



For Producer Use Only
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The Protector SeriesSM Product Guide



The StandardSM
Positively different.



Freedom to enjoy life
without fear of falling
requires trust

You can trust us
to catch you when you fall

The Protector SeriesSM
disability insurance
from The Standard

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The Protector+

Summary of basic policy provisions

Policy Renewability and Premiums: Your coverage is guaranteed renewable to the termination date¹ as long as the premium is paid on time. The policy ends at that time unless you ask that it be continued under the Renewal Option (see below). We cannot change any feature of your policy, except for the premium, until the termination date. The premium may be changed only after the policy is three years old and then only if the change applies to all policies with similar benefits insuring the same risk class.

Renewable for Life (Renewal Option): You may ask to continue the policy beyond the termination date under the Renewal Option if you are working at least 30 hours per week and are not disabled at the time of your request. Only the total disability benefit will be available and the premium may change. The maximum benefit period is limited under the Renewal Option. Prior to age 75 the period is 24 months. For benefits starting after age 75 the period is 12 months. Under this option, payment of benefits will be made for only one period of disability.

Total Disability Benefit: You are totally disabled if, because of your injury or sickness, you are: unable to perform the substantial and material duties of your regular occupation, not engaged in any other gainful occupation, and under the care of a physician. The physician's care requirement will be waived if further care would be of no benefit to you. Your regular occupation is your occupation at the time your disability begins.

Presumptive Total Disability Benefit: If you permanently lose your hearing, speech, sight or the use of two limbs, we will pay the total disability benefit, beginning with the day of loss.

Rehabilitation Benefit: While receiving disability benefits, if you participate in a vocational rehabilitation program approved by us, we will pay the difference, if any, between the benefit you would be eligible for if you were totally disabled and the disability benefit for which you are eligible. This benefit will be paid for the lesser of 36 months or the number of months left in the maximum benefit period. We will also pay any reasonable costs for the program not covered by other plans, policies or programs.

Survivor Benefit: If you die while receiving total disability benefits, we will pay the policy's basic monthly benefit to the owner or owner's estate for the lesser of three months, or the number of months left in the maximum benefit period. Not available in all states.

Waiver of Premium Benefit: While you are disabled and after the earlier of the date benefits start or the 90th day of disability, we will waive premiums due under the policy. We will continue to waive future premiums while disability benefits are payable. After completion of the waiting period we will refund any premium due and paid after the date your disability started.

Cosmetic or Transplant Surgery: We will consider you as disabled if, more than six months after the policy is effective, you become disabled due to cosmetic or transplant surgery.

Continuous Disability: Recurrent periods of disability from the same cause or causes are considered one period of continuous disability if separated by your recovery of less than 12 months. Periods of disability separated by less than 12 months will accumulate to satisfy the waiting period if the disabilities are from the same cause or causes. However, for benefits to be payable, the waiting period must be satisfied within the total number of consecutive days which equals: two times the waiting period if 180 days or less, or one and one half times the waiting period if longer than 180 days. If you are disabled from separate, unrelated causes, and/or you become disabled after 12 months of recovery, a new waiting period will apply. The 12 month period is six months in some states.

Optional Riders²

Residual Disability Rider: The residual disability rider pays a benefit if you are not totally disabled, but you are disabled enough to incur at least a 20% loss of income, and you are able to do some, but not all, of your regular occupation's substantial and material duties or you are able to do all of these duties, but not for as long a time or as effectively as before. You must also be under the care of a physician. If you are unable to earn at least 20% of your indexed prior monthly earnings, we will pay the policy benefit amount. For any one continuous disability, each of the first six monthly payments will not be less than 50% of the policy benefit amount. A total disability benefit does not have to be paid before the residual disability benefit is payable. The rider also pays a recovery benefit if the insured returns to work at least 30 hours per week immediately after a period of disability for which residual disability benefits were paid. The benefit will be payable in a lump sum, and will equal the lesser of: 1) six times the policy benefit amount, 2) the total amount of residual benefits paid prior to recovery, or 3) the number of months remaining in the maximum benefit period times the policy benefit amount.

Supplemental Social Insurance Rider:³ This rider pays a benefit if the policy's total disability benefit is payable, and no legislated benefits are payable for the disability. You must apply for legislated benefits for which you may be eligible and meet other requirements as outlined in the rider. A reduced benefit may be payable if legislated benefits are payable that are less than the amount of the rider benefit.

Future Purchase Option Benefit Rider: This rider allows for the purchase of benefit increases on each policy anniversary, until the rider's expiration date, subject only to financial underwriting and policy requirements.

Indexed Cost of Living Benefit Rider:⁴ This rider pays an additional benefit after 365 days of continuous disability. The monthly benefit is a percentage of the base amount. The base amount for any month is the total amount of disability benefits payable under the policy and all other

riders made part of the policy except this rider and the Catastrophic Rider (below). The percentage applied is based on the average annual change in the Consumer Price Index for All Urban Consumers subject to a 3% or 6% cap, whichever is selected on the application. The owner also has an option, on recovery from disability, of purchasing the benefit increases provided by the rider during the disability. No underwriting is required for this purchase.

Own Occupation Rider:^{4,5} This rider liberalizes the definition of total disability. Under the rider you would still be considered totally disabled if, because of injury or sickness, you are unable to perform the substantial and material duties of your regular occupation even though you are working in another occupation. You must be under the care of a physician.

Mental Disorder/Substance Abuse Limitation Endorsement: Two-year benefit period limitation for disability caused by mental disorder or substance abuse. This limitation endorsement will be added to each policy that has the Own Occupation Rider, above. This endorsement may also be used with underwriting discretion.

Noncancelable Policy Rider: This rider changes the policy and its riders to noncancelable and guaranteed renewable. Premiums cannot be increased prior to the termination date. Also, the rider changes the policy to provide that, if the maximum benefit period is longer than five years and you become eligible for the benefit for presumptive total disability, the total disability benefit will be payable for your lifetime so long as the presumptive disability continues.

Catastrophic Benefit Rider: This rider pays an additional benefit if you are receiving the benefit for total disability and: you are unable to perform at least two activities of daily living (ADLs), have a severe cognitive impairment, or are presumptively totally disabled. ADLs include bathing, continence, dressing, eating, toileting and transferring. (Transferring means moving into and out of a bed, chair or wheelchair.)

1. For insureds born on or before 12/31/56, the normal termination date is the policy anniversary on or next following the 66th birthday. For other insureds it is the policy anniversary on or next following the 67th birthday. The To Age 66/67 benefit period ends on these respective ages as well.

2. All benefits and riders are subject to the following considerations, which may result in the benefit or rider not being issued: the underwriting evaluation, underwriting considerations and reinsurance availability. Adding optional riders may increase policy premiums.

3. SSI rider is not available in New Jersey.

4. The Indexed Cost of Living and Own Occupation riders are not available with the 2-year Benefit Period.

5. The Own Occupation rider is available for all 3A occupations except dentists, podiatrists and self-employed stockbrokers. It is available for all 4A occupations except self-employed stockbrokers.

The Protector+

THE PROTECTOR+ — PRODUCT OVERVIEW								
Occupation Class		5A & 4A	4P	3A	3P	2A	A	B
Monthly Coverage	Maximum Issue ¹ including any SSI	\$15,000	\$15,000	\$10,000	\$10,000	\$10,000	\$8,000	\$8,000
	Maximum Participation ²	\$25,000	\$20,000 Group LTD	\$15,000	\$15,000 Individual and/or Group LTD	\$12,500	\$10,000	\$10,000
	Minimum	\$600 Total for SSI + Base (Base must be at least \$200) FPO Increases must be at least \$100						
Available Riders ³		RDR, SSI, ICOL ⁴ , FPO, OWN OCC ^{4,5} NONCAN and CAT				RDR, SSI, ICOL ⁴ , FPO, NONCAN and CAT		
Benefit Periods Available		2 Years, 5 Years and To Age 66/67 ⁶						2 Years and 5 Years
Waiting Periods Available ⁷		60, 90, 180, 365 ⁸ and 730 ⁹ (only with To Age 66/67 ⁶ benefit period) days						60, 90, 180 and 365 ⁸ days

1. For individual insurance in force and applied for, this is the maximum issue limit.
2. If the applicant has group insurance in force, this is the maximum participation limit.
3. All benefits and riders are subject to the following considerations, which may result in the benefit or rider not being issued: the underwriting evaluation, underwriting considerations, and reinsurance availability. Adding optional riders may increase policy premium.
4. The Indexed Cost of Living and Own Occupation riders are not available with the 2-year Benefit Period.
5. The Own Occupation rider is available for all 3A occupations except Dentists, Podiatrists and Self-Employed Stockbrokers. It is available for all 4A occupations except Self-Employed Stockbrokers.
6. For insureds born on or before 12/31/56, the normal termination date is the policy anniversary on or next following the 66th birthday. For other insureds it is the policy anniversary on or next following the 67th birthday. The To Age 66/67 benefit period ends on these respective ages as well.
7. The Waiting Period must be satisfied within the total number of consecutive days which equals: two times the waiting period, for waiting periods of 180 days or less; or one and one half times the waiting period if longer than 180 days.
8. The 365 Day Waiting Period is not available with the 2-year Benefit Period in Arkansas, Connecticut, Delaware, Idaho, Iowa, Kansas, Maine, New Jersey, Oklahoma, Pennsylvania, South Carolina, South Dakota, Vermont, Virginia, Washington or West Virginia.
9. The 730 Day Waiting Period is not available in Arkansas, California, Connecticut, Delaware, Idaho, Iowa, Kansas, Maryland, New Jersey, Oklahoma, South Carolina, Texas, Utah, Vermont, Virginia, Washington or West Virginia.

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THE PROTECTOR+ — BASE POLICY BENEFITS AND FEATURES

Guaranteed Renewable	Renewable for Life	Presumptive Total Disability Benefit
Total Disability Benefit	Rehabilitation Benefit	Survivor Benefit
Waiver of Premium Benefit	Continuous Disability	Cosmetic or Transplant Surgery Benefit

THE PROTECTOR+ — OPTIONAL BENEFIT RIDERS¹

Residual Disability Rider (RDR)	Supplemental Social Insurance Rider (SSI)	Noncancelable Policy Rider (NONCAN)
Future Purchase Option Rider (FPO)	Indexed Cost of Living Benefit Rider (ICOL)	Own Occupation [®] Benefit Rider (OWN OCC)
Catastrophic Disability Benefit Rider (CAT)		

Exclusions The following disabilities are excluded from coverage: Disability due to war or act of war; the first 90 days of disability due to pregnancy or childbirth; disability caused by the insured's committing an assault or felony or participating in a riot; disability while the insured is confined to a penal institution; disability from an intentionally self-inflicted injury. If a disability results from a pre-existing condition, benefits will be paid unless the condition is specifically excluded or was not disclosed on the application.

Mental Disorder/Substance Abuse Limitation Endorsement Two year benefit period limitation for disability caused by mental disorder or substance abuse. This limitation endorsement will be added to each policy that has the Own Occupation Rider. The endorsement may also be used with underwriting discretion.

For a complete and up-to-date descriptions of the base policy benefits or optional benefit riders, please refer to the Individual Insurance Manual on Producers Online at www.standard.com/pol.

FPO Effects on Other Benefits:

A policy with FPO may have RDR, SSI, OWN OCC and ICOL. When FPO is exercised, benefits under the base policy and all riders except SSI or CAT are increased accordingly (with a predetermined maximum), to the degree possible with the products available at the time of the increase.

Monthly Benefit Amounts:

The maximum option pool is \$5,000. The minimum option pool amount is \$500. The maximum purchase allowed on each anniversary varies by age (see table at right). The minimum FPO exercise amount: \$100 or the total remaining pool, if less than \$100.

MAXIMUM FPO EXERCISE PERCENTAGE	
Attained Age	Maximum Exercise Percentage
41 or under	100%
42 - 45	50%
46 - 50	33%

1. All benefits and riders are subject to the following considerations, which may result in the benefit or rider not being issued: the underwriting evaluation, underwriting considerations, and reinsurance availability. Adding optional riders may increase policy premium.

Issue and Participation Limits

Maximum Benefit Amounts in Relation to Income

Annual Earned Income ¹	Monthly Earned Income	Individual Disability Income Coverage ONLY					
		Individual Paid			Employer Paid		
		Base Indemnity	SSI ²	Total Indemnity	Base Indemnity	SSI ²	Total Indemnity
\$24,000	2,000	720	780	1,500	820	780	1,600
26,000	2,167	830	790	1,620	970	790	1,760
28,000	2,333	930	810	1,740	1,100	810	1,910
30,000	2,500	1,020	830	1,850	1,220	830	2,050
32,000	2,667	1,110	840	1,950	1,350	840	2,190
36,000	3,000	1,280	870	2,150	1,580	870	2,450
40,000	3,333	1,440	910	2,350	1,840	910	2,750
45,000	3,750	1,690	950	2,640	2,120	950	3,070
48,000	4,000	1,820	980	2,800	2,270	980	3,250
50,000	4,167	1,910	1,000	2,910	2,410	1,000	3,410
55,000	4,583	2,100	1,040	3,140	2,680	1,040	3,720
60,000	5,000	2,270	1,080	3,350	2,920	1,080	4,000
65,000	5,417	2,450	1,110	3,560	3,150	1,110	4,260
70,000	5,833	2,610	1,140	3,750	3,360	1,140	4,500
75,000	6,250	2,780	1,170	3,950	3,610	1,170	4,780
80,000	6,667	2,940	1,200	4,140	3,840	1,200	5,040
85,000	7,083	3,120	1,200	4,320	4,090	1,200	5,290
90,000	7,500	3,290	1,200	4,490	4,330	1,200	5,530
100,000	8,333	3,630	1,200	4,830	4,800	1,200	6,000
120,000	10,000	4,280	1,200	5,480	5,690	1,200	6,890
140,000	11,667	4,890	1,200	6,090	6,520	1,200	7,720
160,000	13,333	5,530	1,200	6,730	7,350	1,200	8,550
180,000	15,000	6,160	1,200	7,360	8,130	1,200	9,330
200,000	16,667	6,750	1,200	7,950	8,800	1,200	10,000
250,000	20,833	8,030	1,200	9,230	10,520	1,200	11,720
300,000	25,000	9,340	1,200	10,540	12,110	1,200	13,310
350,000	29,167	10,500	1,200	11,700	13,550	1,200	14,750
400,000	33,333	11,470	1,200	12,670	13,800	1,200	15,000
450,000	37,500	12,240	1,200	13,440	13,800	1,200	15,000
500,000	41,667	12,850	1,200	14,050	13,800	1,200	15,000

The individual coverage portion may not exceed individual maximum issue and participation limits by occupation class.

