

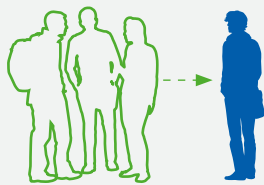


Welcome to The Standard

Individual Disability Insurance to Protect Client Income

The Standard is Securian's income protection source. You can secure grid credits, qualify your contract, and increase your earning potential by matching your clients with The Standard's high-quality, flexible income protection products.

Why Is Income Protection Important?



One of four 20-year-olds will become disabled before age 67.¹



Approximately 90 percent of disabilities are caused by illnesses, not accidents.²



Every seven seconds, someone in the U.S. suffers an illness, injury or accident that will keep them out of work for more than one month.³

What You Need to Know



click here to
Get a Quote



click here to
Learn More About Fully Underwritten Income Protection



click here to
Learn More About Income Protection Offered at the Workplace



click here to
Visit standard.com

1 Social Security Administration Fact Sheet, 2019

2 Council for Disability Awareness 2013 Long-Term Disability Claims Review

3 Council for Disability Awareness — America's Disability Counter, accessed September 2017



The Standard's Platinum Advantage Offers Strong Core Benefits. Plus Options to Fit Your Clients' Needs.

Platinum Advantage Marketing Materials for Clients

The following marketing materials are available in printed form. Order these on standard.com.

Brochures

- [Platinum Advantage Consumer Brochure – SI 18575](#)
- [Platinum Advantage GSI Overview Employer Brochure – SI 16655-ADV](#)
- [Non-Compact States Platinum Advantage Consumer Brochure – 19496 SI/SNY](#)
- [Non-Compact States Platinum Advantage GSI Overview Employer Brochure – 19497 SI/SNY](#)

Annotated Sample Policies

- [Platinum Advantage Annotated Sample Policy – SI 18468](#)
- [Platinum Advantage GSI Annotated Sample Policy – SI 18469](#)
- [Non-Compact States Platinum Advantage Annotated Sample Policy – SI 19332](#)
- [Non-Compact States Platinum Advantage GSI Annotated Sample Policy – SI 19331](#)
- [New York Platinum Advantage Annotated Sample Policy – SNY 19814](#)
- [New York Platinum Advantage GSI Annotated Sample Policy – SNY 19813](#)

Send these marketing materials electronically. Or download and print them.

- [Platinum Advantage Introduction Flyer – 19165 SI/SNY](#)
- [Platinum Advantage Introduction Flyer for Medical Professionals – 19165-MED SI/SNY](#)
- [Platinum Advantage Introduction Flyer for Dentists – 19165-DEN SI/SNY](#)
- [Platinum Advantage Introduction Flyer for Veterinarians – 19165-VET SI/SNY](#)
- [Family Care Benefit Flyer – SI 19154](#)
- [Student Loan Rider Flyer – SI 19112](#)

Platinum Advantage Materials for Advisors

These materials provide more detail on riders and benefits to help you fully understand the product.

- [Platinum Advantage Residual Rider Comparison Flyer – 19519 SI/SNY](#)
- [Benefit Increase Rider Flyer – 18312 SI/SNY](#)
- [IDI Premium Discounts Flyer – 18015 SI/SNY](#)
- [The Standard's IDI Online Product Reference Guide, Platinum Advantage Section – 9251REF SI/SNY](#)

Business Product Marketing Materials for Clients

The Standard's Business Protection products can help fund buy-sell agreements or cover operational expenses if the business owner is unable to work due to sickness or injury.

- [Business Overhead Protector Policy Summary – SI 1008](#)
- [Business Overhead Protector Policy Summary for California – SI 1008CA](#)
- [Business Equity Protector Policy Summary – SI 1062](#)
- [Business Equity Protector Sample Policy for California – SI 1060CA](#)

Advisor Resources for Doing Business With The Standard

- [Income Documentation Requirements Flyer – 14162 SI/SNY](#)
- [Medical Underwriting Requirements Flyer – 12244 SI/SNY](#)
- [DocFast Key Advantages Flyer – 18275 SI/SNY](#)
- [Simplified Underwriting Flyer – 16250 SI/SNY](#)
- [TeleApp – What to Expect Flyer – 16459 SI/SNY](#)
- [TeleApp Producer Instructions Flyer – 16501 SI/SNY](#)
- [Exclusions Explained Flyer – 17467 SI/SNY](#)
- [The Standard's IDI Online Reference Product Guide – 9251-REF SI/SNY](#)

The guide covers many topics, such as:

Product Details	Underwriting	Other
• Platinum Advantage	• Medical Underwriting	• Issue & Participation Limits
• Protector Platinum (CA only)	• Financial Underwriting	• Premium Discounts
• Protector Essential (CA only)	• Simplified Underwriting	• Business Owner Rewards
• Business Equity Protector	• TeleApp	• Policy Effective Dates
• Business Overhead Protector	• Build Chart	• Applications
• Guaranteed Standard Issue	• Ineligible Conditions	• Taxation of Benefits



Partner With The Standard to Protect Your Clients' Income.

Call on our Securian support team for help with selling income protection.

DIHelp@standard.com or 800.992.4446, Option 6

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