

# Earn the Extra Advantage

## Don't miss out on your Platinum Advantage bonus!



Your success at selling disability income protection products deserves recognition.

Introducing the Platinum Advantage Producer Bonus Program for fully underwritten plans.

As a high-volume producer, you may already be on your way to earning this extra advantage. The program pays you bonuses in the form of renewal commission and service fees, based on sales thresholds.

There are two bonus levels to reward you.

While this new bonus is payable only on fully underwritten Platinum Advantage, you achieve the thresholds with all fully underwritten products from The Standard.

| How to Qualify   | Renewal Bonus Payouts                                       |  |
|--|---|--|
| First-year premium on all fully underwritten products* | Platinum Advantage bonus percentage in renewal years 2-10** | Platinum Advantage bonus percentage in service fee years 11+** |
| \$50,000 and over                                      | 10%   | 2%   |
| \$25,000 - \$49,999                                    | 5%  | 2%   |
| \$0 - \$24,999   | 0%  | 0%   |

Learn more about Platinum Advantage at [www.standard.com/di](http://www.standard.com/di) or connect with your Master General Agent for more information about the Producer Bonus Program.

For Producer Use Only

The Standard pays producers a vested base renewal of 5 percent in years 2 through 10, regardless of sales volume. The above bonus amounts are in addition to the base renewal. If you reach the \$25,000 level, The Standard will pay you a total of 10 percent vested renewals in years 2-10, followed by 2 percent service fees in years 11+. If you achieve \$50,000 or more in a calendar year, The Standard will pay you a total of 15 percent vested renewals in years 2-10, followed by 2 percent service fees in years 11+.

\* Thresholds refer to annualized, placed premium sold during a calendar year. Each year begins a new qualifying period. Fully underwritten products include Platinum Advantage, Protector Platinum<sup>SM</sup>, Protector Essential<sup>SM</sup>, Business Overhead Protection<sup>SM</sup>, Business Equity Protection<sup>SM</sup>, Future Purchase Option (FPO), Benefit Increase Rider (BIR) and Automatic Increase Benefit (AIB).

\*\* Bonuses paid on Platinum Advantage paid premium only.

**Standard Insurance Company** | [www.standard.com](http://www.standard.com)

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

# Grow Your Income Potential

## 15-Year Income Example With \$50,000 Yearly Sales

| Year         | New Sales        | First-Year Commission<br>(50%) | Renewal Commission<br>Years 2-10 (15%*) | Service Fees<br>Years 11+<br>(2%) | Total Annual Commission |
|--------------|------------------|--------------------------------|---|-----------------------------------|-------------------------|
| 1            | \$50,000         | \$25,000                       |   |                                   | \$25,000                |
| 2            | \$50,000         | \$25,000                       | \$7,500                                 |                                   | \$32,500                |
| 3            | \$50,000         | \$25,000                       | \$15,000                                |                                   | \$40,000                |
| 4            | \$50,000         | \$25,000                       | \$22,500                                |                                   | \$47,500                |
| 5            | \$50,000         | \$25,000                       | \$30,000                                |                                   | \$55,000                |
| 6            | \$50,000         | \$25,000                       | \$37,500                                |                                   | \$62,500                |
| 7            | \$50,000         | \$25,000                       | \$45,000                                |                                   | \$70,000                |
| 8            | \$50,000         | \$25,000                       | \$52,500                                |                                   | \$77,500                |
| 9            | \$50,000         | \$25,000                       | \$60,000                                |                                   | \$85,000                |
| 10           | \$50,000         | \$25,000                       | \$67,500                                |                                   | \$92,500                |
| 11           | \$50,000         | \$25,000                       | \$75,000                                | \$1,000                           | \$101,000               |
| 12           | \$50,000         | \$25,000                       | \$75,000                                | \$2,000                           | \$102,000               |
| 13           | \$50,000         | \$25,000                       | \$75,000                                | \$3,000                           | \$103,000               |
| 14           | \$50,000         | \$25,000                       | \$75,000                                | \$4,000                           | \$104,000               |
| 15           | \$50,000         | \$25,000                       | \$75,000                                | \$5,000                           | \$105,000               |
| <b>TOTAL</b> | <b>\$750,000</b> | <b>\$375,000</b>               | <b>\$712,500</b>                        | <b>\$15,000</b>                   | <b>\$1,102,500</b>      |

Assumes all sales are Platinum Advantage and no lapses in premium payment.

\* 15% is 5% vested base renewal payment, plus 10% renewal bonus.

Stick with The Standard's Platinum Advantage income protection insurance to boost your long-term income!