

The Value Of Modified Offers



Applying for individual disability insurance with Standard Insurance Company is the right choice, whether you are interested in personal or business disability insurance, or are looking to maximize your existing group disability coverage.

Naturally, when you apply for this coverage, you hope your application will be approved with the benefits you applied for. Sometimes, however, this isn't possible. In cases such as these, The Standard might present a modified offer of coverage instead.

The Importance Of Full Disclosure

You might be feeling fine and enjoying good health at the time of your application, but The Standard's underwriters must take into account your entire medical history and your lifestyle activities. When the underwriting process reveals information that was not evident from your application, The Standard's underwriters will consider this information and may offer you modified coverage in light of the new information.

Your insurance representative may review your medical history with you in order to identify any potential issues upfront, and possibly prevent surprises later on. Our goal is to provide you with the very best offer possible.

Modified Offers Are Good Offers

If The Standard's underwriters determine a modified offer is appropriate, we may present you with more than one offer so you can select the offer that makes the most sense for you. A modified offer may include an exclusion for a medical condition but only that medical condition would be excluded from coverage and any other disabling condition would be covered. For example, if a back disorder is excluded from coverage, you would have coverage for any other disabling condition which was unrelated to the back disorder.

Keep in mind that some exclusions are temporary. For example, an exclusion due to a recent knee surgery could be reviewed and removed after a specified period of time, if there are no complications from the surgery and you have fully recovered.

Ask your insurance representative or financial advisor for more information about individual disability insurance and modified offers. Or call The Standard at 800.247.6888 and speak to our professional, caring staff.

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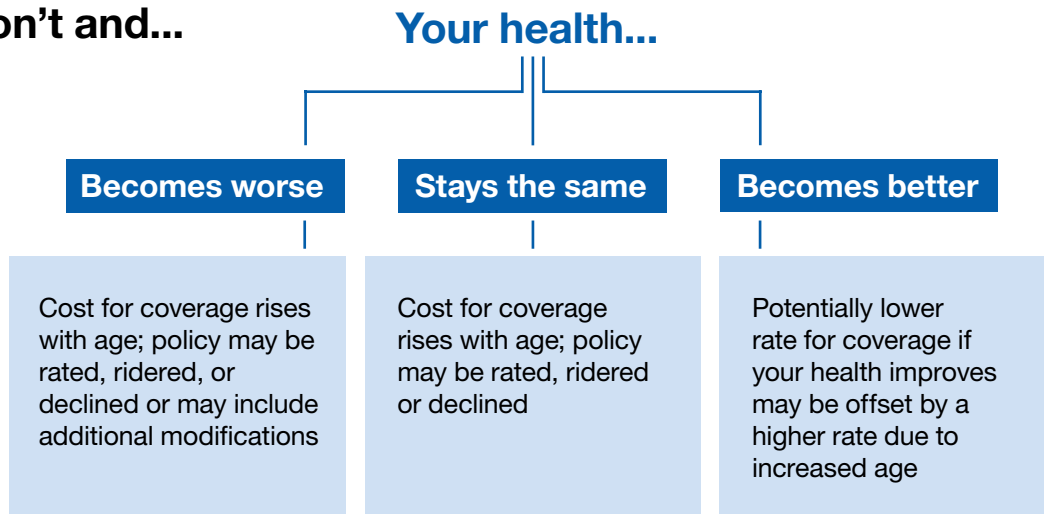
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Why Should You Accept Modified Disability Insurance?

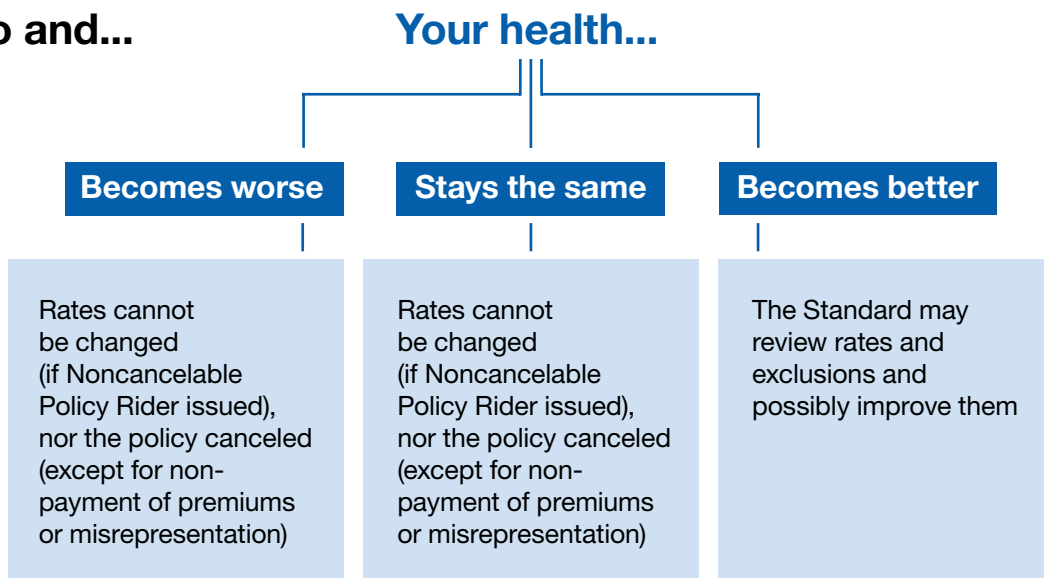
If you don't and...



If you become disabled

How will you maintain your financial security?

If you do and...



If you become disabled

Disability benefits could help protect your financial security!