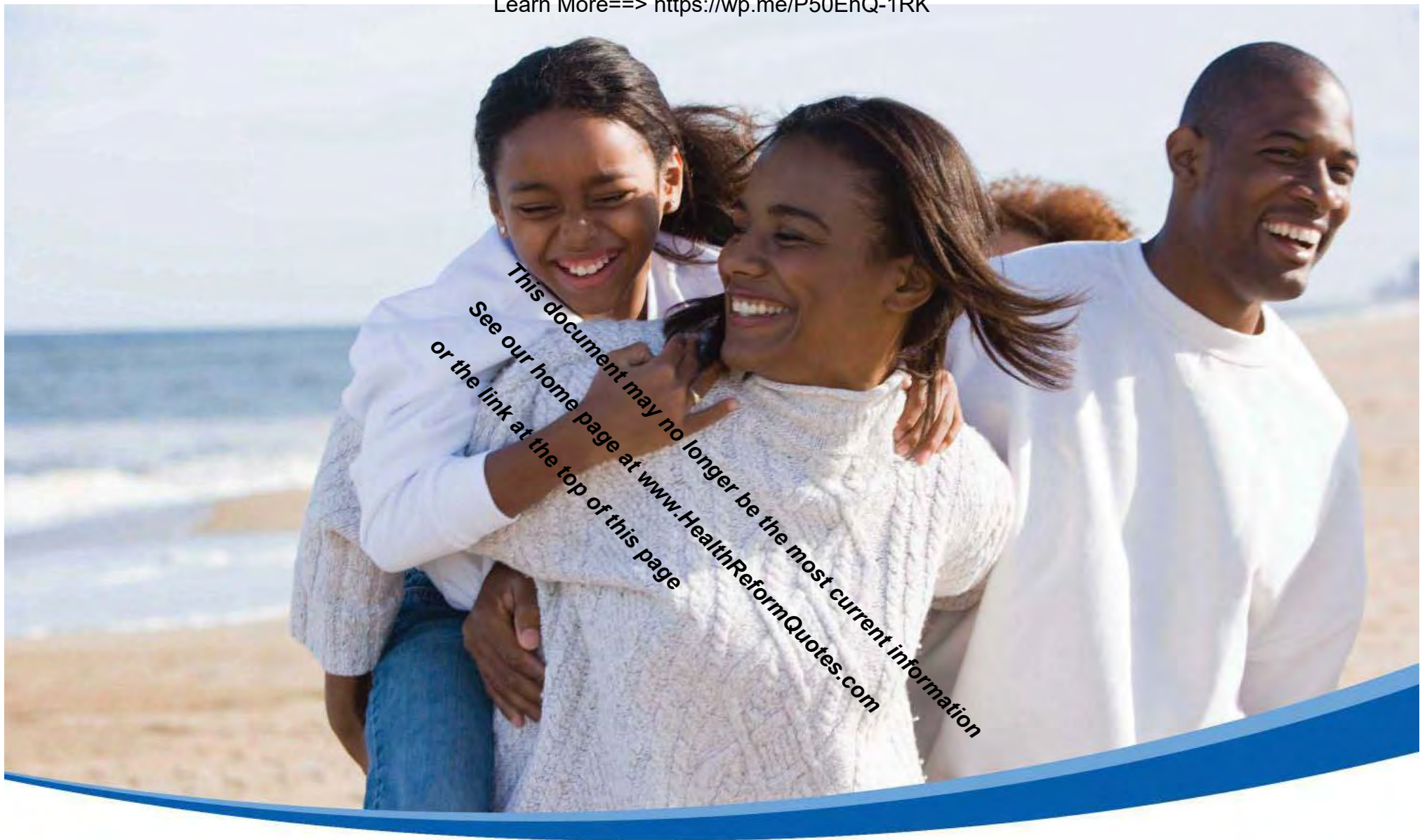
** Average Duration of Disability Lasting More Than 90 Days and beginning before age 65. Duration is measured from the start of disability to (at most) age 65.

