



New York Disability Benefits Law Plans

Rates and Commissions

The Standard Life Insurance Company of New York offers Disability Benefits Law (DBL)¹ plan designs that allow employers to meet New York State minimum requirements for coverage or to offer their employees enhanced benefits, such as a higher weekly maximum benefit.

To learn more about Disability Benefits Law from The Standard, contact the Employee Benefits Sales and Service Office for your area at 800.633.8575.

This product has exclusions, limitations, reductions of benefits and terms under which it may be continued in force or terminated. Please contact The Standard for additional information, including costs and complete details of coverage.

The Standard Life Insurance Company of New York
360 Hamilton Avenue, Suite 210
White Plains NY 10601

www.standard-ny.com

A subsidiary of StanCorp Financial Group, Inc.

GPNY0500-DBL-P
GPNY0500-DBL-ENHANCED

SNY 13366 (12/07)PR

DBL Rates

DBL-1 — Monthly Rates Paid Quarterly in Arrears

	Male Rates	Female Rates
10-49 covered employees	2.85	6.50

DBL-2 — Annual Rates Paid in Advance

	Male Rates	Female Rates
2-49 covered employees	29.40	67.85

Producer Commissions for DBL²

Annual Premium Range	Percent of Range
\$0 – \$5,000	20%
\$5,001 – \$40,000	15%
\$40,001 – \$200,000	7%
\$200,001 – \$250,000	3%
\$250,001 – \$500,000	1%
\$500,001 and over	.5%

For more information about our Disability Benefits Law plans — including enhanced DBL and rates for groups with more than 50 covered employees — contact the Employee Benefits Sales and Service Office for your area at 800.633.8575.

- 1 This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department.
- 2 This scale is designed for standalone DBL. Contact The Standard for other available commission scales when purchasing other lines of coverage. This commission scale is subject to change.

For producer use only. Not for use with the public.