- For all California applicants, the minimum insurable annual earned income is \$24,000. For other states, the minimum insurable annual earned income is \$15,000.
- For 3A, 4A and 5A risks, the SSI amount may be issued as a Base Indemnity amount if there is no participation with LTD or any other Social Security offset product. When the SSI amount is issued as a Base Indemnity, SSI is not available. The amount issued as SSI must be programmed around state cash sickness benefits using a waiting period of the same length as the state sickness benefit period. 2A, A and B risks must apply for a combination of Base Indemnity and SSI.

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Individual Policy Limits When Combined With Group LTD

Annual Earned Income	Monthly Earned Income	Group LTD Plan Paid by the Employer							
		Individual Insurance Paid by Employee				Individual Insurance Paid by Employer			
		60% Group Plan		66.67% Group Plan		60% Group Plan		66.67% Group Plan	
		Group Benefit	Individual Benefit	Group Benefit	Individual Benefit	Group Benefit	Individual Benefit	Group Benefit	Individual Benefit
\$24,000	2,000	1,200	380	1,333	250	1,200	400	1,333	270
26,000	2,167	1,300	430	1,445	290	1,300	460	1,445	320
28,000	2,333	1,400	470	1,555	330	1,400	510	1,555	360
30,000	2,500	1,500	500	1,667	350	1,500	550	1,667	390
32,000	2,667	1,600	530	1,778	370	1,600	590	1,778	420
36,000	3,000	1,800	570	2,000	400	1,800	650	2,000	450
40,000	3,333	2,000	650	2,222	460	2,000	750	2,222	530
45,000	3,750	2,250	710	2,500	490	2,250	830	2,500	580
48,000	4,000	2,400	740	2,667	510	2,400	850	2,667	590
50,000	4,167	2,500	780	2,778	540	2,500	910	2,778	640
55,000	4,583	2,750	820	3,055	570	2,750	980	3,055	680
60,000	5,000	3,000	840	3,334	560	3,000	1,000	3,334	670
65,000	5,417	3,250	920	3,612	620	3,250	1,080	3,612	720
70,000	5,833	3,500	990	3,889	660	3,500	1,150	3,889	770
75,000	6,250	3,750	1,090	4,167	740	3,750	1,260	4,167	850
80,000	6,667	4,000	1,170	4,445	800	4,000	1,350	4,445	910
85,000	7,083	4,250	1,260	4,722	880	4,250	1,430	4,722	960
90,000	7,500	4,500	1,350	5,000	940	4,500	1,500	5,000	1,000
100,000	8,333	5,000	1,530	5,556	1,080	5,000	1,650	5,556	1,100
120,000	10,000	6,000	1,880	6,667	1,350	6,000	2,000	6,667	1,340
140,000	11,667	7,000	2,280	7,778	1,670	7,000	2,350	7,778	1,580
160,000	13,333	8,000	2,510	8,889	1,810	8,000	2,650	8,889	1,770
180,000	15,000	9,000	2,700	10,001	1,920	9,000	3,000	10,001	2,000
200,000	16,667	10,000	2,850	11,112	1,970	10,000	3,350	11,112	2,240
250,000	20,833	12,500	2,710	13,889	1,620	12,500	2,700	13,889	1,320
300,000	25,000	15,000	2,630	15,000	2,630	15,000	2,800	15,000	2,800
350,000	29,167	15,000	4,610	15,000	4,610	15,000	5,900	15,000	5,900
400,000	33,333	15,000	6,530	15,000	6,530	15,000	8,300	15,000	8,300
450,000	37,500	15,000	8,070	15,000	8,070	15,000	10,000	15,000	10,000
500,000	41,667	15,000	9,600	15,000	9,600	15,000	10,000	15,000	10,000

The individual coverage portion may not exceed individual maximum issue and participation limits by income and class. For Group LTD plans different from those described above, **call your disability underwriter.**

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Business Owner Opportunities

Many business owners have a strong work ethic and are motivated to work and grow their businesses. The Standard has created two great tools to help you tap into this lucrative market. The Business Owner Upgrade and the Business Owner Earned Income Enhancer reward these hard working individuals by increasing the amount of coverage for which they are eligible, while at the same time reducing the premium paid.

Business Owner Upgrade

Under this program, a business owner may be eligible to be written at one occupation class higher than otherwise might be available.

Applying for a Business Owner Upgrade is as easy as 1, 2, 3!

Business owners:

1. Must own at least 25% of the business.
2. Must have been financially successful for at least the last two years under this financial arrangement, as supported by appropriate income documentation.
3. May apply for an upgrade (except doctors, dentists, veterinarians, podiatrists and chiropractors).

This upgrade option applies to all products in The Protector Series.

Business Owner Earned Income Enhancer

Consider the Earned Income Enhancer as a complement to the Business Owner Upgrade because sometimes the amount of earned income may not accurately reflect the amount of income that needs protection.

The Standard Earned Income Enhancer feature enables business owners to qualify for up to \$1,000 more in additional coverage (within Issue and Participation limits) than non-business owners in the same occupation class.

To determine the amount of additional coverage available using the Earned Income Enhancer, use the simple calculation below:

$$\text{Earned Income} \times 120\% = \text{Amount of Earned Income Used to Determine Coverage}$$

The Earned Income Enhancer is available to all occupations except chiropractors, dentists, physicians and podiatrists.

Both the Business Owner Upgrade and the Business Owner Earned Income Enhancer reward business owners by increasing the amount of coverage for which they are eligible, while at the same time reducing their premiums and enhancing their available benefits.

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Premium Discounts

Discounts are intended to help solicit multiple applicants from an employer or an association. There are three types of discounts available: multi-life, association and guarantee standard issue (GSI).

Multi-life groups are generally defined as three or more lives employed by the same employer. The Association discount is for those state or local professional groups formed solely for the purpose of promoting a profession, and not formed solely for the purpose of obtaining insurance for its members.

- Discounts cannot be combined.
- Discounts may not be available in all states and the discount amount may vary from state to state.

- Clearly indicate the type of discount and number of lives in the Producer Information Report in the application packet.
- A reference packet with the new Association Guidelines (form 7609) was updated in August, 2005. A copy may be obtained on the DI site, Producer's Online or by e-mailing getinfo@standard.com.
- Medical residents in approved programs are now eligible for the multi-life discount rather than the association discount. For more information, e-mail getinfo@standard.com.
- Further information regarding premium discounts can be found in the online Individual Insurance Manual in the Underwriting and Policy Issue Section.

Male/Female Rates		Unisex Rates	
Gender Distinct		Gender Neutral	
— Individual paid premiums		— Employer-sponsored premium	
— Associations			

NOTE: With Multi-Life, one or two employer-paid cases should be illustrated with gender distinct rates.

Multi-Life Discount ¹			
Product	Pricing	Discount	
The Protector+	Gender Neutral	10%	
The Business Protector	Gender Distinct ²	10%	
Association Discount ^{1,3}			
Product	Pricing	Discount	
The Protector+	Gender Neutral	10%	
The Business Protector	Gender Distinct ²	10%	
Guarantee Standard Issue (GSI) Discount ^{1,3}			
Type	Product	Pricing	Discount
Voluntary (VGSI)	The Protector+	Gender Neutral	15%
Mandatory (MGSI)	The Protector+	Gender Neutral	20%

1. No discounts available in Florida.

2. All Montana policies are issued as Gender Neutral.

3. Prior Underwriting approval required.

Underwriting Guidelines

TeleApp or Traditional Applications

TeleApp is a process which allows producers to skip the lengthy medical and financial questions of the traditional disability insurance application. With TeleApp, questions normally asked by the producer are handled by phone interview.

To use either the TeleApp or the Traditional application, simply choose the 'Print TeleApp' or the 'Print Traditional' button in the online application packet. For the TeleApp or Traditional application packet, or for more information on TeleApp, go to www.standard.com/di.

Build

Use the build chart below for both males and females.

In cases of overweight or borderline overweight individuals, in addition to the height and weight, the home office underwriter may also consider other factors that influence the underwriting decision. These include: occupation, age, history of weight loss or gain, and musculoskeletal, bone, joint, cardiovascular and other medical histories or disorders. In some cases the home office underwriter may offer an intermediate, interpolated rating, such as a 30% or 40% extra.

Build Chart							
Standard Rates		Rating in Percentages					
Height	Weight Range	25%	50%	75%	100%	150%	Decline
5'0"	92-179	180	194	204	209	217	224
5'1"	94-184	185	199	209	214	223	229
5'2"	96-188	189	203	214	219	227	234
5'3"	99-193	194	208	219	225	234	241
5'4"	102-198	199	214	226	231	240	247
5'5"	104-204	205	220	232	237	247	254
5'6"	107-209	210	226	238	244	253	261
5'7"	110-215	216	233	245	251	261	268
5'8"	113-221	222	238	251	257	267	275
5'9"	116-226	227	244	257	263	274	282
5'10"	119-233	234	252	265	271	282	290
5'11"	122-238	239	257	271	278	289	297
6'0"	125-245	246	265	279	286	297	306
6'1"	128-251	252	271	285	292	303	312
6'2"	132-257	258	278	293	300	312	321
6'3"	135-264	265	285	300	308	320	329
6'4"	139-272	273	294	310	317	330	IC
6'5"	143-280	281	302	318	326	339	IC
6'6"	148-289	290	312	328	336	IC	IC

IC = Individual Consideration

Benefit Period:

Up to 50% — individual consideration will be given to Age 66/67 benefit period.

With 75% or higher — usually a 2-year maximum benefit period.

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Medical Underwriting

Obtaining complete and accurate information regarding the insured's medical status and conditions is critical to the timely processing of disability insurance applications. In the **TeleApp** process, most of this information is gathered by the telephone interviewer. In the **Traditional** application process, this information is gathered by the producer.

The medical underwriting process for disability insurance is substantially different than that for life insurance. Medical issues that may have little consequence when applying for life insurance can have critical significance when it comes to disability insurance, where underwriting requires evaluating both the possibility of disability and the likelihood of recovery.

Nonmedical and Medical Requirements

The Standard has two sets of Medical Underwriting Requirements. Which set is used will depend on whether you are taking a TeleApp or Traditional Application.

TeleApp Process — For the TeleApp process, the medical underwriting requirements are listed below:

TeleApp Medical Underwriting Requirements			
Amount*	Age		
	18-40	41-50	51-60
\$0 – \$3,500	1	1	1
\$3,501 – \$4,500	1	2	2
\$4,501 – \$10,000	2	2	2
\$10,001 and over	2	2	3

TeleApp Application Medical Underwriting Requirements Definitions:

- 1 = Urine HIV testing, **mini-exam** (height, weight, pulse, blood pressure)
- 2 = **Mini-exam**, blood profile, HOS
- 3 = **Mini-exam**, blood profile, HOS, EKG

NOTE: For those employed in the following health care occupations, a blood profile and Home Office Specimen (HOS) are required for any amount — Dental hygienist, dentists, dialysis technicians, emergency medical technicians, paramedics, physician assistants, physicians (MD or DO), podiatrists, registered nurses, surgical assistants, and others performing invasive procedures or drawing blood. An examination is not necessary unless required by the amount applied for.

Traditional Application — All traditional applications for disability insurance must include a complete medical history portion (Part II of the application). Traditional applications without a complete medical history portion of the application will not be accepted into home office underwriting even if an exam by a paramedical is required.

The form must be completed in the presence of the proposed insured. No other person is qualified to answer the questions for the proposed insured. All questions in the application must be answered. Dates, reasons, results and names and addresses of physicians are essential. Completed applications and financial documentation must be received at the home office within 20 business days of the application date or they will be returned to the producer.

For the traditional application process, the Medical Underwriting Requirements are as follows:

Traditional Application Medical Underwriting Requirements			
Amount*	Age		
	18-40	41-50	51-60
\$0 – \$3,500	1	1	1
\$3,501 – \$4,500	1	2	2
\$4,501 – \$10,000	2	2	2
\$10,001 and over	2	2	3

Traditional Application Medical Underwriting Requirements Definitions:

Part II of the Traditional Application must be completed for the following:

- 1 = Urine HIV testing
- 2 = Paramed exam, blood profile, HOS
- 3 = MD exam, blood profile, HOS, EKG

NOTE: For those employed in the following health care occupations, a blood profile and Home Office Specimen (HOS) are required for any amount — Dental hygienist, dentists, dialysis technicians, emergency medical technicians, paramedics, physician assistants, physicians (MD or DO), podiatrists, registered nurses, surgical assistants, and others performing invasive procedures or drawing blood. An examination is not necessary unless required by the amount applied for.

* The total amount of monthly indemnity with The Standard, both in force and applied for since the last exam, including any Supplemental Social Insurance benefits, The Business Protector (BOE), The Business Equity Protector (BEP), The Protector and The Protector+. Disregard amounts provided by all other benefits and riders. If Business Equity Protector, divide any lump sum by 36 and add any monthly amounts.

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Occupation Classifications

The underwriting process starts with a clear understanding of the business in which the proposed insured is engaged and the duties of the occupation. “Duties” is the key word here. It is up to you to be sure the applicant clearly specifies what he or she does for a living — it’s the duties of the job that are relevant, not just the title. Avoid general terms such as salesperson, executive or president, without further description. **A complete description of duties is required.** If an individual has multiple or part-time occupations, the occupation classification will be determined by the most hazardous.

Business Owner Upgrade

Three simple rules:

1. The business owner has at least 25% ownership.
2. The business owner has been financially successful for at least the last two years under the current ownership arrangement, as supported by appropriate business income documentation.
3. All business owners may apply for an upgrade except chiropractors, dentists, physicians, podiatrists, veterinarians and occupations that are not insured (listed as “NO” in our occupation classification listing), and at Underwriting discretion.

