

What's New in this version of Illustration Edge

February 2009

Individual Disability Insurance Changes

1. The Future Purchase Option Rider's maximum pool size has been increased from \$5,000 to \$10,000. There is also a new requirement that the maximum FPO pool size cannot be more than 4 times the sum of the Base amount plus Supplemental Social Insurance benefit amounts.
2. The Business Protector's issue limits have been increased for the 5A, 4A and 3A occupation classes for the 12 and 18 month benefit periods.
3. The Business Equity Protector's issue limits have been increased. New occupation classes for 4A and 3A physicians have also been added to the drop-down menu for The Business Equity Protector.SM
4. For the *Plan Effective Date* field a checkbox has been added that is labeled *Use current date*. The checkbox is automatically checked. Unchecking the box allows a new date to be entered in the *Plan Effective Date* field.
5. For *Inforce Coverage* fields, the inforce group LTD and IDI cap amounts have been increased so that higher amounts of inforce coverage can be entered.
6. When creating a new name in the Agent Information window, the address and phone number information has been pre-filled with The Standard's home office information, but the information can be modified.
7. Text revisions have been made to the *Refund of Premium* section for The Business Equity Protector illustrations.
8. A calculation error has been fixed for The ProtectorSM when the issue age has been close to age 60.
9. The hyperlink to The Standard's IDI producer website in the lower left of the policy information screen has been re-named to "IDI web pages".
10. The default product in the Multi-Life system has been set to The Protector+ .
11. In the Multi-Life system a calculation error has been fixed where the minimum allowable benefit amount was being ignored.
12. On the Underwriting Requirements page, for ages 18 to 40 the urine/HIV test will be required at \$2,500 instead of \$2,501. For ages 41 to 60 a mini-exam, blood profile and home office specimen will be required at \$2,500 to \$3,500 rather than a urine/HIV test.

Suggestions or Questions

If you have illustration suggestions or questions, please call 800.992.4446 or e-mail fipsohelp@standard.com.



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