



Disability Insurance 101

Accident



The chance of having a disabling accident sometime during our working years remains relatively constant.

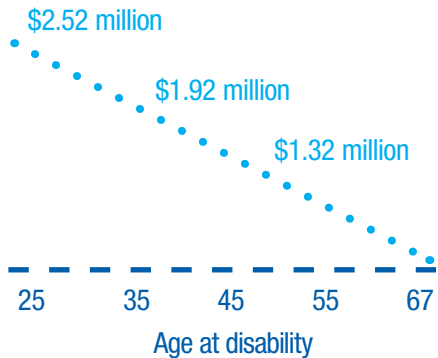
Accident*



The chance of having a disabling sickness increases dramatically as we get older.

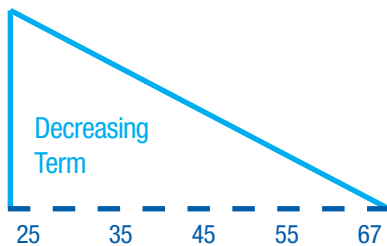
* For illustration purposes only. Intended to show relative likelihood of accident versus sickness in the general population.

Disability insurance is replacement income paid on a monthly basis as the result of a qualifying disabling accident or sickness.



If we purchase \$5,000/month of disability insurance payable to age 67, the monthly benefit multiplied by the years of our disability would represent a significant risk transferred to the insurance company.

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If disability insurance had a life insurance name, it might be called Decreasing Term Insurance because, as the insured grows older, the potential benefit decreases.

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204
800.992.4446

www.standard.com/di

B123, B128, B130 and B152

Disability Insurance 101
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There are three types of disabilities

Most people, when asked to visualize a disabling event in their minds, will picture a car accident causing paralysis. Even though it is most likely to be imagined, it is the least likely to occur.

All disabilities can fit into one or all of the following three types:

Loss of use - Presumptive

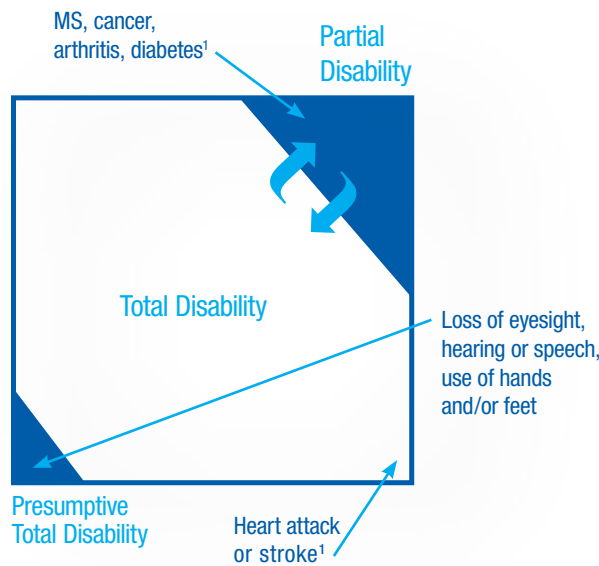
Permanent loss of eyesight, hearing or speech, use of hands and/or feet.

Loss of ability - Total

Inability to perform substantial and material duties of one's regular occupation. Typical causes are heart attack, stroke or back-related injuries.

Loss of income - Partial

Loss of income due to inability to do all duties, or ability to do some duties for less time or less effectively. Partial disability may result from conditions such as multiple sclerosis, cancer, arthritis and diabetes.



Choose The Standard to protect your customers

Did you know that Standard & Poor's rated The Standard first among its peers three years in a row, with high levels of customer service, a sound liquidity position and strong financial flexibility²?

Call 800.992.4446 or email getinfo@standard.com to learn more about The Standard's individual disability insurance offerings: The Protector+SM ³, The Business ProtectorSM and The Business Equity ProtectorSM. We will be happy to answer your questions.

¹ For illustrative purposes only. All conditions are evaluated on a case-by-case basis.

² Comparison Report: U.S. Specialty Employee Benefits Insurers. Standard & Poor's Rating Services, 2005, 2006 and 2007.

³ The Protector in California.