Class 5A

This class includes a number of professionals and select white-collar occupations. Preferential rates are available. Typical occupations are architects, engineers and some corporate executives.

Class 4P

This class is for physicians who do not perform any type of surgery or interventional procedures. These physician specialties include general practitioners, internists, family practice and pediatricians.

Class 4A

This class also includes a number of professionals and select white-collar occupations. Favored premium rates are available. Typical occupations are veterinarians and registered pharmacists.

Class 3P

This class is for physicians who perform surgery or interventional procedures. These physician specialties include anesthesiologists, emergency room physicians, obstetricians, and surgeons.

Class 3A

This class includes most professionals, and those technical and managerial occupations that do not qualify for class 4A. In most cases these people are office-only workers whose particular occupations exhibit a high degree of stability and responsibility.

Class 2A

This class includes supervisors of various occupations who do not perform manual labor. Certain skilled clerical and technical workers are also included. Some other categories of occupations are also included. Examples are most real estate agents, surveyors and clerical employees.

Class A

This class includes manual workers who have no unusual occupational hazard and some clerical workers and salespeople.

Class B

This class covers the most hazardous work that Standard Insurance Company will insure for disability income insurance purposes. Examples are bricklayers, carpenters and mechanics.

Income Documentation

Income documentation is required* for all disability income insurance applications (with the exception of our student/new professional programs). The documentation required depends on the applicant’s business entity, as shown below.

*The Standard reserves the right to require additional financial information on any applications regardless of amount, if necessary to reach an underwriting decision or to secure reinsurance. The Standard also reserves the right to limit or modify the amount of insurance coverage offered regardless of earned income, other financial information or other insurance in force.

Non-owner Employee

Complete tax Form 1040 for most current year (including all schedules), W-2s and 1099s of proposed insured.

OR

If income is from salary only, provide copy of pay stub showing a minimum of six months’ year-to-date income.

For joint returns, include the proposed insured’s W-2s to separate his or her income from the spouse’s. If 1099 income, include related Schedule C. If income (salary) has increased for the current year, a copy of pay stub giving year-to-date information may allow for increased insurance eligibility. Employer pay limits **allowed** if applicable.

Owner of Sole Proprietorship

Complete Form 1040 tax return and Schedule C.

Employer pay limits **not allowed**.

S Corporation Shareholder

Complete Form 1040 tax return, Schedule E, Form 1120S, Schedule K-1 (1120S) and W-2s of proposed insured.

Employer pay limits **allowed** if applicable **and** if proposed insured owns 2% or less of S Corporation.

Regular C Corporation Shareholder

Complete form 1040 tax return, Form 1120, W-2s and 1099s of proposed insured.

Employer pay limits **allowed** if applicable.

Partnership

Complete Form 1040 tax return, Schedule E, Form 1065 and Schedule K-1 (1065).

Employer pay limits **not allowed**.

LLC or LLP

Limited liability companies are hybrid entities intended to combine pass-through income tax treatment of a partnership with the limited liability of a corporation. The type of business tax return filed for the LLC or LLP will govern the income documents required. Depending on which type of business return is filed, refer to the appropriate requirements above for regular corporations or partnerships.

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Occupation Classification List

All of the classifications in this list are guidelines. The final occupation class assigned to a specific insured is subject to home office underwriting review and approval. In some cases the occupation classification may be subject to reinsurance review and approval.

Occupation	Disability Income Class
Academic Dean.....	see Education
Account Executive	see Stockbroker
Accountant:	
CPA.....	5A
Other with accounting firm and with degree....	4A
Other accountant, no degree	3A
Bookkeeper	see Bookkeeper
Actor, Actress.....	NO
Actuary:	
Fellow or MAAA.....	5A
Other Actuarial designation	4A
Without Actuarial designation	3A
Acupuncturist (not MD)***	2A
Adjustor	see Claims Adjustor
Administrative Assistant:	
Income \$30,000+	3A
Other	2A
Advertising: Executive, administrative, sales duties only.....	3A
Aerobics/Exercise Instructor	see Sports
Aeronautical Engineer.....	see Engineer (No experimental flying)
Aesthetician.....	A
Agent/Producer	see Broker, see Insurance Producer
Agriculture: (Farm, Orchard, Ranch, Nursery, Dairy, Beekeeping, Vineyard, Winery, Hatchery non-governmental)	
Owner.....	A
Owner, with two or more full-time, year-round workers and \$50,000+ earned income.....	2A
(Note: For owners, monthly benefits may be determined at 20% of gross annual sales. Gross annual sales based upon three consecutive years of profitable operation, verifiable by complete tax forms.)	
Manager, Superintendent, Foreman	A
Employee (year-round, full-time only).....	B
Other	NO
Agronomist	see Chemist
Air Conditioning, Heating, Ventilation:	
Install, Repair, Service	B
Administrative and/or Sales only.....	see Sales
Air Traffic Controller (see Aviation)	NO
Aircraft Mechanic (not flight testing)	see Aviation
Airline Ground Crew.....	see Aviation
Alarm Install, Service.....	B
Allergist***	see Medical Services
Amusements	see Sports
Amusement Park/Theme Park employee (no traveling).....	B
Anesthesiologist***	see Medical Services
Anesthetist (not MD)*** working full-time as anesthetist	see Medical Services
Animal Control Officer, Dog Catcher	NO
Animator (see Entertainment Industry)	*
Announcer (see Entertainment Industry)	*
Antenna Erector, Maintenance.....	NO
Antiques:	
Buyer	3A
Others.....	2A
Refinisher, Repairer, Restorer	A
Apartment Manager.....	see Building Services
Appliance, TV, Video:	
Install, Service, with field duties	B
Bench duties only, no pickup, delivery or field duties	A
Appraiser:	
Insurance, Art	2A
Merchandise	A
Real Estate	see Real Estate
Archeologist:	
Consulting or office only.....	3A
Field duties.....	A
Architect:	
With degree, license, office duties only	5A
Registered, not supervising construction	4A
Landscape Architect.....	see Landscaping
Architectural Draftsman	3A
Armed Forces Personnel	NO
Armored Car Driver, Guard	see Bank
Art Director (see Entertainment Industry)	*
Art Gallery Owner, Curator	3A
Dealer, Sales.....	2A
Art Restorer.....	2A
Artist	
Self-employed, three years income documentation required (if working in home/residence, see guidelines on page 25)	2A
Commercial Artist, Illustrator, Graphic Designer, Graphic Artist (if working in home/residence, see guidelines on page 25).....	3A
Animator (see Entertainment Industry)	*
Asphalt Paver.....	B
Assessor	**
Athletics	see Sports
Attorney.....	5A
Auctioneer:	
Livestock.....	A
Not Livestock.....	2A
Audiologist.....	3A
Auditor (if CPA, see Accountant).....	3A
Author (see Newspaper, if applicable).....	NO
Automotive, RV, Trailer, Other vehicles - sales, service, lease, rental:	
New Vehicle Dealership, Leasing:	
Executive, Owner or Manager, \$60,000+ income, office duties only.....	4A
Other Owner, Manager	3A

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Automotive (continued)	
Salesperson.....	2A
Parts Clerk, Counterperson	A
Used Vehicle Sales, Vehicle Rental Agency:	
Manager, Owner, supervisory duties, with	
full-time sales staff, \$50,000+ income.....	2A
Other Manager, Owner, Salesperson	A
Other - see Garage, Service Station, below	
Garage, Service Station, Paint/Body Shop, Car	
Wash, Parking Garage or Lot:	
Owner, Cashier, Counterperson,	
no manual duties	2A
Owner, manual duties.....	A
Manager	A
Mechanic, Body Repair, Painter, Parking	
or Station Attendant, Tow Truck	B
Washer, Detailer	NO
Parts Sales:	
New	see Sales
Used	see Used Parts
Aviation:	
Military, any.....	NO
Civilian:	
Commercial Pilot, Crew, Flight Attendant....	NO
Flying Instructor, Crop Duster, Air Traffic	
Controller.....	NO
Other (requiring FAA licensing to perform	
their duties)	NO
Other (not flying):	
Mechanic, Electronics Technician.....	A
Airline Ground Crew, Baggage Handler	B
Baggage Handler	B
Bail Bondsman	B
Bailiff	NO
Bakery:	
Proprietor, Manager, Foreman, Baker,	
Skilled Worker	A
Delivery.....	B
Bank, Credit Union, Finance, Savings and Loan,	
Title and Escrow:	
Officer, income \$60,000, three years with	
current employer	5A
Controller, Comptroller, Economist,	
Mortgage Banker, other Officer	4A
Escrow Officer, Loan Officer, Manager, Title	
Abstractor, Searcher	3A
Teller, Bookkeeper, Clerk.....	2A
Guard, Armored Car Driver	B
Barber, (if working in home/residence,	
see guidelines on page 25)	A
Bartender.....	B
Beautician (if working in home/residence,	
see guidelines on page 25)	A
Beekeeper	see Agriculture
Bellhop.....	B
Bicycle Repair Mechanic	A
Billboard Erector	B
Billiards	see Sports
Biochemist	see Chemist
Biographer.....	NO
Biologist.....	see Chemist
Blacksmith, non-hazardous industry	B
Blaster.....	NO
Body Shop	see Automotive
Bond Trader	see Stockbroker
Boilermaker.....	see Manufacturing
Bookkeeper.....	2A
Boom Operator.....	NO
Botanist	see Chemist
Bowling Alley Manager, Cashier.....	see Sports
Brewery Worker.....	see Liquor Industry
Bricklayer.....	B
Broker (also see Buyer):	
Commodity Broker, Floor Trader...see Stockbroker	
Lumber, Food, office duties only, office not in	
home/residence.....	3A
(If working in home/residence, see guidelines	
on page 25.)	
Insurance (Life, Disability, Property, Casualty,	
Other Lines)	see Special Occupation section
Mortgage	see Real Estate
Pawnbroker	see Pawn Shop
Real Estate	see Real Estate
Securities, Stock, Bond,	
Investment	see Stockbroker
Building Inspector, Manager,	
Superintendent	see Building Services
Building Mover, Demolition	
Proprietor, Foreman	B
Others.....	NO
Building Services:	
Apartments:	
Manager, office only, non-resident,	
\$50,000+ income.....	3A
Manager, others.....	2A
Manager with maintenance duties	B
Other Buildings:	
Manager, office duties only, \$50,000+ income .	3A
Manager, others.....	2A
Manager with maintenance duties	B
Stationary Engineer	B
Janitor, Custodian	B
Bulldozer Operator	B
Burglar Alarm Install, Service	B
Bus Driver	NO
Bus Station Worker.....	see Transportation
Business Machine Repair.....	2A
Butcher, Meat Cutter	see Meat Cutting, Packing
Buyer (also see Broker):	
Merchandise (Office and travel)	3A
Farm Produce, Grain, Poultry,	
Tobacco (with field duties)	2A
Livestock, Fur, Hide, Pelt	A
Cab Driver	NO
Cabinetmaker, no installation.....	A
with installation duties.....	B

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Cable Installer, Repair B
 Camera Operator (see Entertainment Industry) *

Car Washer, Attendant NO
 Cardiologist***see Medical Services
 Caretaker, Groundskeeper B
 Carpenter B
 Carpet, Rug Cleaner B
 Carpet Installer, Layer B
 Carpet Factorysee Manufacturing
 Cashier A
 Casino:
 Dealer, Pit Boss, Waiter, Waitress and others working gaming and/or others performing services or duties in a casino NO
 Executive, office duties only 3A
 Caterer A
 Cement, Concrete Finisher B
 Cemetery Manager, Worker, Caretakersee Funeral Industry
 Certified Nurses Aide (CNA)see Nurse
 Certified Registered Nurse
 Anesthetist (CRNA)***see Medical Services
 Census Taker **
 Chaplain 3A
 Chauffeur (full-time only) B
 Chef, Cook:
 Hotel, Restaurantsee Restaurant
 Lounge, Tavern, Barsee Liquor
 Chemical Engineersee Engineer
 Chemist, Agronomist, Biochemist, Biologist, Botanist, Geologist, Physicist, Physiologist, Zoologist:
 Office and consulting only, minimum of
 Bachelor's degree 4A
 Field and laboratory duties, 20% or less 3A
 Field and laboratory duties, more than 20% 2A
 Child Caresee Daycare Provider
 Chimney Sweep NO
 Chiropractor/Podiatrist***see Medical Services
 Chiropractor A
 Choreographer (see Entertainment Industry) *
 Cinematographer (see Entertainment Industry) *
 Civil Engineersee Engineer
 Claims Adjustor:
 Fire, Marine, and those with field and/or inspection duties 2A
 Other, office only 3A
 Claims Examiner, office duties 3A
 With field duties 2A
 Clergy Member 3A
 Clerk, (If applicable, see Office Worker):
 Shipping, Receiving B
 Stock B
 Parts B
 Postal NO
 Medical Records 2A
 Salessee Sales
 Clock, Watch:
 Repair, assembly 2A

Coach:
 Professional Sportssee Sports
 Non Professionalsee Education
 Cocktail Waitress, Waiter, not casino B
 Collection Agency:
 Inside office duties only 2A
 With outside duties A
 Comedian NO
 Commercial Artistsee Artist
 Commodity Broker or Floor Tradersee Stockbroker
 Composer NO
 Computer:
 Salessee Sales
 Computer Operator, Computer Services Assistant or Clerk, Documentation Specialist, Tape Librarian, Scheduler, Repairman or Technician, no pick-up or delivery 2A
 For the 3A and upgradeable 4A computer occupations listed below, the following are required:
 • Salaried (W-2) employee († - if not salaried, also see below)
 • Degree in Computer Science or Business Information Systems or with 4 years job experience (If no, call home office underwriter and most will be 3A, but no upgrade to 4A)
 Business Systems Analyst, Database Administrator, Database Analyst, Internet Operations Specialist, LAN or Unix Administrator, Network Systems Analyst, Network Technician, Process Analyst, Project Manager/Supervisor, Software Developer, Systems Engineer, Systems Integrator, Systems Programmer (mainframe and/or technical support), Technical Specialist, Telecommunication Business Analyst, Telecommunication Engineer, Web Developer, Web Graphic Designer, Webmaster, Workflow Engineer 3A
If qualifies for 3A, above, including meeting the degree or years job experience requirement, **and also** documents earned income of \$75,000+ last two years 4A
 If 4A in this section and duties are 90+% managerial, policy making and administrative (For 5A eligibility, see Corporate Executive)
 (†) If otherwise meets above requirements for 3A or 4A but is an **independent contractor or otherwise not a salaried (W-2) employee**, the following are required:
 • Working at current position a minimum of six months
 • Occupational duties questionnaire
 • Copy of employment contract
 • Not working in home/residence (if working in home/residence see guidelines on page 25)
 Concrete, Cement Finisher B
 Conductor (Music, Symphony, full-time) 2A
 Construction:
 Architect, Engineersee Architect, see Engineer

