Reset

Standard Insurance Company
Individual Disability Insurance
1100 SW Sixth Ave Portland, OR 97204-1093

Individual Disability Insurance Request for Proposal

Return Proposal to (complete one)	Check One ☐ Summary/Premium Pages Only ☐ Entire Proposal	
Fax _____	Date of Request	Need Proposal By (Date/Time)
Email _____		
Producer Name	Producer Address	
Agency	Phone	

Client Information

Prospect Name	Prospect's State	
Date of Birth[1]	☐ Male ☐ Female	Nicotine User? ☐ Yes ☐ No
Occupation and Duties (Explain)		Expected Occupation Class
Type of Business/Industry	Earned Income[2] (per year) $	Bonus Income (if any) for each of prior 3 years $
Comments if special underwriting conditions exist (use separate sheet if more space is needed)		

Proposal assumes good health with appropriate height and weight. All final decisions about applications are contingent upon complete financial and medical underwriting. Contract types, riders benefit periods and waiting periods are subject to state availability. For more information, visit www.standard.com/di. or call 800.992.4446. Occupation classification information is provided in the following pages of this form. Occupation assignment is subject to underwriter review and change.

Contract Type

Premium paid by ☐ Employer ☐ Employee

Choice of Contract (check one)

- ☐ Platinum Advantage – (Available to all occupation classes)
- ☐ Protector Platinum℠ – (Available to all occupation classes)
- ☐ Protector Essential℠ – Guaranteed Renewable for all occupation classes
- ☐ Business Overhead Protector℠ – Overhead Expense – Available with 12, 18 or 24 multiplier for 5A, 4A, 3A, 2A, A, B
- ☐ Business Equity Protector℠ – DI Buy/Sell – Call agency for case review and illustration for 5A, 4A, 3A, 2A, A, B

Waiting Period[3] (check one)

☐ 30 Days ☐ 60 Days ☐ 90 Days
☐ 180 Days ☐ 365 Days ☐ 540 Days ☐ 730 Days

Benefit Period[4] (check one)

☐ Platinum Advantage	☐ 2 Years	☐ 5 Years	☐ 10 Years	☐ To Age 65	☐ To Age 67
☐ Protector Platinum	☐ 2 Years	☐ 5 Years	☐ 10 Years	☐ To Age 65	☐ To Age 67
☐ Protector Essential	☐ 2 Years	☐ 5 Years	☐ To Age 66/67		
☐ Business Overhead Protector	☐ 1 Year	☐ 1½ Years	☐ 2 Years		
☐ Business Equity Protector	☐ 2 Years	☐ 3 Years	☐ 5 Years	☐ Lump Sum	

Benefit Amount $ _____ or ☐ Maximum Available

[1] Maximum issue age for Protector Platinum and Platinum Advantage is age 64. All others age 60.
[2] Earned income: For business owners, use net income after business expenses, before taxes. For non-owner employees, earned income is gross income. (Refer to the Income Documentation section on the last page.)
[3] Not all waiting periods available on all products in all states.
[4] Available benefit periods may vary based on issue age and occupation class.

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Contract Type (continued)

Residual Disability Rider[5] (partial earnings loss) ☐ Yes ☐ No
☐ Short-Term ☐ Basic ☐ Enhanced

Future Purchase Option Rider (Only available with Protector Platinum and Protector Essential)
☐ Yes ☐ No If yes $ _____ or ☐ Maximum Available

Business Equity Protector Extended Benefit Option Rider ☐ Yes ☐ No

Indexed Cost of Living Benefit Rider[6] (ICOL), if available ☐ Yes ☐ No If yes ☐ 3% ☐ 6%

Noncancelable Rider (Available with Platinum Advantage and Protector Platinum) ☐ Yes ☐ No

Own Occ Rider ☐ Yes ☐ No

Catastrophic Benefit Rider (Not available on Business Equity Protector or Business Overhead Protector) if available
☐ Yes ☐ No If yes $ _____ or ☐ Maximum Available

