Underwriting and Policy Issue

Second Chance Underwriting[SM]

Second Chance Underwriting Features

- Noncancelable Policy Rider
- Residual Disability Benefit (Protector Platinum)
- Residual Disability Rider (Protector+ in all states except California) Partial Disability Rider (in California)[1]
- 90, 180, 365-day Waiting Periods
- Available to All Occupation Classes
- Maximum 500% Premium Rating

Except with *Second Chance Underwriting*, The Standard does not normally consider coverage for applicants with any of the conditions listed on the next page, until a minimum of three to five years since the last diagnosis.

Second Chance Underwriting is not a streamlined approach to the application process. Instead, *Second Chance Underwriting* allows The Standard to consider offering coverage if the criteria below are met.

To be considered for *Second Chance Underwriting*:

a. All application questions must be answered accurately and completely. Full medical disclosure is required; and

b. The producer must request *Second Chance Underwriting* in the Producer Information Report.

If an application has previously been declined for one of the conditions listed on the next page, a new application may be submitted for *Second Chance Underwriting* within the parameters stated herein.

Eligibility: To be eligible for consideration under *Second Chance Underwriting* the applicant must meet the following criteria:

a. A period of at least one year from the last diagnosis must have passed before the date of application for *Second Chance Underwriting*;

b. Applicant's condition is stable and under good control;

c. Applicant has complied well, and on a regular basis, in following medical advice, treatment and follow-up with the attending physician;

d. Medical records do not indicate any attempted suicide or suicidal ideation;

e. Applicant is not self-prescribing medications or treatment;

f. Applicant is working full-time in his or her regular occupation, without limitations.

g. These are criteria for considering an offer of coverage. Any offer of coverage under *Second Chance Underwriting* is still subject to underwriting and may exclude certain conditions.

Effect on Other Benefits: for Protector Platinum[SM] policies using Second Chance Underwriting, the Automatic Increase Benefit is removed from the policy.

1. In California the Residual Disability Rider is called the Partial Disability Rider and is mandatory for all Protector+ policies. Partial Disability is included as a base benefit on Protector Platinum.

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Conditions: If all of the eligibility criteria are met, The Standard may consider applicants with the following conditions:

- **ADD/ADHD**
- **Addison's Disease**
- **Anxiety / Panic Disorders**
- **Arthritis**
- **Cancer** in remission
- **Cerebral Palsy**
- **Chronic Fatigue Syndrome –** Any offer of coverage will have exclusions for both Chronic Fatigue Syndrome and Mental Disorder/Substance Abuse.
- **Chronic Obstructive Pulmonary Disease (COPD)**
- **Crohn's Disease** – Applicants have normal weight, have followed the regular colonoscopy schedule as determined by their physicians and have no dysplasia
- **Depression** – Those diagnosed with severe depression, Bipolar Disorder, Manic Depressive, and/or attempted suicide will not be considered.
- **Diabetes –** Consideration will be given to all who meet the eligibility criteria at left.
  - **Type One Diabetes** (insulin dependent) maximum two-year benefit period and a minimum 180-day waiting period
  - **Type Two Diabetes**
- **Epilepsy**
- **Fibromyalgia –** Any offer for coverage will include exclusions for both Fibromyalgia and Mental Disorder/ Substance Abuse.
- **Hepatitis**
- **Hodgkin's Disease**
- **Idiopathic Thrombocytopenia**
- **Kidney transplant**
- **Latex allergy**
- **Lupus, Discoid**
- **Meniere's Disease**
- **Narcolepsy**
- **Obsessive Compulsive Disorder**
- **Obstructive Sleep Apnea** without cardiac arrythmias or disease, lung disease or disorders such as asthma and/ or chronic obstructive pulmonary disease
- **Osteomyelitis**
- **Overweight**
- **Pacemakers** with no sign of cardiovascular disease
- **Pancreatitis**
- **Poliomyelitis**
- **Psoriatic Arthritis / Ankylosing Spondylitis** with minimal symptoms
- **Restless Leg Syndrome**
- **Rheumatoid Arthritis** with no organ involvement. Maximum two-year benefit period
- **Sarcoidosis** with no extrapulmonary involvement
- **Spondylitis, Ankylosing**
- **Tuberculosis**
- **Ulcerative Colitis** – Applicants have followed the regular colonoscopy schedule as indicated by their physicians and exhibit no intestinal manifestations.

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Issue Age: 18-60

Available on Products:
Protector Platinum[SM] and The Protector+[SM]

Maximum Issue & Participation Limit:
$5000 of IDI with all carriers.

Benefit Periods: Two and five-year benefit periods available except as noted for some conditions.

Waiting Periods: 90, 180 and 365-day waiting periods available except as noted for some conditions.

Occupation Classes:
Available to all occupation classes.

Benefits Available:

- Noncancellable Rider
- Residual Disability Benefit
  (all states except California)
  Partial Disability (in California) [2]

Exclusions: Four exclusion maximum.

Premium rating: A maximum of 500% premium rating. Non-smoker rates are available for those who do not use tobacco in any form.

Discounts: Discounts are not available with *Second Chance Underwriting*.

Programs not Available:
Guarantee Issue, The Business Owner Upgrade and The Earned Income Enhancer are not available with *Second Chance Underwriting*.

Second Chance Underwriting is not a guarantee issue program. Coverage may be modified, rated, postponed or declined based on information received. Material MIB findings may require further underwriting. The benefit amount is subject to The Standard's minimum annual income requirements and currently published issue and participation limits, including other disability coverage in force.

2. In California the Residual Disability Rider is called the Partial Disability Rider and is mandatory for all Protector+ policies. Partial Disability is built into the base policy on Protector Platinum.