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Construction (continued)	
Contractor	see Contractor
Draftsman, 4 year degree, \$60,000+ earned income each of the past 2 years.	4A
Draftsman, others	3A
Estimator, office duties only	3A
Other, no duties at heights, on roof, risk of falling, etc.	2A
If other than above, see specific job/activity such as carpenter, roofer, etc.	
Inspector, Foreman, Superintendent, Supervisor:	
No manual duties	2A
20% or less manual duties	A
More than 20% manual duties	B
Surveyor	2A
Installer, Fabricator, Maintenance, Service, Equipment Operator, and select others (such as those installing, repairing, servicing, working in the following occupations, industries and/or with the following materials):	
Carpenter, Electrician, Plumber, Drywaller, Paperhanger, Painter (not more than two story), Pipefitter, Roofer, Steamfitter, Cement, Carpet, Floor, Blind and Window, Heating, Ventilation, Air Conditioning, Plaster, Stucco, Sheet Metal, Brick, Tile, Marble, Stone, Sprinkler or Alarm System, Tool and Die, Other Skilled Worker	B
Curtain, Drape installer	A
Blaster, Explosives Handler, Structural Iron Painter, Erector, Steeplejack, Air Hammer Operator	NO
Powerline, Pipeline Construction and Maintenance.	see Energy Industries
Structural Iron/Steel, Dam, Lock, Subway, Tunnel, Bridge:	
Foreman (supervising only), Inspector, Craneman	B
Other worker	NO
Consultant	call home office underwriter
Contractor: (Each must meet all requirements listed for group)	
<u>Group One:</u>	4A
Owner/operator of current business three years, office not in home/residence, full-time office staff, no manual duties, sales/administrative duties only, minimal on-site inspection, no direct supervision of construction site work, employs full-time workers or subcontractors year-round, earned income \$100,000 each of last three years	
<u>Group Two:</u>	3A
Owner/operator of current business three years, office not in home/residence, full-time office staff, no manual duties, mostly sales/ administrative duties, some on-site inspection, no direct supervision of construction site work, employs full-time workers or subcontractors year-round, earned income \$75,000 each of last three years	
<u>Group Three:</u>	2A
Owner/operator of stable, financially sound business, office may be in home/residence, no manual duties, minimum 50% sales/ administrative duties, maximum 50% on-site inspection or supervision, employs full-time workers or subcontractors year-round, earned income \$50,000	
<u>Group Four:</u>	
Working Contractor	see Construction or specific trade, industry
Controller, Comptroller	see Bank
Convalescent Home	see Medical Services, see Nurse
Convenience Store:	
Owner, Manager, Employee	A
Cook, Chef:	
Hotel, Restaurant	see Restaurant
Lounge, Tavern, Bar	see Liquor
Copywriter, advertising	2A
Coroner**	
Corporate Executive	see Executive
Corrections Officer	NO
Cosmetologist	A
Counselor:	
Masters Degree (MSW)	3A
Social Worker (LCSW)	2A
Other (not government employee)	A
Government Employee	**
Courier	see Driver
Court Reporter	2A
Crane Operator	B
Credit Manager, Analyst	2A
Credit Agency:	
Manager, office duties only	3A
Inspector, Reporter	2A
Collector	B
Credit Union	see Bank
Crop Duster (see Aviation)	NO
Curator (Museum, Art Gallery)	3A
Custodian	see Building Services
Customs Inspector, Official	**
Dairy Farm Worker	see Agriculture
Dairy products processing:	
Superintendent, Tester, Inspector	2A
Skilled Worker	A
Dancer	NO
Daycare Provider:	
4-Year College Degree, not working in home/residence	2A
No College Degree, not working in home/residence	A
Working in home/residence	NO
Day-Trader, trading own account	NO
Dealer	see Casino
Deckhand (see Marine)	NO
Decorator, Interior, Designer (Interior or Industrial) Office, consulting and sales only	3A
Designer	2A

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Window Dresser, Painter, other see Construction
 Delivery Person see Driver
 Dental Assistant*** A
 Dental Hygienist*** A
 Dental Lab Technician 2A
 Dentist (DDS or DMD)*** see Medical Services
 Dermatologist*** see Medical Services
 Design, Interior. see Decorator, Interior
 Detective NO
 Dialysis Technician *** see Medical Services
 Diamond Cutter, Polisher, Sales see Jewelry
 Dietitian Assistant A
 Dietitian:
 Registered, not preparing food. 3A
 Preparing food A
 Director, Radio and TV (see Entertainment Industry) . *
 Disc Jockey, Radio (see Entertainment Industry) . . *
 Dishwasher. NO
 Dispatcher 2A
 Disposal Industry see Sanitation
 Distillery Worker see Liquor Industry
 Diver, Diving Attendant (For pay or professional) . NO
 Dockworker:
 Superintendent, Wharf Master A
 Foreman, Checker, Overseer B
 Skilled Machinery Operator, Longshoreman,
 Stevadore, other. NO
 Dog Catcher, Animal Control Officer NO
 Dog Groomer, Handler, Trainer,
 Kennel Operator B
 Domestic Help (full-time, not living on premises):
 Butler, Chauffeur, Cook, Gardener, Maid, Valet . . B
 Door, Window Installer B
 Draftsman 3A
 Dredge Operator see Marine Industry
 Dressmaker (not working in home/residence). A
 Driver, Delivery Person:
 Local and Route Sales:
 Bakery, Dry Cleaning, Courier, Express Mail,**
 Florist, Grocery Items, Liquor, Mobile Canteen,
 Parcel Delivery, Tow Truck, Vending Machine
 Items B
 Long Distance and other:
 Trucker, Taxi, Moving and Storage, Bus,
 Explosives, Pizza, Logging Truck, Heavy
 Appliance, Newspaper. NO
 Heavy Equipment Operator NO
 Driving School:
 Administration and sales only. 2A
 Instructor A
 Dry Cleaner, Laundry:
 Proprietor, Manager, Clerk, Seamstress,
 Alteration A
 Driver, Delivery, other B
 Drug Store see Sales or Pharmacist
 Drywall Installer, Taper B
 Economist see Bank

Editor:
 Print (Newspaper, Magazine) 3A
 Film (see Entertainment Industry) *

Education:
 For Public, also see Special Occupation section —
 Government Employees (For all, clarify any other
 disability and disability retirement benefits)
 Teacher of music, art or academics, in
 home/residence:
 Full-time only, salaried or self-employed . . 2A
 Teacher, exercise, aerobics, martial arts, other,
 in home/residence. NO
 Elementary or High School, with BA, BS, BEs
 or higher:
 School District Superintendent, Principal . . . 3A
 Academic subjects, Music, Voice, Counselor . 2A
 Physical Education, Dance, Cooking, Driving,
 Industrial Arts, Coach A
 College, University, Graduate School:
 Academic Dean, Department Head (PhD,
 \$75,000+ earned income for last three years) 4A
 Other Dean or Department Head 3A
 Academic subjects, Music, Voice, other
 non-athletics 3A
 Coach, Dance Instructor A
 Student, some professions only (see Special
 Occupation section) *
 Electrical Appliance Repairs. see Appliance
 Electrician B
 Electrologist (not working in home/residence) B
 Elevator Installation, Service. B
 Embalmer see Funeral
 Emergency Medical Technician*** see Medical
 Services
 Emergency Room Physician*** see Medical Services
 Embryologist*** PhD or MD see Medical Services
 Endocrinologist*** see Medical Services
 Energy Industries (Construction, Generation,
 Distribution, Discovery):
 Electric and/or Nuclear:
 Powerhouse, Substations:
 Superintendent, Remote Control Switchboard
 Operator 2A
 Foreman, Stationary Engineer, Generator and
 Turbine Tender. A
 Electrician, Inspector, Tester, Transformer
 Operator, Wireman, Direct Control
 Operator, Other Skilled Worker. B
 Power Line Construction, Maintenance:
 Foreman, Inspector, Linesman, Installer (not
 structural steel worker), Groundsman. . . . B
 Transmission Tower Erection, other NO
 Oil and Natural Gas (Drilling, Production,
 and Pipeline):
 Onshore:
 Operator or Producer (office only). 3A
 Superintendent, Manager, Geologist 2A

*See Special Occupations, pages 24, 25 • **Please refer to your Home Office Underwriter • ***Blood profile and Home Office Specimen required for any amount

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Energy Industries (continued)	
Foreman, Tool Pusher, Inspector, Pumpman, Driller, Blacksmith, Craneman, Stationary Oil and Natural Gas (continued)	
or other Engineer, Motorman, Trench Machine Operator	B
Other	NO
Offshore:	NO
Refineries:	see Manufacturing
Engineer:	
Professional degree, office and consulting duties only	5A
Office only, not meeting above	4A
Field and laboratory duties, 20% or less	3A
Field and laboratory duties, more than 20%	2A
Recording or Sound Engineer	*
(see Entertainment Industry)	
Engraver	2A
Escrow Officer	see Bank
Estimator:	
Office duties only	3A
Other, no duties at heights, on roofs, risk of falling, etc.	2A
Other than above, see specific job/activity such as carpenter, roofer, etc.	
Etcher	2A
Executive:	
Managerial, administrative, policy-making employee of a well-established company. Occupation not classified elsewhere in this manual. All must meet the following requirements plus any listed for a group:	
• No manual duties	
• Duties are in an office, administrative and managerial only	
<u>Group One:</u>	3A
Document earned income of \$50,000 for the last two years.	
<u>Group Two:</u>	4A
Document earned income of \$60,000 for the last two years. Five or more full-time, year-round employees in the firm.	
<u>Group Three:</u>	5A
Three years with current employer. Document earned income of \$60,000 for the last two years. Five or more full-time, year-round employees in the firm.	
Executive Recruiter	3A
Exercise Instructor	see Sports
Explosives Handler	NO
Exporter, Importer	2A
Express Mail Delivery	see Driver
Exterminator, Fumigator	B
Eyeglasses	see Optical Services
Factory Worker	see Manufacturing
Family Practice or Family Medicine (MD)***	see Medical Services
Farmer	see Agriculture
Farrier (Horseshoer)	B
Fashion Designer	3A
Fashion Model	NO
Federal Marshall	NO
Fence Installer	B
Ferryboat Captain, Deckhand	see Marine Industry
Film Developer, Processor	A
Film Editor (Entertainment Industry)	*
Financial Consultant	see Stockbroker
Fire Alarm Install, Service	B
Fire Fighter:	
Municipal, State, Federal	NO
Private Industry	B
Fire Marshal	NO
Fish and Game Warden	NO
Fish Hatchery	see Agriculture (private, not governmental)
Fish Processing Plant	
Superintendent, Manager, Foreman (supervising only)	2A
Skilled Worker, Process Worker	B
Fish Processing Ship	NO
Fisherman	NO
Fitness Instructor, Trainer	see Sports
Flight Attendant	NO
Flight Instructor	NO
Floor Trader, Stocks, Bonds, Commodities	see Stockbroker
Floral Arranger, Designer, no delivery	2A
Floor Finisher, Sander	B
Florist, retail duties only	2A
Driver, delivery	B
Foreign Correspondent	NO
Forest Ranger	NO
Foster Home Care, working in home/residence	NO
Fumigator	see Exterminator
Funeral Industry, Cemetery:	
Funeral Director, Mortician, (no embalming)	3A
Embalming, Monument or Stone Cutter	A
Cemetery Manager, office only	3A
Cemetery Worker, Caretaker	B
Furnace Installation, Service	B
Furniture:	
Designer	3A
Mover	NO
Restorer, Upholster	A
Sales	see Sales
Gambling, Gaming Industry	see Casino
Game Warden	NO
Garage:	
Automotive or other vehicle sales or service	see Automotive
Parking Garage	see Automotive
Garbage Collector, Driver, Recycler	see Sanitation
Other	NO
Gardener	See Landscaping
Gas Station Attendant	B
Gastroenterologist***	see Medical Services
Gem Cutter, Polisher	see Jewelry
General Practitioner (MD)***	see Medical Services
Geneticist (MD)***	see Medical Services

