

Proposed Insured (In this application, "you" and "your" mean the proposed insured unless otherwise specified.)

Full Name (First, Middle, Last)		Gender	Social Security Number	
Home Address		City	State	ZIP
Birth Date	Email Address			
Are you a U.S. citizen or permanent resident? <input type="checkbox"/> Yes <input type="checkbox"/> No	If No, Country of Citizenship	Visa Type and No.		Expiration Date

Disability Income Coverage Applied For

Basic Monthly Benefit \$ _____ Benefit Period _____ Waiting Period _____ days
 Occupation Class _____ Premium Mode: EFT: Monthly Quarterly Semi-Annual Annual
 Direct Bill: Quarterly Semi-Annual Annual

Pre-existing Conditions Limitation: 3/12
 Mental Disorder/Substance Abuse Limitation

Additional Benefits
 Residual Disability (select one): Enhanced Residual Basic Residual
 Indexed Cost of Living: 3% Catastrophic Disability* \$ _____
 Own Occupation Noncancelable
 Benefit Increase
 Student Loan Benefit: Maximum Monthly Benefit \$ _____ Rider Period: 10 Years 15 Years
 (If selected please answer questions 8 – 10 below.)

*Include the appropriate Application Supplement.

General Information About Your GME Program

Program Name		Expected Completion Date of Current Program		
Program Address		City	State	ZIP
Current Specialty or Sub-specialty (Include professional designation, or degree)			Current Post Graduate Year (PGY)	

Please answer Yes or No to questions 1 – 4

	Yes/No
1. Have you been declined or postponed for individual disability insurance coverage in the last 7 years?..... If Yes, please explain: _____	_____
2. Have you filed a claim for or received any disability insurance benefits or Workers' Compensation benefits in the last 12 months?..... If Yes, please explain: _____	_____
3. For the period of time starting 180 days prior to and including the date of this application: Have you been continuously at work on a full-time basis; and during that time have you been performing all the duties of your occupation without limitation due to an injury or sickness? (Full-time means at least 30 hours per week.) If No, please explain: _____	_____
4. Within the last 12 months, have you used tobacco or nicotine in any form, including: cigarettes, cigar, pipe, vapor, smokeless, gum, or the patch?.....	_____

**Other Coverage: Explain all Yes answers in the table below.
 Do not include the disability insurance you are applying for with this application.**

	Yes/No
5. Is there any other individual disability insurance currently in force or pending on you?	_____
6. Is there any Group Long Term Disability (LTD) insurance currently in force or pending on you?	_____
7. Have you applied for any disability insurance in the last 12 months?.....	_____
Company or Source	Type of coverage*
Monthly amount	Benefit Period
Waiting Period	Will this coverage be replaced or reduced? Yes or No
*Use type codes: I - individual; G - group; X - association; OE - overhead expense; O - other	

If the Student Loan Benefit was selected: please answer questions 8 - 10 below:

	Yes/No
8. Total student loan obligation outstanding: \$ _____	
9. Is your student loan(s) a legally binding loan agreement(s) that:	
a. Establishes your personal obligation to repay the loan(s) in monthly installments over a period of time?	_____
b. Is secured from a bank or lending institution in the United States, or from a U.S. federal, state, or local program?	_____
c. Was obtained for the sole purpose of paying education expenses?.....	_____
d. Is separate and distinct from any other loans or obligations you may have with the same or any other lender?	_____
10. Is there any other disability insurance for your student loan(s) currently in force or pending on you? If yes, please provide details below.	_____
Company Name	Status - Inforce or Pending
Monthly Benefit Amount	Will this coverage be replaced or reduced? Yes or No

Standard Insurance Company (Standard) is committed to maintaining the confidentiality of your personal information. In order to offer and administer insurance products, Standard must obtain and review a certain amount and type of personal information about you. In general, we may seek information about your age, occupation, income and finances. This personal information is obtained and disclosed by us in order to evaluate your insurability and determine appropriate premium rates; to support our normal business practices; and to provide quality service in administering policies.

Sources of Information

You and your application for insurance are our primary sources of personal information. We, or our insurance representative, may call you for a personal history interview (PHI) to obtain supplementary information or to confirm information you provide on the application. With your written authorization, we may also collect or verify personal information by contacting: insurance producers, insurance or reinsurance companies, and the MIB, LLC. (see below); employers, and personal and business associates.

Disclosure of Information

In the course of conducting our business, there are circumstances in which we may disclose to others the information we collect about you. These disclosures are only made with your authorization, or as permitted or required by law. Such disclosures may be to the MIB, LLC., reinsurers; organizations that perform services or functions on our behalf or to serve you, and to regulatory, law enforcement and governmental authorities. Standard or its reinsurers may also release information in its file to other insurance companies to whom you have applied or may apply for life or health insurance or to whom a claim for benefits may be submitted. When information is disclosed to another party to perform services or functions on our behalf, we expect them to adhere to procedures and practices that maintain the confidentiality of your personal information, to use the information only for the limited purpose for which it was shared, and to abide by all applicable federal and state privacy laws.

