



The Protector SeriesSM Underwriting Guidelines

Revised as of March 31, 2010

Occupation classifications¹

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. The applicants must clearly specify what they do for a living — the duties of the job are relevant, not just the title.

Please 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 occupation.

Based upon the job title and duties listed on the application, a home office underwriter will then assign an occupation from Standard Insurance Company's occupation list to determine the appropriate occupation classification.

For a detailed description, see the occupation classifications in the Underwriting and Policy Issue section of the Individual Disability Insurance Manual or The Protector SeriesSM Product Guide, form 9251REF, at www.standard.com/di.

Class 5A

This class includes a number of professionals and select white-collar occupations. Preferential rates are available. Typical occupations are architects and attorneys.

Class 4P

This class is for physicians who do not perform any type of surgery or interventional procedures with some exceptions. These physician specialties include general practitioners, internists, family practice physicians, pediatricians, cardiologists, radiologists, gastroenterologists and dermatologists. Most dental specialties are also included in this occupation class.

Class 4A

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

The Protector+SM

Individual disability income insurance

The ProtectorSM

Individual disability income insurance
for California only

The Business ProtectorSM

Business overhead expense disability insurance

The Business Equity ProtectorSM

Business disability insurance to fund
a buy/sell agreement

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¹ Effective February 1, 2009, temporary changes apply for certain occupations. [See details.](#)

Class 3P

This class is for physicians who perform surgery or interventional procedures with some exceptions. These physician specialties include anesthesiologists, emergency room physicians, obstetricians, and surgeons. Non-specialty dentists are also included in this occupation class.

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, dental hygienist and technical workers are also included, along with some other categories of occupations. Examples are surveyors and many clerical employees.

Class A

This class includes manual workers who have no unusual occupational hazard such as hair stylists.

Class B

This class covers the most hazardous work that The Standard will insure for disability income insurance purposes. Examples are chiropractors, carpenters and mechanics. To see the complete occupation classifications list, please see The Protector SeriesSM Product Guide, form [9251REF](#).

Income documentation

Income documentation is required for all individual disability income insurance applications (except The Standard's Old Fashioned Underwriting^{SM 1} and Student/New Professional Programs). The documentation required depends on the nature of the applicant's income source.

The Standard reserves the right to 1) require additional financial information on any applications regardless of amount, if necessary to reach an underwriting decision or to secure reinsurance; 2) limit or modify the amount of insurance coverage offered regardless of earned income, other financial information or other insurance in force.

¹ Two years of tax returns are required for business owners applying for the Business Owner Upgrade under Old Fashioned Underwriting.

Income documentation for IDI

Entity	Documentation ¹ for			What Income Figure to Use	Employer - Paid Limits
	The Protector+ and The Protector ²	The Business Protector	The Business Equity Protector		
Students, Residents, New Professionals	Not Required	For new in private practice professionals, please contact your underwriter.	Not available	See Student/New Professional Guidelines in the Special Occupations Section for benefit limits	Not eligible for employer - paid limits.
Non - owner employee	Complete Form 1040 for most recent year including all schedules, W - 2's and 1099's of the proposed insured OR If income is from salary only, provide copy of paystub showing a minimum of six months of YTD income OR If 1099 income, complete 1040 to include related Schedule C	Not available	Not available	W - 2 box #5 labeled "Medicare Wages and Tips" OR Project year to date salary to determine annual income. Do not project commissions or bonuses. ³ OR 1099's report income from independent contractors. Most likely filed under a Schedule C, but may be reported as "other income"	May apply for employer - paid limits. ⁴ Independent contractors are not eligible for employer - paid limits.
Owner of Sole Proprietorship	Complete Form 1040 and Schedule C	Schedule C from personal tax return	Not available	Schedule C line #31	Not eligible for employer - paid limits.
C Corporation Owner	Complete 1040 and W - 2's of the proposed insured. Business Tax Form 1120 is required if 50%+ owner (non-medical occupations only)	Business tax form 1120	2 years' complete business tax returns	W - 2 box #5 labeled "Medicare Wages and Tips"	May apply for employer - paid limits. ⁴
S Corporation Owner	Complete 1040, W - 2's, and Schedule E OR Corporate Tax Return Form 1120S and Schedule K - 1 (1120S)	Business tax form 1120S	2 years' complete business tax returns	W - 2 box #5 plus Schedule E Nonpassive income, subtract Nonpassive loss, Section 179 Expense. ⁵ "Passive" may be counted as unearned income. OR Add 1120S line 7 (owner's share shown on W - 2) and K - 1 box number 1, subtract line 11	May apply for employer - paid limits if the proposed insured owns 2% or less of the business. ⁴
Partnership	Complete 1040, Partnership Form 1065, Schedule K - 1 (1065)	Business tax form 1065	2 years' complete business tax returns	Add K - 1 lines 1 and 4, subtract line 12	Not eligible for employer - paid limits.
LLC or LLP	The type of business tax return filed for the LLC or LLP will govern the documentation required.	See appropriate business entity above	2 years' complete business tax returns	Refer to the appropriate requirements above for regular corporations and partnerships.	See appropriate business entity above