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Geologist	see	Chemist	
Glazier		B	
Goldsmith	see	Jewelry	
Golf Instructor (not touring pro)	see	Sports	
Golf Course Manager	see	Sports	
Government Employee	**		
Graphic Designer (not freelance or working in home/residence)	see	Artist	
Greenskeeper	see	Landscaping	
Grocery store	see	Sales	
Groundskeeper	see	Landscaping	
Guide:			
Hunting, Fishing		NO	
Travel, Tour (within USA, not international)		A	
Guidance Counselor	see	Counselor, see Education	
Gunsmith		A	
Gynecologist ***	see	Medical Services	
Hairdresser, Hairstylist, not working in home/residence		A	
Harbor Master	see	Marine Industry	
Hearing Aid Technician		2A	
Heating, Ventilation, Air Conditioning:			
Install, repair, service or removal		B	
Administrative and/or sales only	see	Sales	
Helicopter Mechanic	see	Aviation	
Helicopter Pilot	see	Aviation	
Hematologist ***	see	Medical Services	
Hod Carrier		B	
Horse: Training, Shoeing		B	
Hospital Administrator	see	Medical Services	
Hospital Orderly, Aide, Attendant	see	Medical Services	
Hotel, Motel:			
Manager, office only, non-resident, \$50,000+ earned income		3A	
Manager, others		2A	
Managers with maintenance duties		B	
Clerk		A	
Housekeeper, Cleaner, Porter, Bellhop		NO	
Human Resources or Personnel Manager or Recruiter		3A	
Hypnotherapist, Hypnotist, not working in home/residence		2A	
Illustrator	see	Artist	
(if Animator, see Entertainment Industry)			
Immigration Official	**		
Immunologist ***	see	Medical Services	
Importer, Exporter		2A	
Incinerator Plant	see	Sanitation	
Industrial Engineer	see	Engineer	
Inhalation Therapist	see	Medical Services	
Insurance Adjustor	see	Claims Adjustor	
Insurance Underwriter, office only		3A	
Insurance Producer (Life, Disability, P&C or other lines)	*		
Interior Decorator	see	Decorator	
Interior Designer	see	Decorator	
Internist (MD) ***	see	Medical Services	
Interpreter:			
For Hearing Impaired		2A	
Language Translator		3A	
Internal Revenue Agent	**		
Investigator (Private), Detective		NO	
Investment Analyst, Broker, Consultant	see	Stockbroker	
Investor, trading own account		NO	
Jailer		NO	
Janitor	see	Building Services	
Jewelry:			
Owner, Manager		2A	
Inside Sales		2A	
Gem/Diamond Cutter, Polisher, Goldsmith, Silversmith,		A	
Jewelry Repair		2A	
Jockey		NO	
Journalist	see	Newspaper	
Judo Instructor or other Martial Arts		NO	
Junk, Used Parts Dealer	see	Used Parts	
Karate Instructor or other Martial Arts		NO	
Kennel Operator		B	
Key Maker		A	
Kidney Dialysis Technician ***		2A	
Labor Union Organizer, Official		2A	
Landscaping:			
Architect, registered A.I.A., not supervising construction		4A	
Owner, supervising only		2A	
Working Owner, with three or more full-time, year-round employees		A	
Other Owner, Laborer, Landscaper, Gardener, Lawn Service, Greenskeeper, Groundskeeper. . .		B	
Laundry Worker	see	Dry Cleaner, see Medical Services	
Law Enforcement		NO	
Lawn Service	see	Landscaping	
Lawyer		5A	
Leasing, Rental Company	see	Rental and Leasing	
Legal Stenographer		2A	
Legal Transcriber		2A	
Library: Head Librarian		3A	
Other Librarian, Librarian Assistant		2A	
Lighting Designer, Technician	*		
(see Entertainment Industry)			
Limousine Service:			
Owner (not driving), Office worker		2A	
Driver (full-time)		B	
Lineman: Telephone, Electrical		B	
Liquor Industry:			
Manufacture (Brewery, Distillery, Winery):			
Manager, office only		3A	
Superintendent, Examiner, Inspector, Brewmaster, Winemaker		2A	
Collector, Sales, Foreman, Labeler, Packer, Yeastmaker, Cooker, Distiller, Stillman.		A	
Other Skilled Worker		B	
Laborer		NO	

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Liquor Industry (continued)

- Distribution and Wholesale Sales:
 - Proprietor, Manager, office only 3A
 - Superintendent, Supervisor 2A
 - Representative, Sales, Distributor,
 - no delivery A
 - Delivery, Driver, Warehousemen B
- Regulation: Public Worker, Regulator, Officer . . NO
- Retail Sales:
 - Retail Store Owner A
 - Manager, Proprietor (not tending bar) A
 - Manager, Proprietor (tending bar) B
 - Cashier, Cook, Chef (highest grade only) A
 - Bartender, Waiter, Waitress Other Cook, Chef . . B
 - Other Worker NO
- Liquor Sales Primary: (Tavern, Bar, Lounge):
 - Proprietor, Manager, Bartender B
 - Other Proprietor, All other workers NO
- Literary Agent 3A
- Lithographer see Printing
- Livestock:
 - Veterinarian 4A
 - Horseshoer (Farrier) B
- Stockyard Employee:
 - Superintendent, Buyer, Commission Broker,
 - Sales, Dealer 2A
 - Inspector, Weigher, Auctioneer A
 - Shipper B
 - Yardman, Shearer, Cowboy, Other NO
- Loan Officer see Bank
- Lobbyist, Office and Consulting 3A
- Location Manager (see Entertainment Industry) . . . *
- Locksmith A
- Logging, Lumber and Related Occupations:
 - Mill or Lumberyard:
 - Foreman, Grader, Inspector, Marker, Scaler,
 - Tallyman, Machine Setter, Saw Filer A
 - Loader, Driver, Sawyer, Other Skilled Worker . . B
 - Log Setter, Dogger, Boomman, Slipman NO
 - In woods or transporting to mill:
 - Contractor, Inspector, Surveyor, Scaler,
 - Tallyman, Clerk, Machine Shop Worker,
 - Timber Cruiser A
 - Boommaster, Foreman, Head Rigger, Overseer,
 - Heavy Equipment Operator B
 - Choker Setter, Faller, Bucker, Blaster, High
 - Climber, Truck Driver NO
 - Not in woods:
 - Proprietor, Contractor, Superintendent 2A
- Longshoreman, Stevedore see Dockworker
- Machine Shop:
 - Machinist, Machine Operator, Skilled Worker . . . A
- Magistrate **
- Mail Carrier NO
- Mail Clerk, Sorter (not U.S. Postal Service) B
- Makeup Artist (see Entertainment Industry) *
- Management Consultant call home office underwriter
- Manicurist A

Manufacturing:

- Professional Engineer see Engineer
- Executive see Executive
- Chemist see Chemist
- Designer, Draftsman 3A
- Superintendent, Lab Technician, Inspector,
 - Timekeeper, Foreman (supervision only),
 - Supervisor, Manager 2A
- Working Foreman, Machinist, Skilled
 - Machine Operator A
- Fireman, Craneman, Carpenter, Grinder, Glazer,
 - Assembler, Boilermaker, Electrician, Molder,
 - Shipping, Receiving Clerk, Welder B
- Laborer, Cleaner, Sweeper, Yardman,
 - Unskilled Worker NO
- Marine Industry:
 - Harbor Master (government employee) **
 - Marina:
 - Manager, Owner A
 - Other Skilled Worker B
 - Land or Harbor (returning ashore daily, not
 - government employee):
 - Dredge Officer, Harbor Pilot, River Pilot,
 - Bar Pilot, Ferry Boat Captain A
 - Dredge Crewman, Lightship Service Operator,
 - Dredge Operator B
 - Deckhand, Lightship Service, Crewmen,
 - Merchant Seaman, Wrecking/Salvage Officer
 - or Crew, Seaman, Other NO
 - Ocean Going Ships, Tugs, Barges, Others not
 - returning to shore daily NO
 - Market Research Analyst, office only 3A
 - Martial Arts Instructor or other in martial arts . . . NO
 - Marshall, Federal or other NO
 - Mason, Bricklayer B
 - Massage Therapist:
 - Licensed Massage Therapist (Owner, Operator,
 - income \$30,000+) A
 - Licensed Massage Therapist employed by above . . B
 - Other NO
 - Meat Cutting, Packing, Butchering:
 - Manager, Superintendent, Foreman 2A
 - Inspector (not government employee), Butcher,
 - Packer, Shipping Clerk, Skilled Process Worker,
 - Dressing Operations, Meat Cutter B
 - Mechanic B
 - Mechanical Engineer see Engineer
 - Medical Services
 - General:
 - Cardiologist:*** 50% or less of gross income
 - derived from surgical procedures such as
 - catheterization, angioplasty, stent placement,
 - pacemaker implants 4P
 - More than 50% of gross income from above
 - procedures 3P
 - Gastroenterologist:*** 50% or less of gross
 - income derived from endoscopies and minor
 - surgeries 4P
 - More than 50% from above and other surgery . . 3P

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Medical Service (continued)

Radiologist:*** 50% or less of gross income derived from interventional radiology procedures 4P
 More than 50% of gross income from above procedures. 3P

Note: For each of the above, over or under 50% information must be stated on the application regarding duties.

Anesthetist/CRNA (not MD, certified, working full time as anesthetist),*** Dental Lab Owner, Otolgologist (not MD), Perfusionist,*** Psychologist (not PhD), Physician Assistant (licensed),*** Professional Medical Technologist (Bachelor's Degree)*** 3A

Anesthesiologist(MD),*** Dermatologist (performs other than minor surgeries),*** Emergency Room Physician,*** Gynecologist,*** Obstetrician,*** Ophthalmologist,*** Orthopedist,*** Otolaryngologist (ear-nose-throat),*** Plastic Surgeon,*** Proctologist,*** Surgeon (board certified),*** Urologist*** . 3P

Acupuncturist (MD),*** Allergist,*** Dermatologist (performs minor surgeries only),*** Embryologist*** (MD or PhD), Endocrinologist,*** Family Medicine or Family Practitioner (MD or DO),*** General Practitioner (MD or DO),*** Geneticist (MD or PhD),*** Hematologist,*** Immunologist,*** Internist,*** Neonatologist (MD),*** Nephrologist (no surgery),*** Neurologist (no surgery),*** Neuro-Otologist (no surgery),*** Nuclear Medicine (MD),*** Occupational Medicine (MD or DO),*** Oncologist,*** Osteopath,*** Otolgologist,*** Pathologist,*** Pediatrician,*** Pharmacist, Psychiatrist/Physical Medicine/Rehabilitation (MD or DO),*** Psychiatrist, Psychologist (PhD), Pulmonologist,*** Rheumatologist***. 4P

Note: Any listed above as 4P, specifying "no surgery," are 3P if performing surgery.

Dentist*** (DDS or DMD) not eligible for Own Occ includes: Exodontist, Orthodontist, Pedodontist, Periodontist, Prosthodontist and other Dentist specialties 3A

Oral Surgeon***
 DDS or DMD, not eligible for Own Occ 3A
 MD or DO, eligible for Own Occ 3P
 DDS or DMD plus MD or DO, eligible for Own Occ 3P

Podiatrist***/Chiropodist,*** not eligible for Own Occ. 3A

Midwife see Nurse
 Nurse, various types see Nurse

Optician see Optical Services

Acupuncturist (not MD),*** Dental Lab Worker, Dialysis Technician,*** Medical Assistant in medical office, Medical Clerk, Medical Records Clerk, Medical Lab Technician,

Medical Lab Worker, Naturopathic Physician, Phlebotomist,*** Surgical Technician,*** . . . 2A
 Therapist (not MD):

Inhalation, Occupational, Physical, Physiotherapist, Rehabilitation, Respiratory 2A

Speech. 3A

Chiropractor, Dental Assistant, Dental Hygienist,*** Emergency Medical Technician,*** Oral Hygenist,*** Paramedic*** A

Hospital: Retirement, Assisted Care, Convalescent or Nursing Home:

Nurse or Nurses Aide, various types . . see Nurse Administrator, office only, income \$60,000+. 4A

Other administrator, office only 3A

Manager, Superintendent (administrative only),

Dietitian (registered, not preparing food) . 3A

Medical Secretary, Medical Records Clerk. . . 2A

Dietitian (preparing food), Dietitian Assistant A

Chef, Cook, Attendant, Orderly, Nurse's Aide,

Kitchen, Laundry worker B

X-Ray and Ultrasound technician:

Four year degree 3A

Two year degree 2A

Merchant Seaman. NO

Microphone Boom Operator NO

(see Entertainment Industry)

Midwife see Nurse

Military Personnel NO

Mining Industry:

Underground Mines:

Professional Engineer see Engineer

Superintendent, Assayer, Chemist, Manager,

Metallurgist, Surveyor:

Not going underground 2A

Underground no more than six hours

per week. B

Explosives handler, other, or underground more

than six hours per week NO

Open Pit, Other Surface Operations:

Professional Engineer. see Engineer

Superintendent, Assayer, Chemist, Manager,

Metallurgist:

Office only 3A

Outside duties. 2A

Surveyor 2A

Foreman, Clerk, Weigher A

Heavy Equipment Operator, Truck Driver,

Explosives Handler, Other. NO

Minister 3A

Model: Photographic, fashion. NO

Monument Worker, Stone Cutter see Funeral

Mortgage Banker see Bank

Mortgage Broker. see Real Estate

Mortgage Clerk. see Bank

Mortician see Funeral

Motel Manager, Clerk. see Hotel

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Moving and Storage Company, Warehouse:	
Foreman, Checker (not handling)	2A
Checker (handling)	A
Packer, Security Guard, Other	B
Driver	NO
Munitions Handler	NO
Musician:	
Symphony Conductor, full-time	3A
Other	NO
Teacher, full-time, in home or residence	see Education
Musical Instrument Repair	2A
Nanny	NO
Natural Gas Industry Workers	see Energy Industries
Naturopathic Physician	see Medical Services
Navigator (Marine, airline)	NO
Neonatologist***	see Medical Services
Nephrologist (no surgery)***	see Medical Services
Neurologist (no surgery)***	see Medical Services
Neuro-Otologist (no surgery)***	see Medical Services
Newspaper, Radio, TV Industry (see Printing, also see Entertainment Industry):	
Advertising, Business or Circulation Manager, Editor, Rewriter	3A
Correspondent, Photographer, Reporter, Journalist, Proofreader, Newscaster	2A
Driver, delivery	NO
Foreign Correspondent	NO
Other (see Entertainment Industry)	*
Nuclear Medicine (MD)***	see Medical Services
Nuclear Power Plant	see Energy Industries
Nursing Home	see Medical Services, see Nurse
Nurse:	
Licensed (RNs, LPNs and LVNs):	
Registered Nurse (RN),*** Nursing Director (RN),*** Nursing Instructor (RN)***	2A
Licensed Practical/Vocational Nurse (LPN or LVN)	A
Masters Degree Certified RN Nursing Specialties (and not working as “floor” nurse or providing primary patient care):	
Certified Nurse Practitioner,*** Clinical Nurse Specialist,*** Health Care Administrator,*** Nurse Administrator/Nurse Manager,*** Certified Nurse-Midwife,*** Certified Registered Nurse Anesthetist (CRNA)*** (working full-time as Anesthetist)	3A
Nurses Aide, Orderly, Certified Nurses Aide (CNA)	B
Midwife ***:	
Licensed, RN, employed by hospital or other medical facility, not working from home/residence	2A
Not RN or working from home/residence	NO
Nurseryman	see Agriculture
Obstetrician***	see Medical Services
Occupational Therapist	see Medical Services
Office worker:	
Earning more than \$30,000	3A
Others	2A
Office Machine Repair	A
Oil and Natural Gas Workers	see Energy Industries
Oncologist***	see Medical Services
Operator (telephone, switchboard)	2A
Ophthalmologist***	see Medical Services
Optical Services, Eyeglasses:	
Optician, with all duties	2A
Optician, dispensing only	3A
Shopworker, grinding, other	A
Optometrist	4A
Oral Hygienist***	A
Oral Surgeon***	see Medical Services
Orderly (hospital, nursing, retirement or convalescent facility)	see Medical Services
Orthodontist***	see Medical Services
Orthopedist***	see Medical Services
Orthotics, Prosthetics:	
Orthotist, Prosthetist, consulting, fitting, sales	3A
Repairer, Builder	A
Osteopath***	see Medical Services
Otolaryngologist (ear-nose-throat)***	see Medical Services
Otologist (MD)***	see Medical Services
Otologist (not MD)	see Medical Services
Painter, in shop or not more than two story height	B
Paperhanger	B
Paralegal, certified, income \$50,000+	3A
Certified, other	2A
Paramedic***	A
Park Superintendent, Ranger	NO
Parking Lot, Garage	see Automotive
Parts Clerk	B
Parole Officer	NO
Pastor	3A
Pathologist***	see Medical Services
Pawn Shop:	
Owner	A
Other Worker	B
Pediatrician***	see Medical Services
Pedodontist***	see Medical Services
Perfusionist***	see Medical Services
Periodontist***	see Medical Services
Personal Trainer	see Sports
Personnel/Human Resources Manager, Recruiter	3A
Pest Control	see Exterminator
Pet Groomer, Handler, Trainer, Kennel Operator	see Dog Groomer
Pharmaceutical Representative, Detailer	see Sales
Pharmacist	4A
Phlebotomist***	see Medical Services
Photoengraver	2A
Photographer:	
Commercial, Studio, Newspaper	2A
Freelance, minimum 3 years in business	B
Aerial	NO