Unexpected costs

Many people greatly underestimate how high their medical expenses may become during a long-term disability.

There may be many unexpected costs. The chart at right shows a typical financial picture during disability.





How You Can Protect Your Future



Consider Individual Disability Income Insurance

Individual disability income insurance provides monthly cash benefits in the event you are unable to generate an income due to a long-term illness or accident.





Do You Already Have LTD?

[If "No", click here to go directly to Protector Platinum Overview](#)



LTD may not be enough

Many policyholders misunderstand how much of their income the Long Term Disability policy covers.

The pie chart at the right represents coverage with a typical LTD policy. It covers 60% of your income, with benefits equaling about 45% of your gross earnings.



Assumes a 25% tax bracket.

LTD combined with Individual Disability Income Insurance

The pie chart at the right, shows how much of your income might be covered if you chose to combine the after-tax benefits of a typical LTD plan with those provided by individual disability income insurance.



You Can Take It With You

While LTD coverage ends when you leave your employer, Individual Disability Income Insurance is “portable” and will continue to protect you even if you leave your current employer.*

* As long as you pay your premiums on time.





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Coverage Overview: Protector PlatinumSM



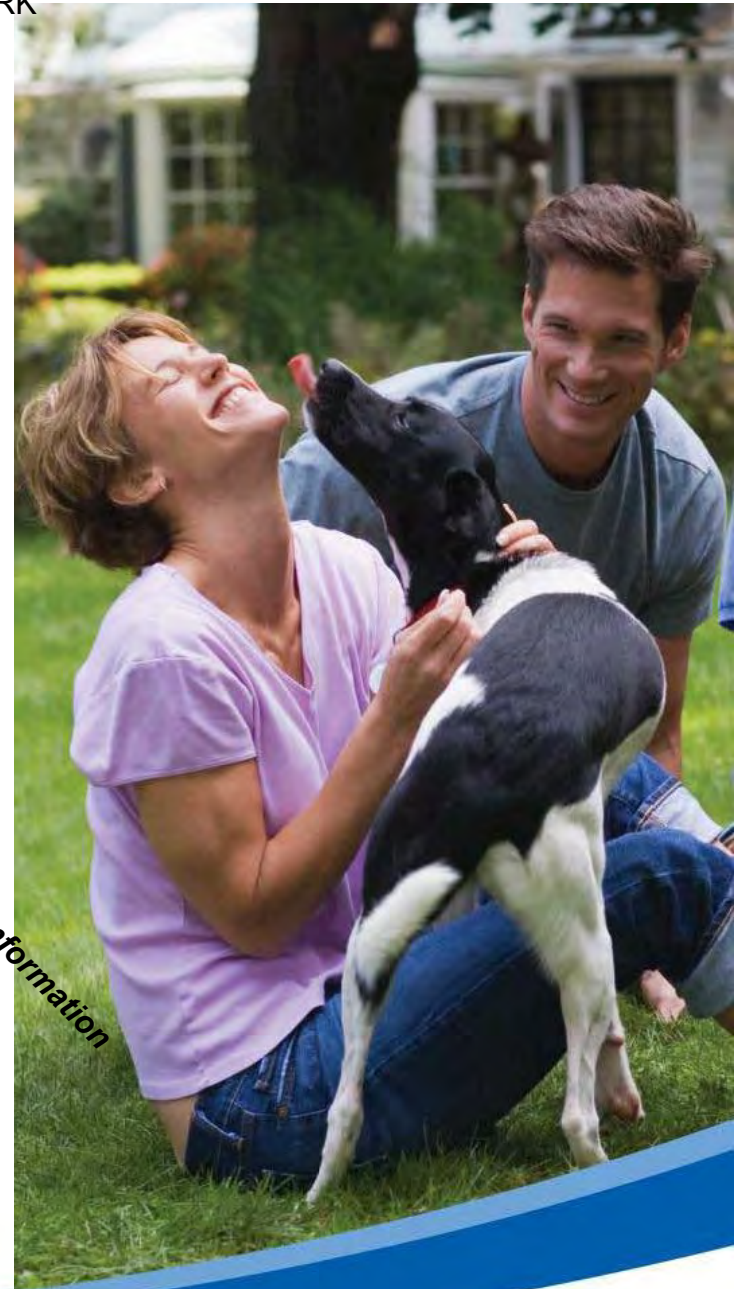
If your state has not yet approved Protector Platinum,
[click here](#) to go to Protector+SM Overview