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.

Two years of tax returns are required for business owners applying for the Business Owner Upgrade under Old Fashioned Underwriting.

¹ For some occupations, the occupation rating schedule in The Standard's Individual Disability Insurance Manual requires documentation of more than one year's earned income to qualify for an occupation classification. Examples include stockbrokers, real estate agents and insurance producers.

² The Protector is only available in California

³ For bonus or commission to be considered as income, at least two years' documentation is required.

⁴ To be eligible for employer-paid limits, the premium cannot be included in taxable income and the employee may not reimburse the employer for the premium.

⁵ Up to 20 percent of Section 179 depreciation can be added to the income to allow for an additional benefit of up to \$1,000 a month.

Business Owner Rewards ¹

The Business Owner Upgrade

The Business Owner Upgrade can improve a proposed insured's occupation class by one level. There are three criteria for an upgrade:

1. The business owner² 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 medical and dental occupations, veterinarians, podiatrists, chiropractors, long haul truck drivers and those occupations listed as NO in the Occupation Classifications Listing of The Protector Series Product Guide, Form 9251REF. The Business Owner Upgrade is available under Old Fashioned Underwriting.

Note: The upgrade option above applies to all products in The Protector Series. The upgrade can be reversed at underwriter discretion.

Policy owners of The Business Protector

Effective 3/4/2010, all new policy owners for The Business Protector business overhead expense disability insurance will receive an upgrade of one occupation class in addition to any increases under the Business Owner Upgrade. In addition, 5A occupations will receive a 10% discount off gender-distinct rates.³

¹ Effective February 1, 2009, temporary changes apply for certain occupations. [See details](#). Upgrades are subject to final approval by an underwriter from The Standard. The business must have been in operation for at least two years.

² For new business owners with documented expenses, up to \$10,000 in monthly benefits is available for The Business Protector.SM

³ Discounts cannot be combined. Only one discount per policy. Current multi-life and association discount rules remain in effect. For specific examples of how this would work, please see the Individual Disability Insurance Manual.

The Earned Income Enhancer

The Standard recognizes that earned income may not accurately reflect the amount of income a business owner needs to protect. To help, we offer the Earned Income Enhancer.

The Earned Income Enhancer enables many business owners to qualify for up to \$2,000 more in additional monthly coverage (within Issue and Participation limits) than might otherwise be available. There are two criteria for the enhancement:

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.

To determine the amount of coverage available with the Earned Income Enhancer, use the calculation below:

Earned Income	x 120% =	Amount of Earned Income Used to Determine Coverage
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The amount of additional coverage cannot be greater than \$2,000 and the total coverage must fall within the Issue and Participation limits for that occupation.

3. The Earned Income Enhancer is not available under Old Fashioned Underwriting or to medical and dental occupations, podiatrists, chiropractors, long haul truck drivers and those occupations listed as NO in the Occupation Classifications Listing.

Note: Use of the Earned Income Enhancer can be reversed at underwriter discretion.

Applications

Traditional application

Applications for individual disability insurance must include a complete medical history portion (Part II of the application). Applications without a complete medical history portion of the application will not be accepted into home office underwriting.

The application form should 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 Standard's home office within 30 business days of the application date or they will be returned to the producer.

TeleApplications

TeleApplications (TeleApp) is a process which allows producers to skip the lengthy medical questions of the traditional disability insurance application. With TeleApp, medical questions normally asked by the producer are handled via phone interview by licensed medical professionals.