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Physiatrist*** (MD)	see Medical Services
Physical Medicine/Rehabilitation or Physiatrist (MD or DO)***	see Medical Services
Physician (MD or DO)***	see Medical Services
Physician Assistant (licensed)***	see Medical Services
Physicist	see Chemist
Physiologist	see Chemist
Physiotherapist	see Medical Services
Piano Tuner, Technician	2A
Picture Framer	2A
Pilot, commercial (see Aviation)	NO
Pipefitter	B
Pit Boss, see Casino	NO
Plasterer	B
Plastic Surgeon***	see Medical Services
Plumber	B
Podiatrist/Chiropracist***	see Medical Services
Police Officer, Inspector, Chief, Detective.	NO
Porter	NO
Postal Worker	NO
Powerhouse Worker	see Energy Industries
Preacher	3A
Priest	3A
Principal	see Education
Prison Warden	NO
Private Detective, Investigator	NO
Printing, Publishing:	
Editor, Proofreader, Publisher.	3A
Foreman, Blueprint Maker, Photostatter, Bookbinder	2A
Printing, Lithography, Photoengraving:	
Artist	3A
Engraver, Lithographer, Etcher, Finisher, Photographer, Printer, Proofer, Stripper, Computer or Office Machine Operator	2A
Router, Compositor, Electrotyper, Jobber, Linotype Operator, Press Operator, Typesetter, Maintenance Mechanic.	A
Probation Officer	NO
Proctologist***	see Medical Services
Producer (see Entertainment Industry)	*
Professor	see Education
Program Assistant (see Entertainment Industry)	*
Program Director (see Entertainment Industry)	*
Projectionist (see Entertainment Industry)	*
Property Manager:	
Office only, \$50,000 + earned income	3A
Other, office only	2A
Maintenance or repair duties	B
Propman (see Entertainment Industry)	NO
Prosthetist, Orthotist	see Orthotics
Prosthodontist***	see Medical Services
Psychiatrist (MD)	see Medical Services
Psychologist	
PhD	4A
Other	3A
Publicity Agent (see Entertainment Industry)	*
Publisher, Publishing	see Printing
Pulmonologist***	see Medical Services
Purchasing Agent	3A
Quarry Worker	see Mining: open pit, other surface operations
Quartermaster	NO
Rabbi	3A
Radio, TV Announcer (see Entertainment Industry)	*
Radio Repair	A
Radio Station, Manager or Other	see Newspaper
Radiologist***	see Medical Services
Railroad Worker	NO
Rancher	see Agriculture
Ranger, Park Superintendent	NO
Real Estate:	
Agent, Appraiser, Developer, Mortgage Broker:	
In business continuously for last three years, documented earned income \$75,000+ each last three years	3A
Not meeting above requirements	2A
Inspector, Home or Building	
Visual Only	A
Other	B
Escrow Officer, Mortgage Banker, Title Abstractor, Searcher	see Bank
Receiving/Shipping Clerk	see Clerk or specific industry
Receptionist	2A
Recording Engineer (see Entertainment Industry)	*
Recording Production (see Entertainment Industry)	*
Recruiter, Personnel, Human Resources Manager	3A
Recycling Industry	see Sanitation
Reducing Salon:	
Manager, office/supervision	A
Attendant, other	B
Referee, Umpire (see Sports)	NO
Refinery Worker	see Manufacturing
Rehabilitation/Physical Medicine or Physiatrist (MD or DO)***	see Medical Services
Rehabilitation Therapist	see Medical Services
Rental and Leasing:	
Owner, Office Worker, office only	2A
Other, lightweight articles only	A
Other, heavy articles and/or Service, Repair	B
Other	NO
Reporter (Magazine, Newspaper, TV)	see Newspaper
Respiratory Therapist	see Medical Services
Restaurant:	
Owner, Manager:	
Office and supervisory only, 15+ employees, \$75,000+ income	3A
Best quality, 10+ employees, in business three or more years, \$50,000+ income	2A
Other Owner, Proprietor, Manager, Cashier	A
Chef, \$50,000+ income	2A
Chef, less than \$50,000 income	A
Cook (best grade)	A
Cook, other	B
Waiter, Waitress	B

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Restaurant (continued)	
Busboy, Dishwasher, Checkroom Attendant	B
Other	see Liquor
Retail Sales.	see Sales
Retirement Home.	see Medical Services, see Nurse
Revenue Agent	**
Rheumatologist***	see Medical Services
Roofer.	B
Rug, Carpet Cleaner.	B
Sales — Retail and Wholesale:	
(If applicable, instead see: Automotive Trailer or	
RV Sales; Liquor Industry, Real Estate,	
Advertising, Broker, Buyer, Import/Export,	
Insurance, Producer, Jewelry, Stockbroker)	
Inside:	
Manager, owner (office, supervision,	
administrative only):	
With full-time sales staff, minimum three	
years in management/ownership position,	
income \$75,000+	4A
Income \$50,000+.	3A
Other Manager, Owner (office,	
supervision only)	2A
Salesperson, income \$75,000+	3A
Salesperson, \$85,000+ for last three years.	4A
Salesperson, Manager, Owner (with sales duties,	
no delivery, income \$40,000+).	2A
Other Manager, Owner, Salesperson	
(sales duties, no delivery)	A
Other Manager, Owner, Salesperson,	
(delivering)	see Driver
Telemarketer, full-time, not working in	
home/residence	A
Outside:	
No delivery	A
No delivery, income \$50,000+.	2A
No delivery, income \$75,000+.	3A
No delivery, income \$85,000+	
for last three years	4A
Delivering	See Driver
Home demonstration sales.	NO
Sander, floor	B
Sanitation, Garbage, Recycling, Disposal and	
Incinerator Plant, Landfill:	
Chemist.	see Chemist
Foreman, Inspector, Scrap/Salvage Metal Dealer,	
without yard duties	A
Maintenance, Mechanic, Skilled Worker	B
Collector, Trucker, Other.	B
Savings and Loan	see Bank
Scenery Mover, Stage Hand, Grip	NO
(see Entertainment Industry)	
Scenic Artist, Designer (see Entertainment Industry) *	
School District Superintendent.	see Education
School Teacher	see Education
Scrap Metal Dealer	see Sanitation
Screenwriter (see Entertainment Industry)	*
Script Supervisor (see Entertainment Industry)	*
Scriptwriter (see Entertainment Industry)	*
Sculptor	NO
Seamstress, not working in home/residence	A
Secretary	2A
Securities Industry	see Stockbroker
Security Guard:	
Not carrying firearm	B
Other	NO
Service Station Attendant	see Automotive
Set Designer (see Entertainment Industry)	*
Sheriff	NO
Sheet Metal Worker	B
Ship Captain, Crew.	see Marine Industry
Shipping/Receiving Clerk.	see Clerk or
specific industry	
Shoe Repair: Owner, Other Worker	B
Sign Painter, not over two story height	B
Silversmith.	see Jewelry
Singer	NO
Small Appliance Repair.	see Appliance
Social Worker:	
Masters Degree (MSW)	3A
Other	2A
Sound Mixer, Technician	*
(see Entertainment Industry)	
Speech Therapist	see Medical Services
Sports, Athletics, Amusements,	
Amusement Park, Arcade: All employees	NO
Athletics, Aerobics, Exercise:	
Professional:	
Athlete, Coach, Trainer, Manager, Owner,	
Referee, Umpire.	NO
Non Professional:	
Coach	see Education
Personal Trainer, full-time at health club	B
Aerobics/Exercise Instructor, full-time	
at health club	B
Martial Arts	NO
Golf, Driving Range, Health Spa, Racket, Tennis,	
Exercise Club:	
Manager, office administrative duties only	3A
Manager, Other	2A
Resident Pro (not on tour),	
Instructor, full-time	A
Greenskeeper	B
Bowling, Billiards, Pool Hall:	
Manager, Cashier.	A
Racing – Horse, Dog:	
Manager, no riding	A
Jockey, Trainer, Other.	NO
Sprinkler/Irrigation System Installer	B
Stable Worker	NO
Stage Hand (see Entertainment Industry)	NO
Stage Manager (see Entertainment Industry)	*
Steamfitter	B
Steeplejack.	NO
Stenographer.	2A
Stevedore, Longshoreman.	see Dockworker

*See Special Occupations, pages 24, 25 • **Please refer to your Home Office Underwriter • ***Blood profile and Home Office Specimen required for any amount

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Stock Clerk	see Clerk or Sales or specific industry
Stockyard	see Livestock
Stockbroker, Account Executive, Investment/Financial Consultant, Broker or Analyst, Floor Trader, Commodity Broker	(Note for all: Must work at their primary occupation on behalf of clients 30 hours or more per week. Provide three years income documentation. Any income earned by trading their own account is considered as unearned income. If 4A or 3A and self-employed, not eligible for Own Occupation benefit rider.):
Not Floor Trader, not Commodity Broker	3A
Not Floor Trader, not Commodity Broker, documented income \$75,000+ last three years and minimum three continuous years in business	4A
Floor Trader or Commodity Broker	2A
Investor, Day Trader, trading only own account	NO
Street Cleaner	NO
Stucco Worker	B
Student (some professions only)	*
Studio Engineer, Technician	*
(see Entertainment Industry)	
Stuntperson (see Entertainment Industry)	NO
Surgical Technician	see Medical Services
Surveyor	2A
Swimming Pool Installations, Service	B
Switchboard Operator	2A
Tailor	2A
Tattoo Business	NO
Tax Agent	**
Taxidermist	2A
Taxi Driver	NO
Teacher	see Education
Technical Writer (not freelance or working in home/residence)	3A
Technician (Surgical,*** Dialysis,*** Medical Lab)	2A
Telemarketer (not working in home/residence)	2A
Telephone Answering Service	2A
Telephone:	
Installer, Mechanic, Tester, Technician, Inspector	A
Lineman, Cable Splicer	B
Telephone Operator	2A
Television, Radio Announcer	*
(see Entertainment Industry)	
Television, Video Repair	see Appliance
Television Producer, Director	*
(see Entertainment Industry)	
Television Station: Manager or Other	see Newspaper
Teller	see Bank
Tennis Instructor	see Sports
Therapist	see Medical Services
Thoracic Surgeon***	see Medical Services
Tile Setter	B
Title Abstractor, Searcher	see Bank
Tool and Die Worker	B
Tow Truck Driver	see Automotive
Trainer, sports	see Sports
Transportation industry:	
Executive	see Executive Manager, Surveyor, Dispatcher
Inspector, Foreman, Superintendent, Supervisor:	
20% or less manual duties	2A
Other	A
Repairman, Serviceman, Freight Checker, Tallyman, Weigher, Ticket Sales	A
Baggage Handler, Maintenance, Welder, Carpenter, Mechanic	B
Trucker, Driver, Laborer	NO
Railroad Worker	NO
Ships, Marine	see Dock Worker, see Marine Industry
Trash Collector, Driver	see Sanitation
Travel Agent	3A
Tree Surgeon, Pruner, Trimmer	B
Trucking Industry,	
Driver	see Transportation, see Driver
Tugboat Captain, Mate,	
Deckhand	see Marine Industry
Typesetter, Typist	2A
Ultrasound Technician	see Medical Services
Umpire, Referee (see Sports)	NO
Underwriter, Insurance, office only	3A
Upholsterer	A
Urologist***	see Medical Services
Used Parts, Junk:	
Proprietor, Manager, primarily office duties only	B
Yard Worker, Other	NO
Usher	NO
Varnisher	B
Vending Machine: Route, Delivery	see Driver
Veterinarian	4A
Video Machine Repair	see Appliance
Vineyard Worker, Owner	see Agriculture
Vocalist	NO
Waiter, Waitress	B
Warehouse	see Moving and Storage
Watchman	see Security Guard
Watch, Clock Repair, Assembly	2A
Waterworks Employees:	
Chemist	see Chemist
Plant Supervisor	3A
Plant Foreman, Meter Inspector, Tester	2A
Filterman, Pumpman, Outside Superintendent, Foreman, Meter Installer, Meter Reader	A
Welfare Worker	NO
Welder, not structural steel	B
Well Driller, not offshore	B
(see also Energy Industries)	
Wholesaler	see Sales
Window Washer	NO
Winery	see Agriculture, see Liquor Industry
Window, Door Installer	B
Writer	NO
X-Ray Inspector, Repair, Tester	2A
Zoologist	see Chemist

