This letter offers regularly underwritten, Protector PlatinumSM or Protector+SM, and Guarantee Issue (optional) individual disability income insurance from The Standard.‡

While this is addressed to the occupation of an attorney (noted in red throughout). except for the text highlighted in blue which may only be used with attorneys or physicians, throughout the remainder of the text you may substitute another occupation for the red text if the occupation is listed in [The Protector SeriesSM Reference Product Guide](http://www.standard.com/di/forms/di/mkt/9251ref.pdf) Occupation Class Listing, and is not listed as “No”. Yellow highlighted text indicates optional text you may chose to omit*.*

[Salutation],

You probably already recognize that your most important asset is your ability to earn an income. You also likely insure your home, your car and maybe even your life. What have you done to protect the important income which makes everything else possible?

If you are an attorney who has long term disability insurance coverage (LTD), you might assume this is adequate coverage to protect your income. While LTD provides valuable benefits, did you know that typically LTD policies replace just 45% - 60% of predisability earnings?

What would happen to your lifestyle if you could not work due to a disabling illness or injury? How long could you or your family manage without your usual income? Did you know that just over 1 in four of today’s 20 year olds will become disabled before reaching age 67?[[1]](#footnote-1)

There are two important decisions I encourage you to make.

First, decide to protect your income by purchasing an individual disability income insurance policy, either as a stand-alone product or in addition to any LTD coverage you may already have. You will be glad you did.

Second, consider carefully your best choice in an insurance company, because you will be establishing a long-term relationship with that company. Is the company solid financially so you can count on it to be there when you need it? Does it offer the protection you need at a reasonable price? What kind of reputation does the company have? How will it treat you should you need to file a claim?

[I recommend individual disability income insurance from The Standard‡.

* You can trust The Standard, a recognized national leader in disability insurance.
* The Standard’s flagship individual disability income insurance products[[2]](#footnote-2) are well-suited to [>attorneys< OR >physicians<], with policy provisions allowing for professionally recognized specialties in [>law< OR >medicine<]. The people at The Standard are professional, knowledgeable and courteous. Their goal is to provide their customers with the kind of friendly, expert service they wish for themselves and their families. ]

OR I recommend individual disability income insurance from The Standard‡. This carrier is a recognized leader in disability insurance. What’s more, the people at The Standard are professional, knowledgeable and courteous. Their goal is to provide their customers with the kind of friendly, expert service they wish for themselves and their families.

Some additional items for your consideration are:

* Are you a high-income earner?The more you earn, the more coverage you may apply for.[[3]](#footnote-3)
* Are there several attorneys in your organization? Consider Guarantee Issue insurance with The Standard. Depending on the number of attorneys participating, a Guarantee Issue program can guarantee disability insurance coverage to attorneys in your organization who apply and qualify for coverage.1

The advantages of Guarantee Issue disability coverage are:

* There is no medical underwriting and limited financial underwriting required;
* Attorneys who might not otherwise qualify for individual disability insurance may apply and be eligible for this coverage;
* Premiums are substantially discounted.

Whether you apply individually or as part of a group under a Guarantee Issue program, I hope you recognize that there are many important reasons to consider this valuable protection. I will contact you soon to answer your questions.

Sincerely,

[Your name here][Your title here if required (see first page)][Your License number (for California only)]

1. Social Security Administration Basic Facts, July 26, 2013. [↑](#footnote-ref-1)
2. Protector PlatinumSM, or Protector+SM in states where Protector Platinum is not available. [↑](#footnote-ref-2)
3. 1 Subject to The Standard’s basic eligibility requirements and other conditions, including issue and participation limits.

These policies have exclusions and limitations, and terms under which the policies may be continued in force or discontinued. For costs and complete details of coverage contact >producer’s name< at >contact info< or The Standard at 800.247.6888 (800.378.6057 in New York). [↑](#footnote-ref-3)