

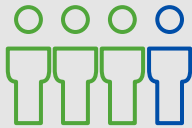
# Welcome to The Standard



## Individual Disability Insurance to Protect Client Income

The Standard is your income protection source. Make sure your clients' incomes are protected — 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.<sup>1</sup>



**Approximately 90% of disabilities** are caused by illnesses, not accidents.<sup>2</sup>



**Every seven seconds, someone in the United States suffers** an illness, injury or accident that will keep them out of work for more than one month.<sup>3</sup>

### 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, 2021

2 Council for Disability Awareness 2014 Long-Term Disability Claims Review

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

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Not for use with consumers.

Standard Insurance Company | The Standard Life Insurance Company of New York | [standard.com/di](http://standard.com/di)

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 333 Westchester Avenue, West Building, Suite 300, White Plains, New York. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.

# 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](http://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](#)
- [Electronic Medical Questionnaire Getting Started Interactive Consumer Brochure – SI 23304](#)

### 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 Producers

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 Product Guide, Platinum Advantage Section – 9251 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.

### Brochures

- [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](#)

## Producer Resources for Doing Business With The Standard

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

- [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](#)
- [Electronic Medical Questionnaire Starting Guide – SI 23301](#)
- [Launch Electronic Medical Questionnaire – SI 23427](#)
- [Exclusions Explained Flyer – 17467 SI/SNY](#)
- [The Standard's IDI Product Guide, Platinum Advantage Section – 9251 SI/SNY](#)

This guide covers many topics, such as:

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