Review and Correction of Information

In general, you have a right to learn the nature and substance of any personal information about you in our files. You also have a right to obtain a copy of that information, subject to limited restrictions. To access information about you, send a signed, written request to the address at the top of this page. If you believe that any information about you is inaccurate, you may notify us in writing of any correction, amendment, or deletion that you believe should be made. We will carefully review your request and, where appropriate, make the necessary change.

MIB, LLC.

Standard, or its reinsurers, may make a brief report to the MIB, LLC. MIB, LLC. is a not-for-profit membership organization of insurance companies that operates an information exchange on behalf of its members. If you apply to another MIB member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, MIB, upon request, will supply the company with the information in its file. At your request, MIB will arrange disclosure of any information it may have in your file. If you question the accuracy of the information in MIB's file, you may contact MIB and seek correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of MIB's information office is 50 Braintree Hill Park, Suite 400, Braintree, Massachusetts 02184-8734. The telephone number is 866-692-6901. Information for consumers about MIB, LLC. may be obtained on its website at www.mib.com.

Additional Information

We hope this information helps you understand how and why we obtain information about you. To obtain a more detailed explanation of your rights and our information practices, please contact Standard Insurance Company, Individual Disability Insurance Underwriting, 1100 SW Sixth Ave., Portland, OR 97204-1093.

STANDARD INSURANCE COMPANY
Home Office: P.O. Box 711, Portland, Oregon 97207
800-247-6888

INSURED: _____

POLICY NUMBER: _____

**INDIVIDUAL DISABILITY INCOME INSURANCE
OUTLINE OF COVERAGE
FOR POLICY B180(9/17)MT**

READ YOUR POLICY CAREFULLY

This outline of coverage provides a very brief description of the important features of your policy. This is not the insurance contract and only the actual policy provisions will control. The policy itself sets forth, in detail, the rights and obligations of both you and Standard Insurance Company. It is, therefore, important that you **READ YOUR POLICY CAREFULLY!**

DISABILITY INCOME INSURANCE COVERAGE

Disability income insurance is designed to provide, to persons insured, coverage for disabilities resulting from a covered accidental injury or sickness, subject to any limitations set forth in the policy. Coverage is not provided for basic hospital, basic medical-surgical, or major medical expenses.

Date _____

Sales Producer _____

Address _____

Telephone _____

POLICY BENEFITS

Disability Benefits are the monthly benefit payment(s) for Total Disability. Benefits begin on the Commencement Date. The Commencement Date is the next day immediately following completion of the the Benefit Waiting Period.

The **Benefit Waiting Period** is the period, measured from the first day of your Disability, throughout which you must be Disabled before Disability Benefits become payable. The Benefit Waiting Period is shown on the Policy Data page.

The **Maximum Benefit Period** is the maximum period of time we will pay benefits for any one Disability.

Commencement Date: The _____ Day of Disability

Basic Monthly Benefit: \$ _____

Maximum Benefit Period: _____

BENEFIT FOR TOTAL DISABILITY – You will be eligible for a Disability Benefit during your Total Disability. The Disability Benefit payable each month will equal the Basic Monthly Benefit.

Total Disability/Totally Disabled means that, due to your Injury or Sickness:

- you are unable to perform the Substantial and Material Duties of your Regular Occupation; and
- you are not engaged in any other job or occupation for wage or profit; and
- you are receiving Regular Medical Care from one or more Physician(s) appropriate for the Injury or Sickness. This Regular Medical Care requirement will be waived when we receive written proof, satisfactory to us, that further care would be of no benefit to you.

Regular Occupation means the occupation or occupations which you are regularly engaged in at the time your Disability begins.

If you are a physician or dentist and have limited your Regular Occupation to the performance of the Substantial And Material Duties of a single specialty recognized by the American Board of Medical Specialties (ABMS) or American Osteopathic Association Bureau of Osteopathic Specialists (AOABOS) or American Dental Association (ADA), then that specialty will be deemed your Regular Occupation.

BENEFIT FOR PRESUMPTIVE DISABILITY – We will consider you to be Totally Disabled if, after the Policy Effective Date, your Injury or Sickness first occurs while the policy is in force and causes you to totally and permanently lose one of the following: speech; hearing in both ears not restorable by hearing aids; sight in both eyes; use of both hands; use of both feet; or use of one hand and one foot. There is no Benefit Waiting Period if you become Presumptively Disabled.