To use the TeleApp process print the online IDI application packet and remove pages 4 and 5 from the DIAPP form. You must ask the discussion topic questions and submit the discussion topic form with the TeleApp. The Standard's home office will then schedule the interviews. The Interviews will not be ordered for TeleApplications until the discussion topic questions are answered and submitted with the application.

How to access an application

At www.standard.com/di navigate to Forms and choose New Business and then the IDI Application Packet for your state.

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. This information is gathered by the producer during the application process.

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 the evaluation of both the possibility of disability and the likelihood of recovery.

NonMedical and Medical Requirements

The Standard has a single set of medical underwriting requirements for both TeleApp and the Traditional application process. These are minimum requirements, and underwriting may require additional medical exams and testing, in their discretion, for any application. The medical underwriting requirements are listed on the next page:

Medical Underwriting Requirements			
Amount¹	Age		
	18-40	41-50	51-60
\$0-2,499	0	0	0
\$2,500-3,500	1	2	2
\$3,501-5,000	1	2	2
\$5,001-10,000	2	2	2
\$10,001 or more	2	2	3

Medical Underwriting Requirements definitions:

0 = No medical requirements needed

1 = Urine HIV testing

2 = Blood profile, Home Office Specimen, mini-exam (height, weight, pulse, blood pressure)

3 = Mini-exam, blood profile, HOS, EKG

Note: Medical exams and testing are not required under Old Fashioned Underwriting. TeleApp is now available under Old Fashioned Underwriting.

Note: For those employed in the following health care occupations, a blood profile and Home Office Specimen (HOS) are required for any amount:

- emergency medical technicians
- dental hygienists
- dentists
- dialysis technicians
- others performing invasive procedures or drawing blood
- paramedics
- physician assistants
- physicians (MD and DO)
- podiatrists
- registered nurses
- surgical assistants

An examination and EKG is not necessary unless required for the issue age and the amount applied for.²

Approved Paramedical Service Providers

The Standard’s preferred vendor to provide paramedic services for your individual disability insurance applicants is Superior Mobile Medics. Lab One processes the lab tests.

¹ The amount of monthly indemnity with The Standard, either in force or applied for in the last three years. This includes Supplemental Social Insurance benefits, The Business Protector, The Business Equity Protector, The Protector and The Protector+. Disregard amounts provided by all other benefits and riders. For The Business Equity Protector, divide any lump sum by 36 and add in the monthly benefits.

² Underwriting has the discretion to order medical requirements, regardless of the amount applied for.

Old Fashioned UnderwritingSM

Old Fashioned Underwriting is a streamlined approach to underwriting with:

- no medical exams,
- no physician statements,
- no personal history interviews, and
- no income documentation¹ (except for business owners applying for the Business Owner Upgrade²).

The Protector+SM and The ProtectorSM ³

- Up to \$5,000 monthly benefit.
- Maximum issue limit is \$5,000⁴ including SSI and FPO.
- Available to ages 18-60.
- Available to all occupation classes.
- All waiting periods available.
- All benefit periods available.⁵
- Discounts for associations and multi-life cases.
- The Business Owner Upgrade⁶ is available.

Available Riders include:

- Noncancelable Rider.
- Residual Disability Rider.
- Catastrophic Disability Benefit Rider⁷ available if there is a 1:1 ratio to benefit.
- Own Occupation Rider.⁸
- Supplemental Social Insurance (SSI) Rider.
- Future Purchase Option (FPO) Rider.
- Indexed Cost of Living (ICOL) Rider.

¹ Effective February 1, 2009, temporary changes apply for certain occupations. [See details.](#)

² Past two years' tax returns required.

³ The Protector+ is not available in California. The Protector is available in California only.

⁴ Based on The Standard's minimum annual income requirements and currently published issue and participation limits. Maximum participation is \$6,500 of fully underwritten coverage with other individual disability insurance carriers.

⁵ The benefit period for business owners in their first two years of business may be limited to five years. Business owners who have been in business for more than two years, or occupations listed in the Students and New Professionals section of The Protector Series Product Guide, may apply for a longer benefit period.

⁶ Must be in business for at least two years. See the Business Owner Upgrade section for more information.

