



Disability Income Insurance 201

For producer training only. Not for use with consumers.



Words become very important

- Four types of disabilities capture every kind of long-term disabling event that can happen.
- Comparing the policy language with the four types of disabilities allows your customers to determine if they are comfortable with their disability coverage.

NOTE: For policies issued in New York: This policy would provide disability income insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio is at least 55% for individual coverage and at least 60% for franchise coverage. This ratio is the portion of future premiums which The Standard expects to return as benefits, when averaged over all people with the applicable policy.



A total, permanent disability

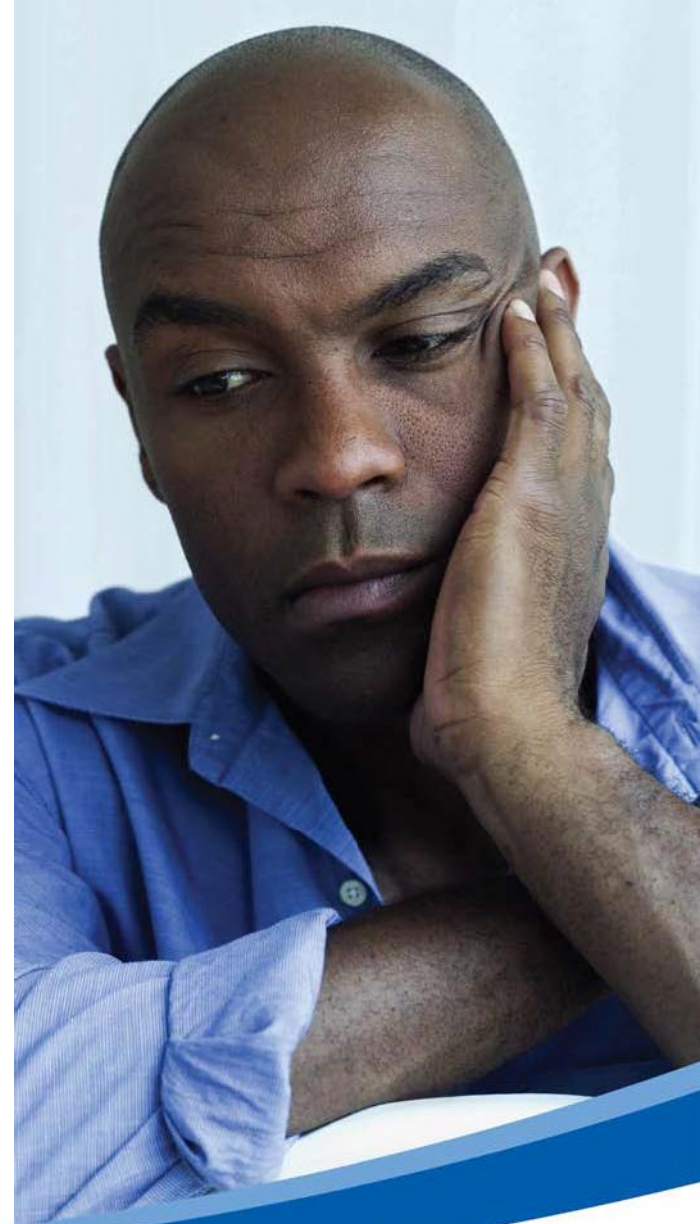
Total Disability And Totally Disabled

Due to your Injury or Sickness:

1. You are unable to perform the Substantial and Material Duties of Your Own Occupation; and
2. You are under the regular care of a Physician appropriate for your Injury or Sickness. This Physician's care requirement will be waived when we receive written proof, satisfactory to us, that further care would be of no benefit to you.

A Presumptive Disability

- Presumptive disability is what most people think of when they imagine a disability — such as becoming a paraplegic as a result of a car accident.
- This represents only about 1% of disability claims paid by The Standard.



Total, Long-Term Disability

- A total, long-term disability is well illustrated by a back injury that makes it impossible for you to stay in your original occupation.
- For long-term disabilities, individual disability income insurance focuses on your ability to perform the duties of your occupation.
- This definition remains the same throughout the entire benefit period for The Standard's policies.
- It's pure protection in your occupation.

