

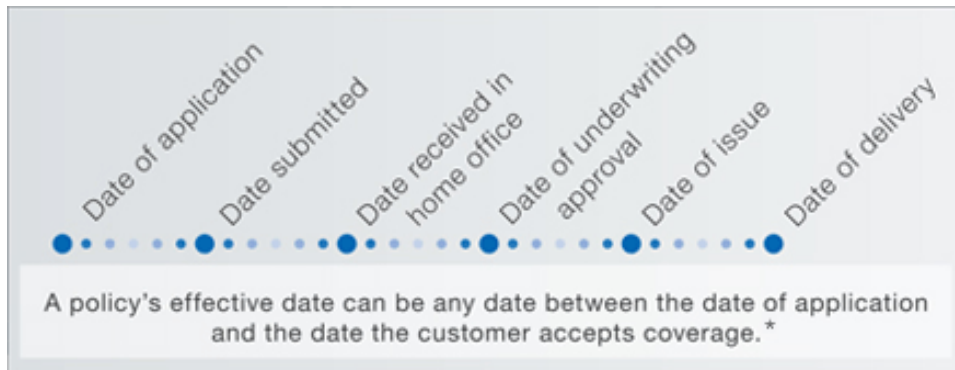
**From:** The Standard DI News  
**Subject:** The Standard is pleased to announce flexible policy dating  
**Date:** Tuesday, April 29, 2008 9:01:37 AM



## The Standard is pleased to announce flexible policy dating at delivery

### Flexible policy dating at delivery is now available for all products in The Protector Series<sup>SM</sup> in approved states

Your customers now have the option of electing the effective date of their individual disability insurance coverage at the time of policy delivery. Customers can choose a policy effective date between the date of application and the date they accept coverage. In addition, if your customers incur an age change before they apply for coverage, they may elect a policy effective date up to 30 days before the date of their applications to save age.



Policy dating at delivery is available to your customers whether or not they use a Conditional Receipt and submit premiums with their applications. The conditional coverage during underwriting is still available for The Protector+<sup>SM</sup> and The Business Protector<sup>SM</sup> by using a new Conditional Receipt.

\* Insureds with an age change 29 days before the application can go back 30 days to save age.

## State Approvals

The option to elect a policy effective date has required refiling of a new Conditional Receipt and new Policy Acceptances for state approval. These forms have been filed by The Standard in all states. Once a state has approved the new forms, please begin using the new application packet which you can find at [www.standard.com/di](http://www.standard.com/di) under *Forms*.

[Has my state approved](#) the new forms?

Once a state has approved the new forms, you must use the new application packet(s) within thirty days of this announcement. Please see the *Has my state approved* link above for more information.

## Transition Rules

Because the new forms offer greater flexibility, The Standard will issue pending policies using the new Policy Acceptance forms.

Policies that have been issued and are pending delivery may be reissued with the new Policy Acceptance forms upon producer request to the Customer Management Specialist.

[See the difference](#) between the old and the new forms.

## The new Conditional Receipt and Policy Acceptance forms

- Conditional Receipt, form DICR(2/08). This is in the state IDI application packet.
- Policy Acceptance and Application Supplement CR, form DPACCR(2/08). This is issued with Conditional Receipt cases.
- Policy Acceptance and Application Supplement A, form DPACA(2/08). This is issued with non Conditional Receipt (c.o.d.) cases only.

**Note:** The Policy Acceptance and Application Supplement B, form DPACB has not changed in states that have approved the new forms. This form will be issued only with guarantee issue cases and future purchase option increases.

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## Questions

As always, we are happy to assist you at [getinfo@standard.com](mailto:getinfo@standard.com)

} } **Please forward to your producers.** | |

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