Student Loan Rider (Available with Platinum Advantage for Physicians and Dentists only)
☐ Min $500 ☐ Max $2,000

Additional Considerations

Is there existing group LTD? ☐ Yes ☐ No If Yes, percentage of Income Replaced _____% Group Cap $_____

Paid by ☐ Employer ☐ Employee Benefit amount or percentage paid by employer $ _____; or _____%

Individual Disability coverage in force Amount $ _____ Paid by ☐ Employer ☐ Employee

Amount of in force individual coverage issued by The Standard $_____

Amount of individual insurance being replaced $ _____

Business Owner? ☐ Yes ☐ No

Has business been profitable for last two years? ☐ Yes ☐ No Percentage of business owned _____%

Number of years this percentage has been owned _____ Type of business entity _____

Average number of full-time employees over last 12 months_____
(Convert part-time employees to fractional full-time employees)

Self-employed in home/residence? ☐ Yes ☐ No If yes, percentage of time spent working in home/residence _____%

Discount[7,8] ☐ Yes ☐ No If yes, check one ☐ Employer Based Multi-Life ☐ Residency Multi-Life
The following discounts are available only on Protector Platinum and Platinum Advantage.
☐ Multi-Product ☐ Business Owner

[5]The Residual Disability Rider is called the Partial Disability Rider in California. A Partial Disability Benefit is built into the base of all Protector Platinum policies. The Residual Disability Rider is always used with Protector Essential. The Residual Disability Rider is not available with Business Equity Protector.
[6]The ICOL Benefit is not available with the 2-year benefit period.
[7]Please see The Standard's Online Reference Product Guide.
[8]No discounts available with Protector Essential.

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Occupational Duties

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. It is important that the applicant clearly specifies what he or she does for a living. The duties of the job are relevant, not only the title. 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.

Applicants for disability insurance are divided into occupation classes for underwriting purposes. Classifications are assigned based on the risk factors of the work and the ease with which an insured person could return to work. A complete list of occupation classifications can be found in The Standard’s illustration software, or in the online Product Guide (form SI 9251REF). Contact your underwriter at The Standard if you need assistance.

Occupational Classes

Class 5A
This class includes a number of select professionals and executives working in an office environment. Typical occupations are architects and attorneys.

Class 5P (only with Platinum Advantage)
This class includes medical professionals who do not perform surgery or interventional procedures. Typical occupations include pharmacists and family practice physicians. Occupations in this class may be classified as 4P or 4A for other products.

Class 4A
This class also includes a number of professionals in office occupations. Typical occupations include mortgage bankers and school principals.

Class 4P
This class is for most medical professionals who do not perform surgery or interventional procedures. Examples include neurologists, cardiologists and radiologists.

Class 4S (only with Platinum Advantage)
This class is for physicians who perform surgery or interventional procedures, with a few exceptions. Occupations in this class may be classified as 4P, 4A, or 3A for other products.

Class 3A
This class includes most professionals, including technical and managerial occupations that do not qualify for class 4A. In most cases these are office-only positions with a high degree of stability and responsibility.

Class 3P
This class is for physicians with higher-risk practices. Examples are anesthesiologists, emergency room physicians and orthopedic surgeons.

Class 3D (only with Platinum Advantage)
This class is for dentists. It includes general dentists and all dental specialties.

Class 2A
This class includes supervisors of various occupations who do not perform manual labor. Certain skilled clerical and technical workers are also included, such as court reporters and surveyors.

Class 2P
This class is for health care providers performing more strenuous manual duties. Examples are registered nurses and podiatrists.

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

Class B
This class covers the most hazardous work that The Standard will insure for disability income insurance purposes. Examples are carpenters and mechanics.

Refer to the Special Occupations Section of the online Product Guide (SI 9251REF) for Government Workers, Students & New Professionals, Entertainment Industry, Agriculture, Insurance Producers and those working in the home/residence.

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