



**It Protects Your Dreams And
Everything You Care About.**



Count On The Standard

The Standard ranks among the leading individual disability insurance carriers in the nation. You can be confident that we're financially strong, our disability products are high in quality and we can pay what we promise – now and in the future. In the event you become disabled and need to make a disability claim, you'll discover our exceptional service. Our goal is to give you the kind of expert, friendly service we wish for ourselves and our families.

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204
800.247.6888

www.standard.com

B123, B128, B170

Disability Insurance Protects More Than Income
SI **15427SDIY** (11/10)

Individual Disability Insurance

More Than Just Income Protection



Standard Insurance Company
Individual Disability Insurance



You Are Eligible For Special Association Member Benefits!

Through your association membership, you are eligible to apply for disability insurance at discounted rates.¹ This is a valuable opportunity to give yourself and your family a measure of financial security.

When you purchase Protector PlatinumSM or Business ProtectorSM from The Standard:

- You are eligible to receive a special premium discount
- Your policy cannot be canceled as long as the premiums are paid on time
- Your policy is portable; you can take it with you in the event you discontinue your association membership
- Coverage is available to age 67 for Protector Platinum and age 65 for Business Protector
- You are covered 24 hours a day, 7 days a week – not just at work



Protector Platinum

Protector Platinum is designed to protect your lifestyle by providing monthly income in the event disability strikes. The strong, built-in benefits give you comprehensive coverage. And with optional riders, you can customize protection to meet your individual needs.

Are You A Business Owner?

The Business Protector is designed to reimburse you for continuing overhead business expenses during disability, helping you to keep your business operating until you are ready to be an active participant again.

Do You Have Business Partners?

You may also be interested in the Business Equity ProtectorSM. A typical buy/sell agreement rarely addresses the financial impact of disability, placing the business interests of all owners in jeopardy. The Business Equity Protector provides the necessary funding to protect your business should a prolonged disability strike you or a business partner. It provides funding for active owners to purchase the business shares of the disabled owner, helping to ensure that payments can be made to a disabled owner while allowing other owners to carry on with the business of doing business.

¹ The association discount is available to members of associations approved by The Standard. Availability of the association discount may vary by state.

These policies have exclusions and limitations and terms under which the policies may be continued in force or discontinued. Some policy provisions and available riders may vary by state. Optional riders are subject to underwriting and reinsurance availability, and may increase premiums. A medical exam may be required upon application. For complete cost and coverage details, please contact your insurance representative, or The Standard at 800.247.6888.