⁷ Not available for The Protector.

⁸ Available to occupation classes that normally qualify.

The Business ProtectorSM

- Maximum issue limit is \$5,000 including FPO.¹
- Available to ages 18 - 60.
- Available to all occupation classes.
- All waiting periods available.
- All benefit periods available.
- Discounts available for associations and multi - life cases.
- The Business Owner Upgrade² is available for most occupations.

Available Riders include:

- Residual Disability Rider.³
- Future Purchase Option (FPO) Rider.

Old Fashioned Underwriting Guidelines

1. Business owners must be in business for at least one year to qualify for Old Fashioned Underwriting on individual disability income insurance unless the occupation is listed in the Student/New Professionals section of [The Protector Series Product Guide](#).
2. In order to initiate the Old Fashioned Underwriting process, Old Fashioned Underwriting must be indicated on the Producer Information Report in the application.
3. The Business Overhead Expense Insurance Application Supplement, form 2967, is required for The Business Protector.
4. Available for new individual disability insurance business only (no contract changes).
5. If an applicant is offered modified, rated, postponed or declined coverage under this program, the applicant may elect to have The Standard obtain additional requirements to allow for the possibility of a better offer for coverage. In this event, the original offer for coverage will no longer be available regardless of the outcome of additional underwriting.
6. Material MIB findings may require further underwriting.
7. When FPO coverage purchased with Old Fashioned Underwriting is later exercised it is subject to financial verification.
8. FPO is not available with The Protector+ or The Protector to those over age 45, or with The Business Protector to those over age 48.

¹ The benefit period for business owners in their first two years of business may be limited to five years. Business owners who have been in business for more than two years, or occupations listed in the Students and New Professionals section of The Protector Series Product Guide, may apply for a longer benefit period.

² Must be in business for at least two years. See the Business Owner Upgrade section for more information.

³ This rider is termed "Partial Disability Rider" for The Business Protector in California.

9. Old Fashioned Underwriting is not available to those who have:
- a. been rated, modified, postponed, declined or issued non-medical individual disability coverage (including guarantee standard issue) by The Standard, or any other company, in the past ten years.
 - b. recently or concurrently submitted an application for The Business Equity ProtectorSM.
10. The Earned Income Enhancer is not available.

Second Chance UnderwritingSM for The Protector+SM and The ProtectorSM

At The Standard, we believe your hard-to-place customers deserve a second chance. We are pleased to offer Second Chance Underwriting.

Applicants must meet the following criteria¹ to be eligible for Second Chance Underwriting

- A period of at least one year from the last diagnosis must have passed before applicants are eligible to apply.
- The applicant's conditions are stable and under good control.
- The applicant has complied well, and on a regular basis, in following medical advice, treatment and follow-up with the attending physician.
- Medical records do not indicate any attempted suicide or suicidal ideation.
- The applicant is not self-prescribing medications or treatment.
- The applicant is working full time in his or her regular occupation, without limitations.

Features available:

- Two and five-year benefit periods.
- 90, 180 and 365-day elimination periods.
- Noncancelable Rider.
- Residual Rider.
- All occupation classes.
- To issue ages 18-60.
- The maximum issue and participation is \$5,000 of IDI with all carriers.
- There is a maximum of 400% extra premium rating in addition to standard rates.
- Non-smoker rates are available for those who do not use tobacco in any form.

¹ 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.

Please note:

Full medical disclosure is required, and there is a four-exclusion maximum. Second Chance Underwriting is not available with guarantee issue cases.

Except with Second Chance Underwriting, The Standard does not normally consider coverage for applicants with any of the conditions listed on the following page, until a minimum of three to five years since diagnosis. Unlike Old Fashioned UnderwritingSM, 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 required criteria are met.

Discounts, Old Fashioned Underwriting, the Business Owner Upgrade and the Earned Income Enhancer are not available with Second Chance Underwriting.