*See Special Occupations, pages 24, 25 • **Please refer to your Home Office Underwriter • ***Blood profile and Home Office Specimen required for any amount

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Students and New Professionals

	Max. Mo. Benefit (incl. any SSI)
Medical - MD or Osteopath (occ. 4P or 3P)	
Physician, starting or in first two years in private practice	\$5,000
Fellowship ¹	\$4,000
Resident ¹	\$3,500
Intern ²	\$2,500
Medical Student — in third, fourth year ²	\$2,000
Dental (occ. 3A) own occupation not offered	
Dentist in specialty, starting or in first two years in specialty practice	\$3,000
Other Dentist, starting or in first two years in practice	\$2,500
Resident	\$2,500
Dental Student — in third, fourth year	\$2,000
Accounting (occ. 5A or 4A)	
CPA, starting or in first two years in practice	\$3,000
Student — last year	\$1,000
Architect (occ. 5A or 4A)	
Registered, starting or in first two years in practice	\$2,000
Student — last year	\$1,000
Computer Science (occ. 4A or 3A)	
Working in field of degree, starting or in first two years in practice	\$1,500
Student, last year	\$1,000
Engineer (occ. 5A, 4A, 3A or 2A — see occupation listing)	
Working in field of degree, starting or in first two years in practice	\$2,000
Student — last year	\$1,000
Legal (occ. 5A)	
Attorney, starting or in first two years in practice	\$3,000
Student — last year	\$1,000
Optometry (occ. 4A)	
Optometrist, starting or in first two years in practice	\$2,000
Student — last year	\$1,000
Pharmacist (occ. 4A)	
Registered, starting or in first two years in practice	\$2,000
Pharmacy — resident or last year student	\$1,000
Podiatrist/Chiropractist (occ. 3A) own occupation not offered	
Podiatrist/Chiropractist, starting or in first two years in practice	\$2,000
Resident or student — last year	\$1,000
PhD Psychologist (occ. 4A)	
Starting or in first two years in practice	\$1,500
Certified Registered Nurse Anesthetist (CRNA) (occ. 3A)	
Starting or in first two years in practice	\$2,000
Physician Assistant (occ. 3A)	
Starting or in first two years in practice	\$2,000
Nurse Practitioner (occ. 3A)	
Starting or in first two years in practice	\$2,000
Veterinary Medicine (occ. 4A)	
Veterinarian, starting or in first two years in practice	\$2,000
Veterinary Student — in third, fourth year	\$1,000

1. Occupation class will be that of their specialty of practice or intended specialty.

2. Occupation class is 3A in all cases.

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Government Employees

Government employees generally participate in the Federal Employees Retirement System (FERS), Public Employees Retirement System (PERS) or other similar programs that provide disability coverage contingent upon the participant attaining a certain number of years of service, and may be contingent upon the employee retiring from the plan. There is little consistency in the benefits provided by the various government entities.

The following guidelines should be used for all Federal, State, City and County employees:

Occupation Class	Maximum Amount
5A	\$2,000
4A	\$2,000
3A	\$1,500
2A	\$1,000
A	\$500
B	\$500

Available Benefits:

Noncan

Residual

FPO (with specialized statement that part or all of the FPO may not be able to be exercised)

Limitations:

Maximum age to qualify for coverage: 55

Maximum years of government employee service to qualify for coverage: 10

Coverage must be all base with SSI.

“Special Occupation” Section

Entertainment Industry: The underwriting of individuals working in the entertainment industry presents a variety of challenges for disability insurers. Stability of employment and earnings may be difficult to establish. Success in the entertainment field may be dependent upon factors that are beyond the control of the individual, such as changing public opinion, ratings and support of sponsors. Job skills required in the entertainment industry may not be readily transferable to another industry.

Occupations in this industry do not qualify for business owner upgrade.

Ineligible Occupations include:

Actor, Actress

Comedian

Foreign Correspondent

Musician

Rigger

Stage Hand

Boom Operator

Dancer

Grip, Scenery Mover

Propman

Screenwriter/Playwright

(Self-employed, freelance, not under contract)

Many applicants employed in the entertainment industry will be considered according to the guidelines below. Consideration is also subject to underwriting review of the **two most recent years' tax returns, if the applicant is an employee, or three most recent years' tax returns, if the applicant is self-employed.**

The maximum indemnity amounts shown below refer to maximum coverage available with all companies.

Eligibility Group I (Entertainment Industry):

Available to the following occupations if employed by a studio or network:

- Art Director (set, casting or photography)
- Director (not self-employed)
- Producer (not self-employed)

Occupation Class 3A
 Maximum monthly benefit \$6,000¹
 Minimum waiting period 90 days
 Maximum benefit period to age 66/67
 Optional benefits Noncan only

Eligibility Group II (Entertainment Industry):

Available to the following occupations:

- Anchorman
- Announcer
- Choreographer
- Director (self-employed and under contract)
- Location Manager
- News Reporter (Not foreign correspondent)
- Program Assistant
- Radio Announcer
- Recording/Sound Engineer
- Set Designer
- Stage Manager
- Supervisor of Costuming, Makeup, Sound Effects or Property
- Animator
- Audio/Video Technician
- Cinematographer
- Film editor
- Lighting Designer
- Manager
- Producer (self-employed and under contract)
- Program Director
- Recording Announcer
- Screenwriter/Scriptwriter (self-employed and under contract)

Occupation Class 2A
 Maximum monthly benefit \$4,000¹
 Minimum waiting period 90 days
 Maximum benefit period 5 years
 Optional benefits Noncan only

Eligibility Group III (Entertainment Industry):

Available to the following occupations:

- Camera Operator (not aerial or stunt)
- Lighting Technician
- Makeup Artist
- Projectionist
- Costume Designer
- Disc Jockey (Minimum three years employment with same station)

Occupation Class: A
 Maximum monthly benefit: \$2,000¹
 Minimum waiting period: 90 days
 Maximum benefit period: 2 years
 Optional benefits: Noncan only

1. In force and applied for with all companies.

Insurance Producer	
Occupation Class	Requirements
4A	1. CLU, and 2. at least five continuous years of experience in the industry, and 3. \$60,000 earned income for each of the last two years or \$50,000 earned income for each of the last three years (documentation required). -OR- 1. At least five continuous years of experience in the industry, and 2. \$75,000 earned income for each of the last three years (documentation required).
3A	1. At least five continuous years of experience in the industry, and 2. \$40,000 earned income for each of the last three years (documentation required).
2A	All others. Disability income plans are not offered to insurance agents in business for less than one full year.

Working in the Home/Residence	
Percentage of Time Working in Home/Res.	Additional Requirements and Probable Underwriting
60% or less	1. Self-employed in home/residence for at least one year. 2. Minimum of one tax return with all supporting schedules documenting earned income in home office. Underwriting: most will be underwritten without modifications due solely to working in home/residence.
Over 60%	1. Is salaried/W-2 employee or provides copy of employment contract. 2. Requires two years' home office income documentation in the form of two income tax returns with all supporting schedules. Underwriting: Own Occ benefits not offered. Maximum benefit period will be two or five years. (Call home office underwriter.)

Business Owners Occupation Upgrade and Earned Income Enhancer Guidelines: See page 10 of this Product Guide or the Underwriting and Policy Issue section in the Individual Insurance Manual on Producers Online at www.standard.com/pol.

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The Business Protector

Summary of basic policy provisions

Total Disability Benefit: You are totally disabled if, because of injury or sickness, you are unable to perform the substantial and material duties of your regular occupation (your occupation at the time your disability begins) and you are under the care of a physician.

Covered Expenses: Covered expenses include: salaries, fees, wages, benefit payments and employment taxes for employees; rent and lease payments for furniture, equipment and premises; utility costs including phone, electricity, heat and water; laundry, janitorial and maintenance service costs; property, liability, malpractice and business insurance premiums; professional, trade and association dues; business property taxes; the greater of depreciation or principal payments on business loans; interest on business debt; and legal, accounting and similar business fees. Some expenses are not covered, such as: compensation to a family member not employed in your business during the 60-day period prior to your disability; bonus, incentive compensation, profit sharing and commission payments; cost of sales and inventory; travel and entertainment expenses; income and excise taxes for you or your business; expenses covered by any similar insurance contract and expenses for any capital equipment purchased after the date of your disability.

Benefit and Expense Carry-Forward Feature: While you remain continuously disabled, unused benefits and unreimbursed expenses may carry forward to future months of continuous disability (subject to policy limits). This allows reimbursement in future months of expenses incurred in earlier months that exceeded the policy's benefit limit, as long as the total benefit amount and maximum benefit period limits have not been reached.

Partial Disability Benefit: You are partially disabled if, due to injury or sickness, you are able to perform some, but not all, of the substantial and material duties of your regular occupation; or you are able to perform all substantial and material duties, but for no more than 50% of the time you normally spent on your duties prior to your disability. You must be under the care of a physician. This benefit is payable for up to six months.

Policy Renewability and Premiums: Your coverage is noncancelable and guaranteed renewable to age 65 as long as the premium is paid on time.

Renewable For Life (Renewal Option): The policy can be continued beyond your age 65 if you are working at least 30 hours per week, you are responsible for business expenses, and you are not disabled at the time of your request. Benefits are limited after age 65 and are payable for limited periods.

Recurrent Periods of Disability: If you recover and then become disabled from the same cause or causes within six months of a prior disability, it is a continuation of the prior disability.

Conversion Option: If your needs change, after two years have passed, you may request conversion of this policy to an individual disability income insurance policy. You cannot be disabled at the time of the request or for six months prior. Certain limitations will apply to the new policy. (Optional riders cannot be converted to the new policy.)

Waiver of Premium Benefit: After the commencement date and while disability benefits are payable, we will waive premiums due. Once benefits are payable, we will refund any premiums due and paid since your disability began.

Presumptive Total Disability: If you permanently lose your hearing, speech, sight or the use of two limbs, we will pay the total disability benefit beginning from the day of loss.

Survivor Benefit: If you die while receiving total disability benefits, we will pay the owner or the owner's estate up to three times the base amount, but not more than any remaining maximum benefit. (This benefit is not available in some states.)

Cosmetic or Transplant Surgery: We will consider you as totally disabled if, more than six months after the policy is effective, you become totally disabled due to cosmetic or transplant surgery.

Cash or Accrual Method Available While Disabled: The cash or accrual accounting method, whichever you are using when you become disabled, will be used to determine your covered business expenses.

Salary Replacement Rider: This rider is added for certain eligible risks at no additional cost. The rider allows you to hire someone (other than a family member) to perform your duties and to have his or her salary included in covered expenses.

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The Business Protector

THE BUSINESS PROTECTOR — PRODUCT OVERVIEW						
Occupation Class		5A and 4A	3A	2A	A	B
Monthly Coverage	Maximum Issue	\$30,000	\$20,000	\$15,000	\$10,000	\$7,000
	Minimum	\$500				
Available Riders ¹		Future Purchase Option and Residual Disability Rider				
Benefit Limits Available		12, 18 or 24 times the Monthly Base Amount				
Commencement Dates Available		31st, 61st and 91st days of disability				
THE BUSINESS PROTECTOR — BASE POLICY BENEFITS						
Total Disability Benefit		Covered Expenses		Partial Disability Benefit		
Benefit and Expense Carry-Forward feature		Policy Renewability and Premiums		Renewable for Life (Renewal Option)		
Recurrent Periods of Disability		Conversion Option		Waiver of Premium		
Presumptive Total Disability		Survivor Benefit		Choice of Maximum Benefit Amount and Commencement Date		
Cosmetic or Transplant Surgery		Cash or Accrual Method				
Salary Replacement Rider ²		Available While Disabled				
THE BUSINESS PROTECTOR — OPTIONAL BENEFIT RIDERS ¹						
Future Purchase Option Benefit Rider (FPO)			Residual Disability Rider (RDR)			

Exclusions The following disabilities are excluded from coverage: Disability due to war or act of war, and during the first 90 days of disability due to pregnancy or childbirth. If a disability results from a pre-existing condition, benefits will be paid unless the condition is specifically excluded or was not disclosed on the application.

For a complete and up-to-date descriptions of the base policy benefits or optional benefit riders, please refer to the Individual Insurance Manual on Producers Online at www.standard.com/pol

Optional Riders¹

Residual Disability Benefit Rider: You will be residually disabled if, due to injury or sickness, you have at least a 20% loss of business income; you are under the care of a physician; and you are able to perform some but not all, of the substantial and material duties of your regular occupation or you lose time or effectiveness at your work. For the first six monthly payments, Eligible Expenses (used to determine the amount of benefit paid) will be at least 50% of the policy's base amount. If your loss-of-business income is 75% or more of your prior business income, we will pay the total disability benefit. We will pay the greater of the partial disability benefit or the residual disability benefit, but not both for the same period of disability. A

recovery benefit will be paid for a maximum of 12 months if, immediately after a disability for which you received policy benefits, you return to work for at least 30 hours per week in your regular occupation and are no longer under the care of a physician.

Future Purchase Option Rider: As your business grows, and as your expenses increase, this rider allows for the purchase of increased benefits at two year intervals, regardless of your health, subject to financial underwriting requirements. The first option amount may be doubled. Only one increase is allowed during a disability.

1. Additional optional riders may increase policy premiums. All benefits and riders are subject to the following considerations, which may result in the benefit or rider not being issued: the underwriting evaluation, underwriting considerations and reinsurance availability.

2. This rider is added for certain eligible risks at no additional cost. The rider allows you to hire someone (other than a family member) to perform your duties and to have his or her salary included in covered expenses.

The Business Equity Protector (Buy/Sell)

Summary of basic policy provisions

Total Disability: The Business Equity Protector pays benefits to assist in the funding of the purchase of your ownership interest in the business if you become totally disabled and are entitled to a buy-out under the terms of your buy/sell agreement. Under the policy you are considered totally disabled if, because of injury or sickness, you are: unable to perform the substantial and material duties of your regular occupation; under the care of a physician; and, not performing any work for the business. The physician's care requirement will be waived if further care would be of no benefit. Your regular occupation is your occupation at the beginning of the disability, and the work you do as your regular occupation must be the same work you do for the business.

Total Disability Benefit: The benefit for total disability becomes payable under the funding method selected on the later of:

- the commencement date. This may be 366, 541 or 731 days after the disability starts, as you select. (The 731-day period is not available in some states.), and
- the date a buy-out expense is owed to the insured under the buy/sell agreement which is in effect when the disability begins.