Protector Platinum is comprehensive

Included* in every policy

- Guaranteed Renewable Policy
- Unlimited Coverage for Mental Disorder/Substance Abuse
- Own Occupation Definition of Disability
- Total Disability Benefit
- Presumptive Total Disability Benefit
- Partial Disability Benefit

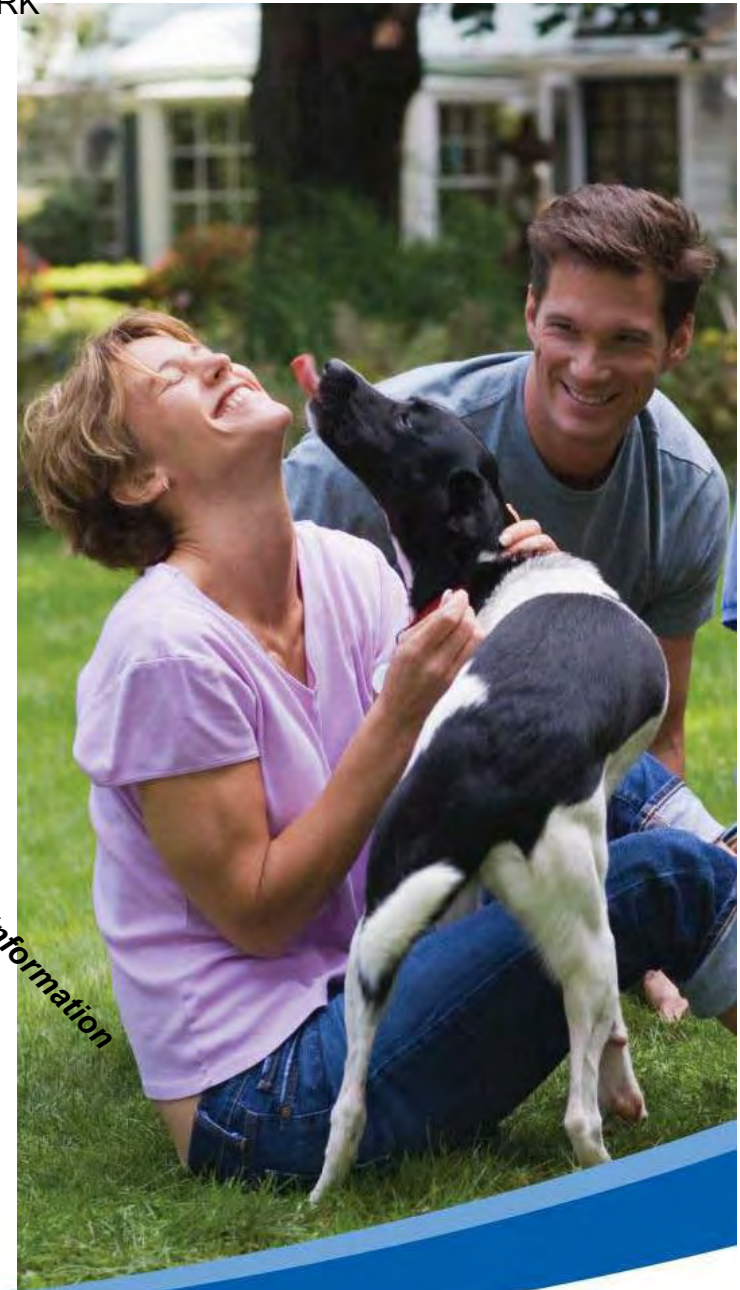
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Protector Platinum is comprehensive