Some of the conditions The Standard may consider if the above criteria are met:

- **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 criteria on the previous page.
 - **Type One Diabetes** (insulin dependent) maximum two-year benefit period and a minimum 180-day elimination period.
 - **Type Two Diabetes.**
- **Epilepsy**
- **Fibromyalgia** Any offer for coverage will include exclusions for both Fibromyalgia and Mental Disorder/Substance Abuse.
- **Hepatitis**
- **Hodgkins' Disease**
- **Idiopathic Thrombocytopenia**
- **Kidney transplant**

- **Latex allergy**
- **Lupus, Discoid**
- **Meniere's Disease**
- **Narcolepsy**
- **Obsessive Compulsive Disorder**
- **Obstructive Sleep Apnea** without cardiac arrhythmias 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 extra-intestinal manifestations.

Issue and participation limits I ^{1,2}

Maximum benefit amounts in relation to income for individual disability income insurance

Annual Earned Income ³	Monthly Earned Income	Individual Disability Income Coverage ONLY					
		Individual Insurance Paid by Employee			Individual Insurance Paid by Employer		
		Base Indemnity	SSI ⁴	Total Indemnity	Base Indemnity	SSI ⁴	Total Indemnity
\$15,000	\$1,250	\$360	\$650	\$1,010	\$450	\$650	\$1,100
\$20,000	\$1,667	\$570	\$750	\$1,320	\$710	\$750	\$1,460
\$24,000	\$2,000	\$780	\$780	\$1,560	\$950	\$780	\$1,730
\$25,000	\$2,083	\$820	\$790	\$1,610	\$1,010	\$790	\$1,800
\$30,000	\$2,500	\$1,070	\$830	\$1,900	\$1,310	\$830	\$2,140
\$35,000	\$2,917	\$1,300	\$870	\$2,170	\$1,610	\$870	\$2,480
\$40,000	\$3,333	\$1,520	\$910	\$2,430	\$1,900	\$910	\$2,810
\$45,000	\$3,750	\$1,730	\$950	\$2,680	\$2,190	\$950	\$3,140
\$50,000	\$4,167	\$1,920	\$1,000	\$2,920	\$2,460	\$1,000	\$3,460
\$55,000	\$4,583	\$2,110	\$1,040	\$3,150	\$2,730	\$1,040	\$3,770
\$60,000	\$5,000	\$2,290	\$1,080	\$3,370	\$3,000	\$1,080	\$4,080
\$65,000	\$5,417	\$2,510	\$1,110	\$3,620	\$3,270	\$1,110	\$4,380
\$70,000	\$5,833	\$2,740	\$1,140	\$3,880	\$3,550	\$1,140	\$4,690
\$75,000	\$6,250	\$2,910	\$1,170	\$4,080	\$3,810	\$1,170	\$4,980
\$80,000	\$6,667	\$3,070	\$1,200	\$4,270	\$4,070	\$1,200	\$5,270
\$85,000	\$7,083	\$3,270	\$1,200	\$4,470	\$4,360	\$1,200	\$5,560
\$90,000	\$7,500	\$3,460	\$1,200	\$4,660	\$4,650	\$1,200	\$5,850
\$95,000	\$7,917	\$3,670	\$1,200	\$4,870	\$4,940	\$1,200	\$6,140
\$100,000	\$8,333	\$3,880	\$1,200	\$5,080	\$5,220	\$1,200	\$6,420
\$120,000	\$10,000	\$4,740	\$1,200	\$5,940	\$6,320	\$1,200	\$7,520
\$140,000	\$11,667	\$5,450	\$1,200	\$6,650	\$7,450	\$1,200	\$8,650
\$160,000	\$13,333	\$6,270	\$1,200	\$7,470	\$8,510	\$1,200	\$9,710
\$180,000	\$15,000	\$7,170	\$1,200	\$8,370	\$9,580	\$1,200	\$10,780
\$200,000	\$16,667	\$8,070	\$1,200	\$9,270	\$10,640	\$1,200	\$11,840
\$225,000	\$18,750	\$9,180	\$1,200	\$10,380	\$12,025	\$1,200	\$13,225
\$250,000	\$20,833	\$10,280	\$1,200	\$11,480	\$13,470	\$1,200	\$14,670
\$275,000	\$22,917	\$11,270	\$1,200	\$12,470	\$13,800	\$1,200	\$15,000 ⁵
\$300,000	\$25,000	\$12,080	\$1,200	\$13,280	\$13,800	\$1,200	\$15,000 ⁵
\$325,000	\$27,083	\$12,830	\$1,200	\$14,030	\$13,800	\$1,200	\$15,000 ⁵
\$350,000	\$29,167	\$13,800	\$1,200	\$15,000 ⁵	\$13,800	\$1,200	\$15,000 ⁵
\$375,000	\$31,250	\$13,800	\$1,200	\$15,000 ⁵	\$13,800	\$1,200	\$15,000 ⁵
\$400,000	\$33,333	\$13,800	\$1,200	\$15,000 ⁵	\$13,800	\$1,200	\$15,000 ⁵
\$425,000	\$35,417	\$13,800	\$1,200	\$15,000 ⁵	\$13,800	\$1,200	\$15,000 ⁵
\$450,000	\$37,500	\$13,800	\$1,200	\$15,000 ⁵	\$13,800	\$1,200	\$15,000 ⁵
\$475,000	\$39,583	\$13,800	\$1,200	\$15,000 ⁵	\$13,800	\$1,200	\$15,000 ⁵
\$500,000	\$41,667	\$13,800	\$1,200	\$15,000 ⁵	\$13,800	\$1,200	\$15,000 ⁵