REHABILITATION PROGRAM – While you are Disabled, you may participate in a Rehabilitation Program to help you prepare for your return to full time work. Your participation in the program is voluntary. We will pay the agreed upon costs of the Program and periodically review your progress. We will continue to pay the agreed upon costs for as long as we determine the Rehabilitation Program is meeting the mutually agreed upon objectives.

PREMIUM WAIVER BENEFIT – We will waive all premiums due under the policy while Disability Benefits {or Recovery Benefits} are payable. After completion of the Benefit Waiting Period, we will refund to the Owner any premium due and paid after the date your Disability began.

FAMILY CARE BENEFIT – We will pay a Family Care Benefit while:

- you are working at least 20% fewer hours in order to care for your Family Member while he or she has a Serious Health Condition; and
- your Monthly Earnings is at least 20% less than your Predisability Earnings due to that reduction in hours worked; and
- you are not Disabled; and
- no other benefit is payable under the policy.

Family Member means your parent, child (including an adopted child and stepchild), spouse, Domestic Partner, and child of your Domestic Partner.

Serious Health Condition means that due to your Family Member’s Injury or Sickness, he or she:

- is receiving inpatient care in a hospital, hospice or residential medical care facility;
- requires Substantial Supervision for his or her health or safety due to Severe Cognitive Impairment;
- is unable to safely and completely perform two or more Activities Of Daily Living without assistance; or
- is terminally ill with a condition that is reasonably expected to result in death within 12 months.

For a Family Care Benefit to be payable, the Serious Health Condition must be caused by an Injury or Sickness that first occurs after the Policy Effective Date and before the Termination Date. The Benefit Waiting Period is measured from the day the Serious Health Condition begins. The maximum amount of Family Care Benefit we will pay for all claims and all Family Members is limited to a total amount equal to six times the Basic Monthly Benefit.

The amount of Family Care Benefit we will pay each month will depend on your Monthly Earnings. If your Monthly Earnings is:

- less than 20% of your Predisability Earnings, the benefit amount will equal the Basic Monthly Benefit.
- 20% to 80% of your Predisability Earnings, the benefit amount will equal:

$$\frac{\text{your Predisability Earnings} - \text{your Monthly Earnings}}{\text{your Predisability Earnings}} \times \text{the Basic Monthly Benefit}$$

- more than 80% of your Predisability Earnings, no Family Care Benefit is payable.

If a Family Member dies while the Family Care Benefit is being paid, the Family Care Benefit will end as of the date of death. Premiums will not be waived while the Family Care Benefit is paid.

SURVIVOR BENEFIT – We will pay a benefit to a survivor (Survivor Benefit) if you die while Disability Benefits are payable under this policy. The amount of the Survivor Benefit will equal three times the Basic Monthly Benefit. The Owner may designate a payee, or change a previously named payee, to receive the Survivor Benefit.

EXCLUSIONS AND LIMITATIONS

EXCLUSIONS FROM COVERAGE

We will not pay benefits for:

- disability caused or contributed to by war, declared or undeclared, or any act or incident of war, or which resulted from military training, military action or military conflict while you are on active duty in the military service;
- disability caused or contributed to by your: (a) committing or attempting to commit a felony; (b) being engaged in an illegal occupation; or (c) actively participating in a violent disorder or riot;
- disability while you are confined for any reason to a penal or correctional institution;
- intentionally self-inflicted injury; or
- any condition we have excluded by name or specific description in an endorsement attached to and made part of the policy.

If during the first two years the policy is in force, we find that any answer in your application is misstated, incorrect or incomplete: we may rescind the policy or deny a claim for Disability starting within the two-year period.

LIMITATION FOR RESIDENCE OUTSIDE THE UNITED STATES AND CANADA – Payment of Disability Benefits is limited to an aggregate total of 12 months of benefits for each period of continuous Disability while you reside outside of the United States or Canada.

SUSPENSION DURING MILITARY SERVICE – If you enter active military service of any nation or international authority, or a reserve component of the armed forces of the United States for a period of at least 90 days, you may suspend the policy by providing us with a written request. While the policy is suspended, no premiums are due and you have no coverage under the policy.

POLICY RENEWABILITY

GUARANTEED RENEWABLE – If all required premiums are paid, the policy is guaranteed renewable to the Termination Date. We cannot change any part of the policy, except its premium, until the Termination Date. We can change the premium rates only: (1) after the policy has been in force for three years; and (2) if the change applies to all policies with like benefits insuring the same Risk Class. We will not increase the premium more often than once during any 12-consecutive-month period, except as allowed by state law. The policy ends on the Termination Date, except as provided by the Renewal Option (below).

The Termination Date is shown on the Policy Data page. If you are under age 65 when we issue the policy, the Termination Date will be the Policy Anniversary on or next following your 65th or 67th birthday. If you are age 65 or older when we issue the policy, the Termination Date first Policy Anniversary.