Included in every policy* (continued)

- Recovery Benefit
- Rehabilitation Benefit
- Compassionate Care Benefit
- Automatic Increase Benefit
- Survivor Benefit
- Cosmetic or Transplant Surgery Benefit
- Premium Waiver Benefit
- Choice of Benefit Periods



Protector Platinum is comprehensive

Optional Riders

- Future Purchase Option Rider
- Noncancelable Rider
- Indexed Cost of Living Rider
- Catastrophic Disability Benefit Rider



Income Protection You Can Count On

The Guaranteed Renewable feature is included at no extra charge.

This means Standard Insurance Company guarantees to renew your coverage for the lifetime of your policy, as long as you pay your premiums on time.



Long-Term Stability

Another plus is that your premium rate is locked in for the first three years.

Even better, rates can only be changed with approval from the state insurance commissioner and other regulatory agencies—and only for an entire class of policyholders, not just individuals.

The Standard has only raised rates twice in the last 60 years, and only for certain groups.



Benefits When You Care For A Loved One¹

The Standard understands how stressful it can be trying to juggle work during a family health crisis. We are the only carrier to provide a Compassionate Care Benefit² which pays you a monthly benefit if you lose income while taking time away from work to care for a Loved One with a serious health condition.

1. Not approved by all states.
2. A parent, spouse, domestic partner, child, including an adopted child, stepchild and child of domestic partner.



Unlimited Mental Disorder/Substance Abuse Coverage

Protector Platinum has no limits*
coverage for disabilities arising from
Mental Disorder/ Substance Abuse
while providing an Own Occupation
definition of disability through the
entire benefit period.

*Coverage may be modified at time of underwriting.



What is Own Occupation?

Own occupation means the occupation in which you are regularly engaged at the time your disability begins.

If you have limited your practice to a professionally recognized specialty in medicine or law at the time of your disability, then that specialty is your own occupation.



Own Occupation Coverage

You will receive full monthly benefits if, due to a disabling event, you are unable to perform the substantial and material duties of your occupation, even if you earn money doing something else.

Own Occupation is included in the Protector Platinum policy for all occupations at no additional cost.



No other carrier makes it easier for you to return to work when you are partially disabled

If you experience a partial disability, you may be unable to work at your full capacity.

You might miss time from work or have a loss of duties, before the financial impact becomes fully apparent.

That's why Protector Platinum offers such a strong, flexible Partial Disability Benefit.

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No other carrier makes it easier for you to return to work when you are partially disabled, continued

After the waiting period, you are eligible for 100% of the policy's basic monthly benefit for the first six months of a partial disability due to

- loss of duties, or
- loss of time, or
- loss of income

Instead of penalizing you for working, Protector Platinum supports your recovery. After six months, your actual loss of income due to partial disability determines benefits through the entire remaining benefit period.

Benefits After You Recover

Even if you return to work full time, it may be some time before your income fully recovers.

With Protector Platinum, after you've recovered from your disability, if you have a loss of income of at least 20% of your predisability income and that loss is solely the result of the injury or illness that caused your disability, The Standard will pay you a monthly Recovery Benefit proportional to your loss of earnings for that month.

Benefits When You Participate In A Rehabilitation Program

Should you face a disability, you'll find The Standard encourages you every step of the way.

For example, if, while you are disabled, you participate in a voluntary rehabilitation program that will help you return to work, The Standard will pay the reasonable costs of that program.

Covered expenses can include the cost

- to modify your workplace, vehicle or home,
- of training and education, family care,
- other job-related or job-search costs.