¹ Effective February 1, 2009, temporary changes apply for certain occupations. See details.

² The individual coverage portion may not exceed individual maximum issue and participation limits by occupation class. With Old Fashioned Underwriting, the maximum issue is \$5,000, including any SSI and FPO, and the maximum participation is \$6,500 of fully underwritten coverage with other individual disability insurance carriers.

³ The minimum insurable annual earned income is \$15,000 except in California where the minimum insurable annual earned income is \$24,000.

⁴ For 3A, 3P, 4A, 4P 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.

⁵ Select occupation classes participating with another carrier may have participation limit up to \$20,000.

Issue and participation limits II ^{1,2}

Maximum benefit amounts in relation to income for individual disability income insurance when combined with employer-paid group LTD

Annual Earned Income ³	Monthly Earned Income	Maximum Benefit Amounts in Relation to Income							
		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	Indiv. Benefit	Group Benefit	Indiv. Benefit	Group Benefit	Indiv. Benefit	Group Benefit	Indiv. Benefit
\$15,000	\$1,250	\$750	\$330	\$833	\$250	\$750	\$350	\$833	\$270
\$20,000	\$1,667	\$1,000	\$420	\$1,111	\$320	\$1,000	\$460	\$1,111	\$350
\$24,000	\$2,000	\$1,200	\$480	\$1,333	\$360	\$1,200	\$530	\$1,333	\$400
\$25,000	\$2,083	\$1,250	\$500	\$1,389	\$370	\$1,250	\$550	\$1,389	\$420
\$30,000	\$2,500	\$1,500	\$570	\$1,667	\$420	\$1,500	\$640	\$1,667	\$480
\$35,000	\$2,917	\$1,750	\$640	\$1,945	\$470	\$1,750	\$730	\$1,945	\$540
\$40,000	\$3,333	\$2,000	\$700	\$2,222	\$510	\$2,000	\$810	\$2,222	\$590
\$45,000	\$3,750	\$2,250	\$760	\$2,500	\$550	\$2,250	\$890	\$2,500	\$640
\$50,000	\$4,167	\$2,500	\$810	\$2,778	\$580	\$2,500	\$960	\$2,778	\$690
\$55,000	\$4,583	\$2,750	\$860	\$3,055	\$600	\$2,750	\$1,020	\$3,055	\$720
\$60,000	\$5,000	\$3,000	\$900	\$3,334	\$620	\$3,000	\$1,080	\$3,334	\$750
\$65,000	\$5,417	\$3,250	\$990	\$3,612	\$690	\$3,250	\$1,130	\$3,612	\$770
\$70,000	\$5,833	\$3,500	\$1,060	\$3,889	\$740	\$3,500	\$1,250	\$3,889	\$870
\$75,000	\$6,250	\$3,750	\$1,170	\$4,167	\$830	\$3,750	\$1,360	\$4,167	\$950
\$80,000	\$6,667	\$4,000	\$1,290	\$4,445	\$930	\$4,000	\$1,470	\$4,445	\$1,030
\$85,000	\$7,083	\$4,250	\$1,420	\$4,722	\$1,040	\$4,250	\$1,570	\$4,722	\$1,100
\$90,000	\$7,500	\$4,500	\$1,550	\$5,000	\$1,150	\$4,500	\$1,670	\$5,000	\$1,170
\$95,000	\$7,917	\$4,750	\$1,680	\$5,278	\$1,260	\$4,750	\$1,780	\$5,278	\$1,260
\$100,000	\$8,333	\$5,000	\$1,800	\$5,556	\$1,360	\$5,000	\$1,880	\$5,556	\$1,330
\$120,000	\$10,000	\$6,000	\$2,250	\$6,667	\$1,720	\$6,000	\$2,360	\$6,667	\$1,700
\$140,000	\$11,667	\$7,000	\$2,870	\$7,778	\$2,270	\$7,000	\$2,830	\$7,778	\$2,060
\$160,000	\$13,333	\$8,000	\$3,160	\$8,889	\$2,480	\$8,000	\$3,190	\$8,889	\$2,310