RENEWAL OPTION – If you are not Disabled, Disability coverage may be continued beyond the Termination Date. Coverage will be for Total Disability only. There will be a limited benefit period. You must be actively and regularly employed for at least 30 hours per week. We may change premium rates.

PREMIUMS – Premiums may be paid under any of these modes: annual, semi-annual, or quarterly. We may allow for payment under a special monthly mode. The special mode premium is paid through your bank. There is a 31-day grace period for all premiums due except the first.

The annual premium for the policy is \$ _____. If premiums are payable under a different mode, the premium for that mode is:

Special Monthly Quarterly Semi-Annual \$ _____

Also included, if checked, are the following riders:

<u>TITLE</u>	<u>PREMIUM</u>	<u>THIS RIDER OR ENDORSEMENT:</u>
____ Indexed Cost Of Living Benefit Rider	\$ _____	Provides a Cost of Living Adjustment to the Basic Monthly Benefit, compounded each year for a Disability continuing more than one year.
____ Own Occupation Rider	\$ _____	Allows you to be considered Totally Disabled if, due to injury or sickness, you are unable to perform the duties of your Regular Occupation, even though you may be working in another gainful occupation.

<p>___ Enhanced Residual Disability Benefit Rider</p>	<p>\$ _____</p>	<p>Provides that you are Residually Disabled if, during the Benefit Waiting Period, you are not Totally Disabled and are working, but you have a Loss Of Duties, or a Loss Of Time, or a Loss Of Income, as defined in the rider. After the Benefit Waiting Period, a monthly Disability Benefit for Residual Disability is payable if you are not Totally Disabled and are working, and you have a Loss Of Income.</p>
<p>___ Basic Residual Disability Rider</p>	<p>\$ _____</p>	<p>Provides a Disability Benefit for Residual Disability if you are not Totally Disabled and are working and you have a Loss Of Income as defined in the rider.</p>
<p>___ Short Term Residual Disability Benefit Rider</p>	<p>\$ _____</p>	<p>Provides a Disability Benefit for Residual Disability for up to 6 months if you are not Totally Disabled and are working, but you are not able to do all of the duties of your Regular Occupation, or you are able to do all the duties but for no more than half the time. A Loss Of Income is also required.</p>
<p>___ Noncancelable Policy Rider</p>	<p>Premium included in base policy premium.</p>	<p>Changes the policy to noncancelable and guaranteed renewable. Premium rates cannot change.</p>
<p>___ Catastrophic Disability Benefit Rider</p>	<p>\$ _____</p>	<p>Pays an additional monthly benefit if you become Catastrophically Disabled, as defined in the rider.</p>
<p>___ Benefit Increase Rider</p>	<p>\$ 0</p>	<p>Provides the option to purchase additional coverage at three-year intervals without having to provide medical information. Application is required and is subject to financial underwriting.</p>
<p>___ Automatic Increase Benefit Rider</p>	<p>\$ 0</p>	<p>Provides Automatic Increases to the policy's Basic Monthly Benefit each year during a 6-year Increase Period, without evidence of insurability.</p>

____ Student Loan Rider

\$ _____

Provides monthly reimbursement, up to a stated maximum amount, for student loan payments you make while you are Totally Disabled during the term of the rider.

DEFINITIONS

These definitions apply to both the policy and this outline of coverage. Other terms are defined in the policy.

Disability/Disabled means that you are Totally Disabled.

Injury means an accidental bodily injury which is sustained after the Policy Effective Date and while the policy is in force.

Owner means the owner of the policy.

Policy Anniversary means the anniversary of the Policy Effective Date occurring each year the policy remains in force.

Predisability Earnings means the greater of (1) your highest average Monthly Earnings for any consecutive 12 months in the last 24 months before the date your Disability or your Family Member's Serious Health Condition began; or (2) your Annual Earnings for any two full tax years within the three full tax years preceding the date your Disability or your Family Member's Serious Health Condition began, divided by 24.

Regular Medical Care means the appropriate medical treatment for your Injury or Sickness, based on prevailing medical standards. Regular Medical Care includes compliance with appropriate medical treatments recommended by the Physician(s) providing care for your Injury or Sickness.

Sickness means an illness or disease which first manifests itself after the Policy Effective Date and while the policy is in force. Sickness includes Complications of Pregnancy as diagnosed by a Physician.

Substantial And Material Duties means the usual and customary duties that are generally performed and essential to your Regular Occupation.

Termination Date means the date the policy ends, unless it ended earlier. This date is shown on the Policy Data page.

we/us/our mean Standard Insurance Company.

you/your mean the Insured.

THIS OUTLINE OF COVERAGE IS ONLY A SUMMARY OF THE COVERAGE PROVIDED BY THE POLICY. THIS OUTLINE IS NOT THE CONTRACT AND IS NOT PART OF IT. SEE THE POLICY FOR THE ACTUAL CONTRACT PROVISIONS.