Automatic Increase Benefit

Over the course of your career, your income and your expenses typically keep growing. With some insurance companies you might have to apply for additional coverage, but with Protector Platinum automatic increases are built into your policy.

* Subject to underwriting approval.

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Automatic Increase Benefit

The Automatic Increase Benefit raises your policy's base benefit amount by 4% every year during each increase period, which initially includes the first five consecutive years.

* Refusal of two consecutive automatic increases will end the Automatic Increase Benefit.





Protector Platinum Optional Riders



Option To Increase Your Coverage

If you are just beginning your professional career, the Future Purchase Option can be an especially valuable choice to protect your growing income.

With the Future Purchase Option Rider, you can request increases in your coverage once a year without further evidence of medical insurability. Coverage will continue to be based on your health *at the time you originally purchased your policy.*



Option To Lock In Premium Rates

If you like certainty, the
Noncancelable Rider offers a
way to protect not only your
income, but also to lock in a
fixed premium for the life of
your policy.



Option to Increase Benefit Payments To Keep Pace With Inflation

You have probably felt the effects of rising prices. To help your potential disability benefits keep up with inflation, you can add a three or six percent Indexed Cost of Living Rider to your Protector Platinum policy.



Protection in case of a catastrophic event

The Catastrophic Disability Benefit Rider provides benefits in addition to those that may be due under the Protector Platinum policy.

You would be considered catastrophically disabled if, due to an injury or illness,

- you are unable to perform two or more Activities of Daily Living without assistance, due to loss of functional capacity, or
- you require substantial supervision for your health and safety due to severe cognitive impairment.



Coverage Overview: Protector+SM

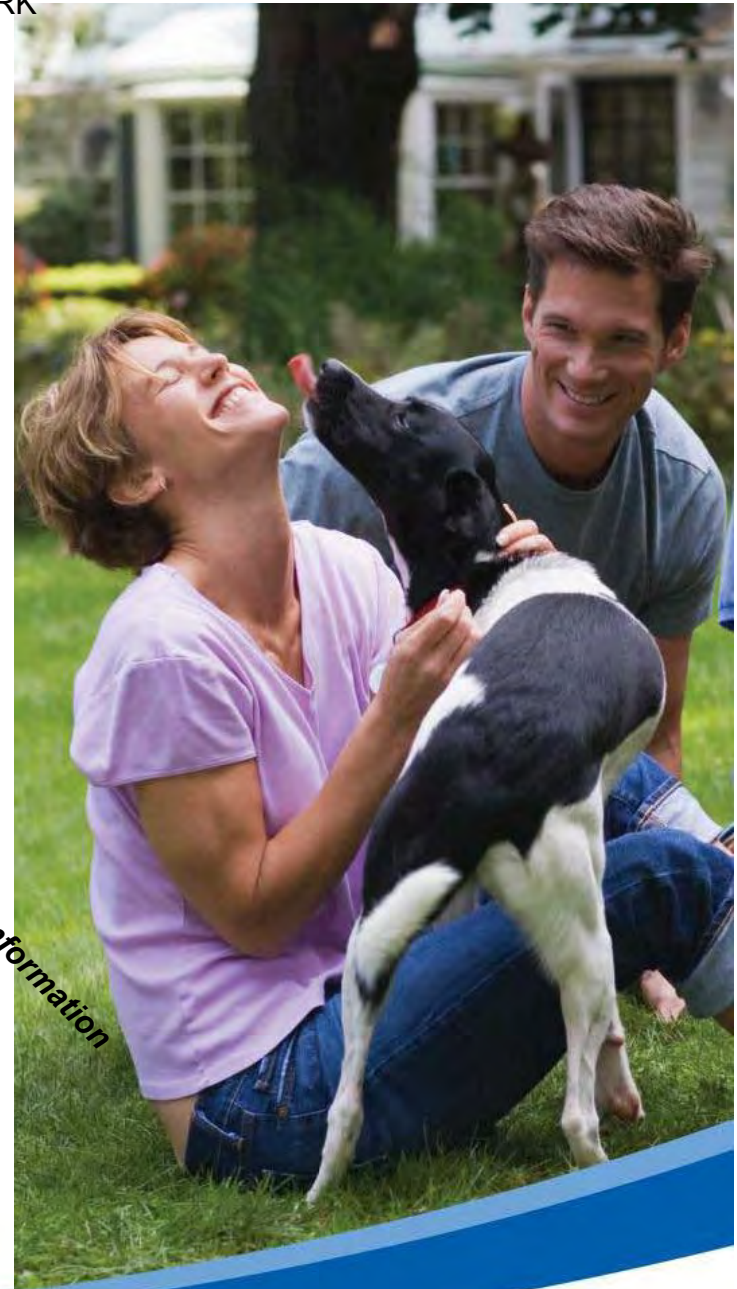
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Protector+ Features