The policy must be in force when the disability begins. If the total benefit we pay is less than the policy's aggregate benefit limit, we will refund up to 12 months' premium based on the difference between the benefits paid and the aggregate benefit limit.

Once policy benefits become payable under the monthly or down payment funding methods, benefits will continue to be paid for total disability whether or not you remain totally disabled, if:

- amounts continue to be payable to you under the buy/sell agreement, and
- the policy benefit limits have not been exceeded. We will not pay more than the applicable percentage of policy benefit limits as described in the policy. Further, the total of all payments made under the policy may not exceed the lesser of the total buy/sell expense or the aggregate benefit limit.

If the disability starts after age 61, policy benefit limits will be reduced by 20% for each year beyond age 61. No benefits will be paid for disabilities starting after the policy anniversary following the insured's age 65 unless the Extended Benefit Rider is a part of the policy.

Waiver of Premium Benefit: Once policy benefits become payable, The Standard will waive any future premium due and refund any premium paid during the waiting period.

Legal/Accounting Fee Benefit: The Standard will reimburse the policyowner up to \$3,000 for reasonable legal and/or accounting fees owed by and paid by the owner to carry out the terms of the buy/sell agreement.

Policy Transferability and Convertibility: After your policy has been in force for two years, if no policy benefits have been paid, coverage can be transferred to a new owner and you may be insured under a similar policy with no medical evidence. Coverage may be transferred if you stop full-time employment

in the business, are under age 58, are not totally disabled and are working full-time in another business in which you own between a 10% and 90% share. Conversion of the policy to an individual disability policy is possible if your policy terminates because you become owner of more than 90% of the business prior to age 60. Conversion will result in an individual disability income policy with a limited benefit of up to \$1,000 per month, and a 24-month benefit period.

Policy Renewability/Premiums: Premiums for the Business Equity Protector cannot be changed while the policy is in force. The policy may be continued by timely payment of premiums until the earliest of:

- the policy anniversary following the insured's 65th birthday (the insured's 70th birthday if the Extended Benefit Option Rider is added to the base policy),
- the date the insured terminates active full-time employment with the business for any reason other than total disability,
- the date the buy/sell agreement terminates,
- the date the aggregate benefit limit is reached or all of the actual buy-out expense is paid,
- the date one person owns more than 90% of the business,
- the date of the insured's death, or
- the due date of any premium remaining unpaid at the end of its grace period.

The policy will end on the earliest of the above dates. However, benefit payments begun prior to the insured's death under monthly or down payment funding methods will continue as provided under the policy.

Optional Riders[†]

Extended Benefit Option Rider: This rider delays the reduction of policy benefits until age 65 and provides reduced coverage until the policy anniversary following the insured's age 70.

Future Buy-Out Expense Option Rider: This rider offers the owner an opportunity to periodically increase the buy/sell benefits of the policy to keep pace with business growth. No medical underwriting is required to effect increases; however, financial underwriting is required and the insured cannot be disabled at the time an increase is requested.

[†]Additional optional riders may increase policy premiums.

The Business Equity Protector

THE BUSINESS EQUITY PROTECTOR — MAXIMUM AVAILABLE BENEFITS ¹									
Occ Class	5A and 4A			3A and 2A			A and B		
Waiting Period	365 Days	540 Days	730 Days	365 Days	540 Days	730 Days	365 Days	540 Days	730 Days
THE BUSINESS EQUITY PROTECTOR — LUMP SUM									
Lump Sum	\$1,000,000	\$1,250,000	\$1,500,000	\$600,000	\$800,000	\$1,000,000	\$300,000	\$400,000	\$500,000
THE BUSINESS EQUITY PROTECTOR — TWO YEAR BENEFIT PERIOD									
Monthly Benefit	\$50,000	\$62,250	\$83,333	\$31,250	\$41,666	\$52,083	\$12,500	\$16,666	\$20,833
Aggregate ²	\$1,200,000	\$1,500,000	\$2,000,000	\$750,000	\$1,000,000	\$1,250,000	\$300,000	\$400,000	\$500,000
THE BUSINESS EQUITY PROTECTOR — THREE YEAR BENEFIT PERIOD									
Monthly Benefit	\$33,333	\$41,666	\$55,555	\$20,833	\$27,777	\$34,722	\$8,333	\$11,111	\$13,888
Aggregate	\$1,200,000	\$1,500,000	\$2,000,000	\$750,000	\$1,000,000	\$1,250,000	\$300,000	\$400,000	\$500,000
THE BUSINESS EQUITY PROTECTOR — FIVE YEAR BENEFIT PERIOD									
Monthly Benefit	\$20,000	\$25,000	\$33,333	\$12,500	\$16,666	\$20,833	\$5,000	\$6,666	\$8,833
Aggregate	\$1,200,000	\$1,500,000	\$2,000,000	\$750,000	\$1,000,000	\$1,250,000	\$300,000	\$400,000	\$500,000
Minimum Monthly Benefit	\$600								
Optional Riders ³	Extended Benefit Option Rider and Future Buy-Out Expense Option Rider								
THE BUSINESS EQUITY PROTECTOR — BASE POLICY BENEFITS									
Total Disability Benefit	Total Disability Benefit			Total Disability Benefit			Waiver of Premium Benefit		
Legal/Accounting Fee Benefit	Policy Transferability and Convertibility			Policy Renewability/Premium					
THE BUSINESS EQUITY PROTECTOR — OPTIONAL BENEFIT RIDERS ³									
Extended Benefit Option (EBO)				Future Buy-Out Expense Option (FBE)					

Exclusions: The following disabilities are excluded from receiving disability benefit payments: Disability due to war or act of war; disability caused by the insured committing assault or felony or participating in a riot; disability while the insured is confined to a penal institution; and disability from intentional self-inflicted injury or sickness. We also will not pay benefits for suspension or revocation of the insured's professional or occupational license or certification. If a disability results from a pre-existing condition, benefits will be paid unless the condition is specifically excluded or was not disclosed on the application.

For a complete and up-to-date descriptions of the base policy benefits or optional benefit riders, please refer to the Individual Insurance Manual on Producers Online at www.standard.com/pol.

1. Occasionally, certain amounts may be unavailable or limited because of reinsurance availability.

2. Aggregate is the maximum total Buy-Out benefit available under the Monthly benefit option or when combining Lump Sum and Monthly benefits under the Down payment option. Under the Down payment option, the maximum monthly benefit available is the difference between the Aggregate benefit applied for and the Lump Sum benefit requested, divided by the number of months in the monthly benefit period. For example, a class 4A risk applying for a 540 day waiting period with a 3 year benefit period applies for an Aggregate benefit of \$1,350,000 with a Lump Sum benefit of \$810,000. The monthly benefits are \$15,000 ($\$1,350,000 - \$810,000 = \$540,000$; $\$540,000 \div 36 \text{ months} = \$15,000$ per month).

3. Additional optional riders may increase policy premiums. All benefits and riders are subject to the following considerations, which may result in the benefit or rider not being issued: the underwriting evaluation, underwriting considerations and reinsurance availability.

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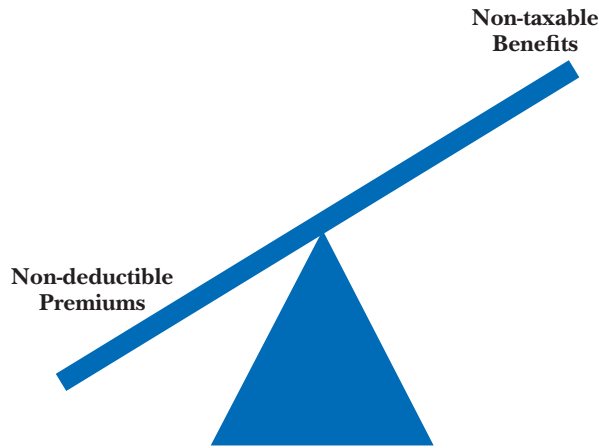
This product guide is not a contract. It provides only a brief summary of generic contract provisions and does not reflect exact contract language. Policy and rider provisions, and availability of certain benefits and riders, may vary by state. This product guide is intended as a general reference tool only. Always refer to the Individual Insurance Manual on Producers Online at www.standard.com/pol for the most complete and up-to-date information.

Taxation of Benefits¹

Individual Disability Plans (The Protector+)

While premiums paid for an individually purchased disability policy are not deductible, the benefits received are tax exempt.

Individual, Sole Proprietor, Partnership
and S Corporations²



Non-deductible, IRC Sec. 213 (d)(1)(c) 162, 262 and 265 (a)(1)
Non-taxable, IRC Sec. 104 (a)(3) Rev. Rul. 66-262 1966-2 C.B. 105
Rugby Productions, Inc. v. Commissioner, 100 TC 531 (1993)

Salary Continuation Plans (The Protector+)

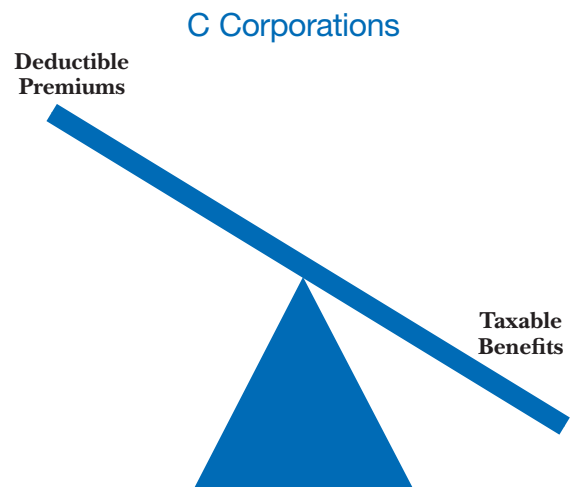
A salary continuation plan describes what the employer will do in the event of an employee's disability. To be effective the plan must be communicated to employees prior to the onset of disability, and must be authorized in a written company resolution or other appropriate documentation.

Internal Revenue Code Section 105 allows for salary continuation through an accident and health plan. Section 162 provides for the deduction of amounts contributed to the plan, and Section 106 provides that premiums paid into an insured plan will not be considered taxable income to a covered employee.

Salary continuation plans are generally funded by a combination of business earnings and disability income policies. The premiums are deductible when paid by the business on the behalf of employees who are covered by the salary continuation plan. The benefits are taxable to the employees.

C Corporations

Actively participating shareholder-employees are usually treated as employees in a C corporation for tax purposes. Therefore, the corporation generally may deduct disability premiums paid for coverage on shareholder and non-shareholder employees. The benefits are taxable to the employee.



Deductible premiums IRC Sec. 162 Reg. 1.162-10(a) and reported as income
Reg. 1.162-10(a)

Taxable benefits IRC. Sec. 105

1. This discussion is for the producer's general information only and is not intended to be a complete explanation of taxation aspects of disability insurance. The Standard cannot give legal advice to anyone, including producers and clients. See your tax advisor for assistance.
2. For federal income tax purposes, limited liability companies are generally treated as partnerships. S Corporation shareholder – employees who own more than 2% of the outstanding stock of the corporation will be treated like partners.

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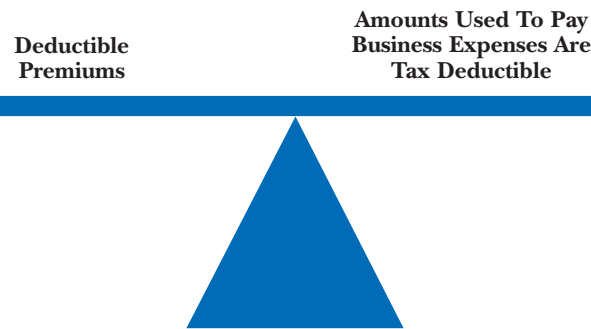
Taxation of Benefits¹

Business Overhead Expense Plans (The Business Protector)

Premiums paid for business overhead expense plans are considered tax deductible business expenses — regardless of whether the business is a C corporation, an S corporation, a partnership or a sole proprietorship.

Because these premiums are tax deductible, the benefits are considered income to the business and as such are included in gross income. Please remember, however, that the benefits are used to pay overhead expenses, which *are* tax deductible.

Business Overhead Expense

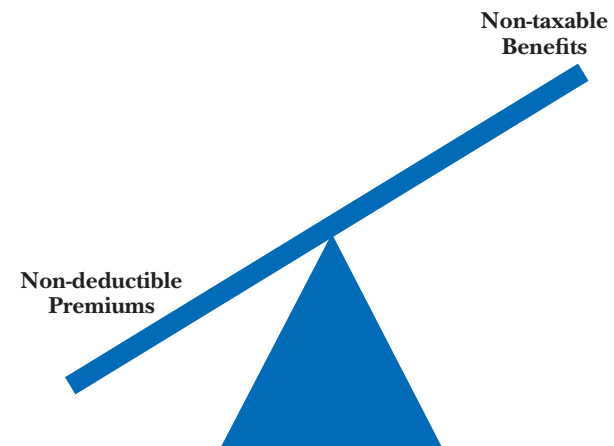


Deductible, Rev. Rul. 55-264, 1955-1 C.B. 11

Disability Buy-Out Plans (The Business Equity Protector)

Premiums paid for policies that are used to fund a disability buy-out plan are not deductible. However, the benefits are non-taxable. If the sale of the business interest causes the disabled business owner to receive more for the business share than the owner's original investment in that business share, the owner may have taxable gain, regardless of the source of funds used to make the purchase.

Partnership/Corporation: Entity and Cross Purchase



Non-deductible IRC Sec. 213 and 265 (a)(10)
Non-taxable, IRC Sec. 104 (a)(3)²
Castner Garage, Ltd. acq. Rev. Rul. 66-262 1966-2 C.B. 105

1. This discussion is for the producer's general information only and is not intended to be a complete explanation of taxation aspects of disability insurance. The Standard cannot give legal advice to anyone, including producers and clients. See your tax advisor for assistance.
2. Disabled business owner's receipt of benefits is treated as capital gains under both the entity purchase and cross purchase. In an entity purchase, the business must redeem all of the shareholder's stock, including any stock owned constructively, IRC Sec. 302 (b)(3).

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Notes



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