



Sometimes going backwards is really going forward

- ▶ No income documentation
- ▶ No medical exams or testing
- ▶ No attending physician statements
- ▶ No personal history interview

For all the insurance representatives who have not tried selling individual disability insurance (IDI) because they think it is complicated – and for anyone looking to make IDI sales easier – the simplified approach of *Old Fashioned UnderwritingSM* is a great way to increase insurance protection for customers while increasing business success.

Old Fashioned UnderwritingSM for The Protector+SM and The Protector

- ✓ Up to \$5,000 monthly benefit.
- ✓ Maximum issue limit is \$5,000¹ including SSI and FPO.
- ✓ Available to ages 18-60.
- ✓ Available to all occupation classes.
- ✓ All waiting and benefit periods available.
- ✓ Discounts available for associations and multi-life cases.
- ✓ The Business Owner Upgrade² is available.

Available Riders include:

- ✓ Noncancelable Rider³.
- ✓ Residual Disability Rider.
- ✓ Catastrophic Disability Benefit Rider⁴ available if there is a 1:1 ratio to benefit.
- ✓ Own Occupation Rider⁵.
- ✓ Supplemental Social Insurance (SSI) Rider.
- ✓ Future Purchase Option (FPO) Rider.

Old Fashioned UnderwritingSM for The Business ProtectorSM

Business owners with a minimum of one year in business qualify for *Old Fashioned Underwriting* with The Business Protector.

- ✓ Maximum issue limit is \$5,000 including FPO.
- ✓ Available to ages 18-60.
- ✓ Available to all occupation classes.
- ✓ All waiting and benefit periods available.
- ✓ Discounts available for associations and multi-life cases.
- ✓ The Business Owner Upgrade² is available.

Available Riders include:

- ✓ Residual Disability Rider.
- ✓ Future Purchase Option (FPO) Rider.

1. Based on The Standard's minimum annual income requirements and currently published issue and participation limits. Participation with another individual disability insurance policy is \$5,000.

2. Must be in business for at least two years.

3. Not available for occupation classes A and B for The Protector.

4. Not available for The Protector.

5. Available to occupation classes that normally qualify.



The key to Old Fashioned Underwriting is a fully completed, accurate application

Disability insurance underwriting can be a simple process when broken down to these basic components:

- ▶ Fill out the application completely, including the financial questions.
- ▶ Keep a realistic goal for the result.

Old Fashioned UnderwritingSM Guidelines

The Protector, The Protector+ and The Business Protector

1. In order to initiate the *Old Fashioned Underwriting* process, *Old Fashioned Underwriting* must be indicated on the Producer Information Report in the application.
2. *Old Fashioned Underwriting* is available only with Traditional Applications (written). No TeleApps. The *Business Overhead Expense Insurance Application Supplement*, form 2967, is required for The Business Protector.
3. Available for new individual disability insurance business only (no contract changes).
4. If an applicant is offered modified, rated, postponed or declined coverage under this program, the applicant may elect to have The Standard obtain additional requirements to allow for the possibility of a better offer for coverage. In this event, the original offer for coverage will no longer be available regardless of the outcome of additional underwriting.
5. Material MIB findings may require further underwriting.
6. The Indexed Cost of Living Rider is not available.
7. When FPO coverage purchased with *Old Fashioned Underwriting* is later exercised it is subject to financial verification.
8. FPO is not available with The Protector or The Protector+ to those over age 45. FPO is not available with The Business Protector to those over age 48.
9. *Old Fashioned Underwriting* is not available to those who have:
 - a. been rated, modified, postponed, declined or issued non-medical individual disability coverage (including guarantee standard issue) by The Standard, or any other company, in the past ten years; or
 - b. recently or concurrently submitted an application for The Business Equity ProtectorSM.
10. The Earned Income Enhancer is not available.

Questions?

If you have questions, please contact getinfo@standard.com or call 800.992.4446. We are always happy to help you.



The Standard[®]
Positively different.

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