- Guaranteed Renewable Policy
- Rehabilitation Benefit
- Survivor Benefit
- Cosmetic or Transplant Surgery Benefit
- Premium Waiver Benefit
- Continuous Disability Benefit
- Choice of Benefit Periods
- Total Disability Benefit
- Presumptive Total Disability Benefit

*Benefits may not be available in all states



Protector+ Riders

- Residual Disability Rider (Partial Disability Rider in California*)
- Noncancelable Rider
- Future Purchase Option Rider
- Supplemental Social Insurance Rider
- Own Occupation Rider
- Indexed Cost of Living Rider
- Catastrophic Disability Benefit Rider **

* The Partial Disability Rider is mandatory under CA state law

** Not available in California or Connecticut.



Income Protection You Can Count On

The Guaranteed Renewable feature is included at no extra charge.

This means Standard Insurance Company guarantees to renew your coverage for the lifetime of your policy, as long as you pay your premiums on time.



Long-Term Stability

Another plus is that your premium rate is locked in for the first three years.

Even better, rates can only be changed with approval from the state insurance commissioner and other regulatory agencies—and only for an entire class of policyholders, not just individuals.

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Covered expenses can include the cost

- to modify your workplace, vehicle or home,
- of training and education, family care,
- and other job-related or job-search costs.

Survivor Benefit

If you die while receiving benefits, the Protector+ continues to pay benefits up to three months after your death or for the number of months left in the maximum benefit period, whichever is less.





Protector+ Riders



Benefits When You Are Partially Disabled

If you experience a partial disability, you may be unable to work at your full capacity.

You might miss time from work or have a loss of duties, before the financial impact becomes fully apparent.

That's why Protector+ offers a Residual* Disability Rider.

*Partial Disability Rider in California where it is mandatory



Benefits When You Are Partially Disabled

Residual* Disability benefits are payable when, as a result of your disability, you