\$180,000	\$15,000	\$9,000	\$3,260	\$10,001	\$2,480	\$9,000	\$3,470	\$10,001	\$2,470
\$200,000	\$16,667	\$10,000	\$3,360	\$11,112	\$2,480	\$10,000	\$3,770	\$11,112	\$2,660
\$225,000	\$18,750	\$11,250	\$3,580	\$12,500	\$2,600	\$11,250	\$4,210	\$12,500	\$2,960
\$250,000	\$20,833	\$12,500	\$3,960	\$13,889	\$2,880	\$12,500	\$4,880	\$13,889	\$3,500
\$275,000	\$22,917	\$13,750	\$4,140	\$15,000	\$3,160	\$13,750	\$5,270	\$15,000	\$4,020
\$300,000	\$25,000	\$15,000	\$4,190	\$15,000	\$4,190	\$15,000	\$5,420	\$15,000	\$5,420
\$325,000	\$27,083	\$15,000	\$4,770	\$15,000	\$4,770	\$15,000	\$6,810	\$15,000	\$6,810
\$350,000	\$29,167	\$15,000	\$5,000	\$15,000	\$5,000	\$15,000	\$8,200	\$15,000	\$8,200
\$375,000	\$31,250	\$15,000	\$5,840	\$15,000	\$5,840	\$15,000	\$9,680	\$15,000	\$9,680
\$400,000	\$33,333	\$15,000	\$6,850	\$15,000	\$6,850	\$15,000	\$11,210	\$15,000	\$11,210
\$425,000	\$35,417	\$15,000	\$7,980	\$15,000	\$7,980	\$15,000	\$12,700	\$15,000	\$12,700
\$450,000	\$37,500	\$15,000	\$9,110	\$15,000	\$9,110	\$15,000	\$13,750	\$15,000	\$13,750
\$475,000	\$39,583	\$15,000	\$10,410	\$15,000	\$10,410	\$15,000	\$13,750	\$15,000	\$13,750
\$500,000	\$41,667	\$15,000	\$11,800	\$15,000	\$11,800	\$15,000	\$13,750	\$15,000	\$13,750
\$550,000	\$45,833	\$15,000	\$13,750	\$15,000	\$13,750	\$15,000	\$13,750	\$15,000	\$13,750

¹ Effective February 1, 2009, temporary changes apply for certain occupations. [See details.](#)

² 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, please call your underwriter at The Standard. Assumes maximum benefit under the group plan is \$15,000.

³ The minimum insurable annual earned income is \$15,000. In California the minimum insurable annual earned income is \$24,000.

Issue and Participation Limits

for Individual Disability Income Insurance (continued)

The Standard's IDI issue and participation limits allow for additional coverage when combined with another carrier's IDI. These limits can be found on pages 6 and 10.

Please refer to the chart below to determine the amount of income required to participate at this level.

Annual Earned Income	Monthly Earned Income	Maximum participation with other carriers' IDI ¹	
		Individual Insurance Paid by	
		Employee	Employer
\$250,000	\$20,833	\$11,480	\$14,670
\$275,000	\$22,917	\$12,470	\$15,875
\$300,000	\$25,000	\$13,280	\$16,800
\$325,000	\$27,083	\$14,030	\$17,005
\$350,000	\$29,167	\$15,050	\$17,040
\$375,000	\$31,250	\$15,390	\$17,090
\$400,000	\$33,333	\$16,100	\$17,770
\$425,000	\$35,417	\$16,845	\$18,630
\$450,000	\$37,500	\$17,630	\$19,540
\$475,000	\$39,583	\$18,425	\$20,000
\$500,000	\$41,667	\$19,170	\$20,000
\$525,000	\$43,750	\$19,628	\$20,000
\$550,000	\$45,833	\$20,000	\$20,000
\$575,000	\$47,917	\$20,000	\$20,000
\$600,000	\$50,000	\$20,000	\$20,000

¹ Effective February 1, 2009, temporary changes apply for certain occupations. [See details.](#)

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 rating.

