

# Rules of Engagement

## For Producer Recruiting and Transfers



### Protecting Your Active Producers

The Standard protects your relationships with your active producers. An active producer is someone who has placed at least one policy or who has new business pending with The Standard within the previous 12 months.

The following are not considered new business:

- Future Purchase Option or Benefit Increase Rider exercises
- Additions to in force Guaranteed Standard Issue cases
- Purchases of GME Graduate Offer policies by existing GME In Program Offer resident or fellow policyowners

### Confirming Producers' Status With The Standard

When an agency recruits a producer to sell individual disability insurance with The Standard, the agency must confirm whether the producer has an active appointment. This must be done before the producer may conduct business with The Standard through that agency.

### Producers Who Are Already Active With The Standard

A request for a producer transfer is granted only when there is a written release from the producer's current agency. It is the producer's responsibility to secure the release.

The release must be received at The Standard's home office before or concurrent with contracting being submitted. Otherwise, the transfer will not be approved until 12 months after the effective date of the last piece of active business.

If an agency submits business from an active producer without obtaining a release, the business will be accepted. However, it will be allocated to the existing agency.



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## Producers Who Are Appointed With The Standard, but Not Active

Requests for producer transfers to new agencies are approved automatically if the effective date of the producer's last piece of active or pending business was more than 12 months earlier. The Standard will send a notification to the original agency.

## Producers Acquired by Other Producers

Mergers or acquisitions among producers will be considered on a case-by-case basis, based on the potential impact to our existing distribution.

## Compensation

Transfers that occur as the result of written release from a producer's current agency can never be for higher compensation (first-year and renewals) unless the transfer is to a preapproved group, e.g. a national account, that has a predetermined commission level.

Prior approval from The Standard is required for producers, general agents and sub-general agents with first-year commission of 70 points or more.