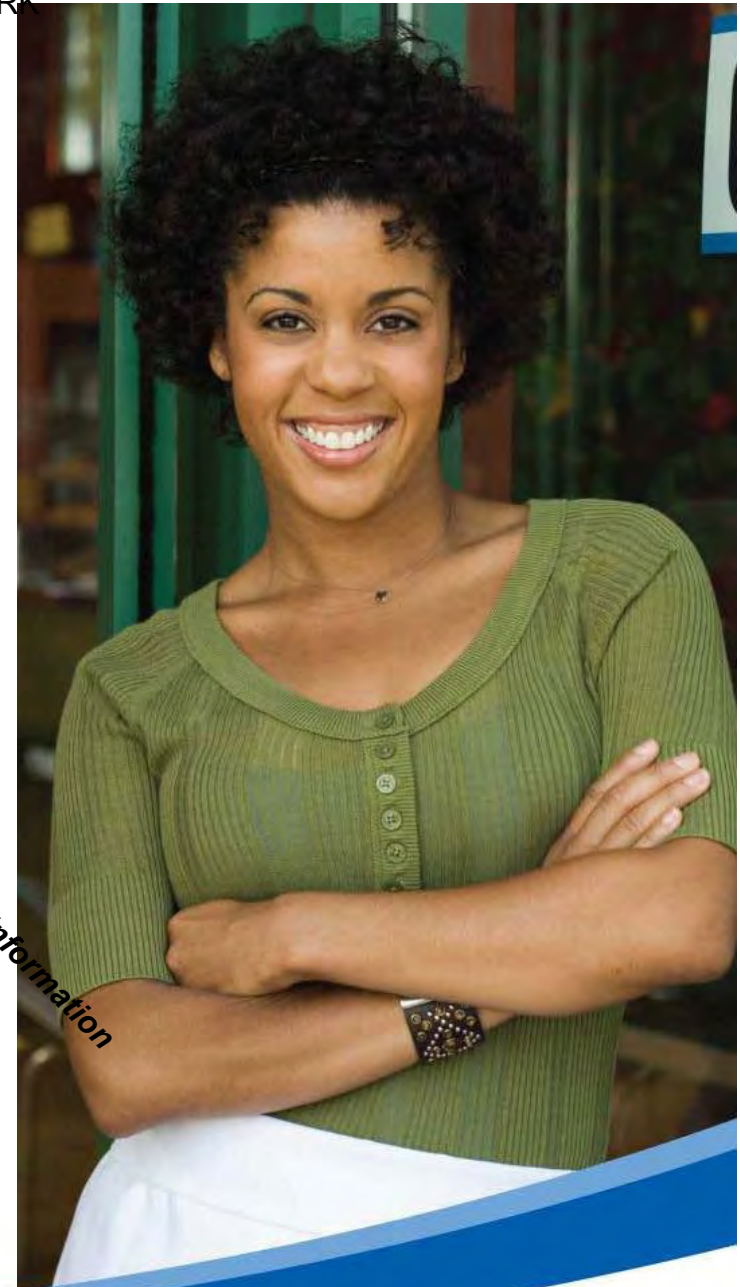
- incur at least a 20% loss of income
- are able to perform some of your duties of your regular occupation but not for as long or as effectively as before
- are under the care of a physician

* Partial Disability Rider in CA, where it is mandatory under state law



Benefits After You Recover

In addition to partial disability benefits, when Protector+'s Residual* Disability Rider is part of your policy, after you've recovered from your disability if you return to work at least 30 hours per week immediately after the period of disability for which benefits were paid, The Standard will also pay you a lump sum recovery benefit.



Own Occupation Coverage

When the Own Occupation Rider is part of your Protector+ policy, you receive full monthly benefits if, due to a disabling event you are unable to perform the substantial and material duties of your regular occupation, even if you earn money doing something else.



Own Occupation Coverage

If you have limited your practice to a professionally recognized specialty in medicine or law at the time of your disability, then that specialty is your own occupation.



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One More Important Consideration



Who can you trust?

The insurance carrier you choose is as important as the quality of the insurance protection you elect.

- How does the company treat its customers at claim time?
- How financially stable is the company?
- Can you count on the company to be there when you need it?
- What is its reputation?



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*

[Find out more about The Standard.](#)

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





The Standard is the marketing name for StanCorp Financial Group, Inc. and its subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Ore. in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of White Plains, N.Y. StanCorp Equities, Inc., member FINRA, distributes group annuity contracts issued by Standard Insurance Company and may provide other brokerage services. Third-party administrative services are provided by Standard Retirement Services, Inc. Investment advisory services are provided by StanCorp Investment Advisers, Inc., a registered investment advisor. Commercial real estate loans are originated, underwritten and serviced by StanCorp Mortgage Investors, LLC, and a network of commercial mortgage banking correspondents. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary.

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.