Standard Rates		Rating in Percentages					
Height	Weight	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 two-year maximum benefit period.

Premium Mode Factors

Fractional premiums must be determined from annual premiums. Each fractional premium is a percentage of the annual premium. The appropriate mode factors are as follows:

Semiannual = .516
 Quarterly = .265
 Special Monthly = .0875

Premium Discounts

Multi-Life Discount

The following chart illustrates discounts for placing multi-life disability insurance policies.

Multi-life Discount			
Product	Lives	Pricing	Discount
The Protector+ and The Protector ¹	3 ³ or more	Gender Neutral	10%
The Business Protector ²	3 or more	Gender Distinct ⁴	10%

¹ The Protector is available in California only.

³ Two or more in Ohio.

² Availability of discounts may vary by state.

⁴ All Montana policies are issued as gender-neutral.

To qualify for the multi-life discount, three or more IDI applications requesting multi-life rates must be received within a period of twelve months.

When three or more applications are received at the same time, each is issued with gender-neutral rates and the multi-life discount. When less than three applications are received, they will initially be issued with gender-distinct rates and without the multi-life discount.

Once The Standard receives the third application, accompanied by a notice identifying the names and policy numbers of the prior two policies as part of a multi-life group, the previously placed policies will receive the multi-life discount and gender-neutral pricing effective on the policy's next month anniversary.

Guarantee Issue Discount for The Protector+ and The Protector

Premiums are discounted 15% for voluntary GI cases, and 20% for mandatory GI cases from The Standard's gender-neutral-rates.

Please see the GI Guidelines, forms [10437MGSI](#) and [10437VGSI](#), or The Protector Series Product Guide, form [9251REF](#), for more information.

GI is not available to MDs, DOs or with Old Fashioned Underwriting.

Resident/Hospital Discount

A producer must have a resident/hospital letter of confirmation approved by The Standard underwriting department before solicitation can begin. For instructions, follow the Association Guidelines in the Individual Disability Insurance Manual located at www.standard.com/di.

Our rules for resident/hospital discounts are limited to internships, students and residency programs as these cases are not eligible for the multi-life discount.

Association Discount

The following chart illustrates discounts for approved association disability insurance policies.

All associations must be approved by The Standard before solicitation can begin. Our guidelines limit which associations may be eligible for this discount. Association discounts are available to all occupation classes.

The Standard requires the producer to submit a signed letter of confirmation by an authorized officer of the proposed association, a completed application and a marketing plan.

To receive approval from The Standard's home office, the association must:

- have at least 100 members;
- specifically acknowledge The Standard's contract;
- be at the state, county or local level;
- consist of persons having the same occupation;
- have a constitution and by-laws; and
- have been in existence for at least two years

Association Discount

Product	Lives	Pricing	Discount
The Protector+ and The Protector ¹	3 ³ or more	Gender Neutral	10%
The Business Protector ²	3 or more	Gender Distinct ⁴	10%

¹ The Protector is available in California only.

³ Two or more in Ohio.

² Availability of discounts may vary by state.

⁴ All Montana policies are issued as gender-neutral.

The association must have been formed for the purpose of promoting the profession and not for the purpose of obtaining insurance for its members. Associations connected solely with the place of employment, national associations, chambers of commerce, and ethnic, social, fraternal or alumni groups are not eligible.

Three newly issued lives with a total minimum annual premium of \$3,600 are red to initiate the discount.

A complete description of association requirements is located in the online Individual Insurance Manual, in the Underwriting and Policy Issue section under Premium Discount and in the Association Discount Guidelines section.

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

www.standard.com/di

B123, B128, B130, B152

The Protector SeriesSM
Underwriting Guidelines
8735 (3/31/10)