A Total Disability, Followed By A Partial Disability

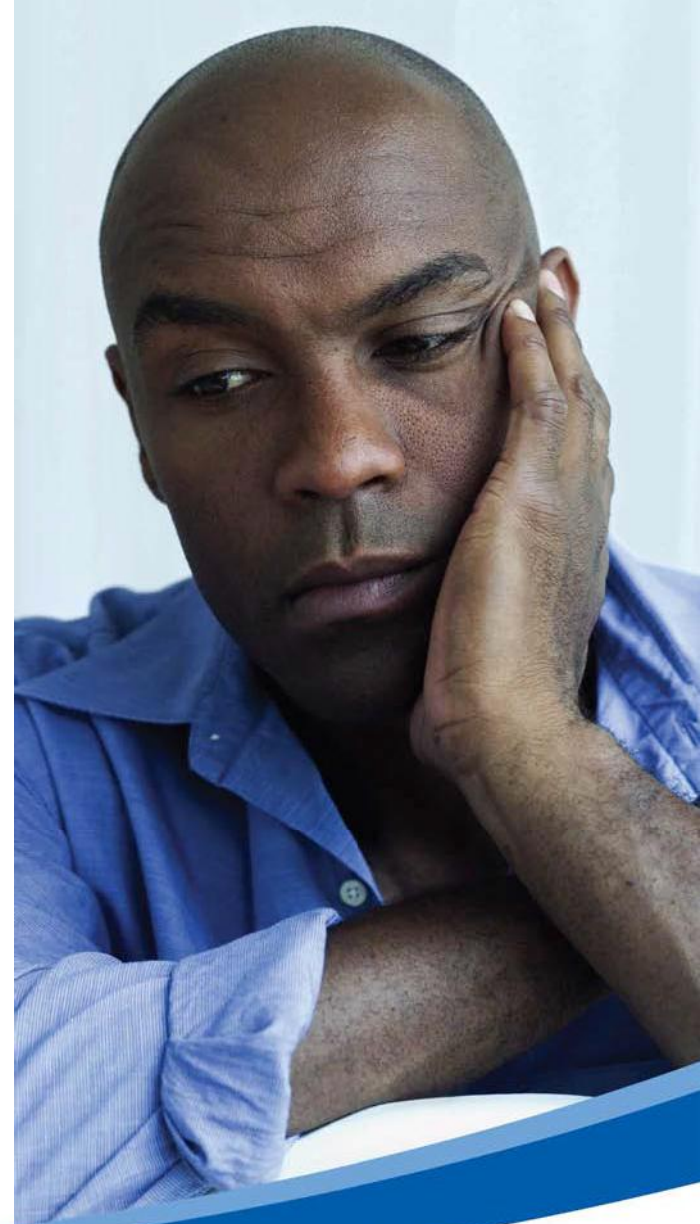
- A total, partial disability can be illustrated by a heart attack that requires a period of time of total disability followed by a period of rehabilitation during a partial disability.
- Income is less during partial disability because the disabled person performs work at a slower pace or during fewer hours or with limited duties.
- Partial disability usually pays benefits based on the loss of income experienced throughout an entire benefit period.
- The key to some policies is to satisfy the waiting period plus a month of “compensable” disability only before returning to work to be paid for a partial disability.

A Partial, Progressive Disability

- A partial, progressive disability can come about as a result of multiple sclerosis, arthritis, cancer, AIDS, or even back problems.
- There usually is partial disability for years (like Parkinson's, lupus, or ALS) progressively growing worse until it becomes a total disability.
- The key to this provision is to make sure that the elimination period can be satisfied by a partial disability only and benefits can begin based on the loss of income without requiring a previous total disability.

A True Story About The Importance Of Choosing A Policy With The Best Language

A recently graduated veterinarian was diagnosed with MS.



Resources for you

- The Standard's insurance professionals individual disability insurance webpage at www.standard.com/di
- Reference, Training and Sales Materials at www.standard.com/di under [Find Marketing Materials](#). (Click on *Select Your Area of Interest* at the top of the page to filter your search)
- Your Master General Agent or Securian Managing Partner
- The Standard's sales consultants at getinfo@standard.com





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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. Additional optional riders may increase premiums. A medical exam may be required upon application. For complete costs and coverage details, please contact your insurance representative, or The Standard at 800. 247.6888 (800.378.6057 in New York).