



Discussion Topics

For Your Disability Insurance Prospects

As you begin your discussions with customers who are interested in individual disability insurance with The Standard, you may find discussion of the topics below helpful.

Occupation

- Your customer's occupation and duties at work
- Location of your customer's work, e.g., office, in the field, home
- Number of hours and percentage of duties performed at each location
- If self-employed, for how long
- If the customer is a business owner,
 - percent of the business owned by the customer
 - number of employees

Hazardous Activities

- Work-related or recreational activities, hobbies, and avocations that might be considered hazardous

Health

- Use of tobacco products or nicotine substitutes
- Customer's height and weight
- Significant health history including long-term treatment, hospitalization or surgery
- Medications currently being taken
- Antidepressant medications taken or mental health counseling received



Any applicant who wishes to submit an application for disability insurance must be permitted to do so regardless of the information shared during the use of these discussion topics.

continued

**Standard Insurance Company
The Standard Life Insurance
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Income

- The customer's taxable earned income for the current and previous year*
- For business owners, The Standards look at net income after expenses (as noted in Schedule C), net profit of a proprietorship, etc.
- For non-owner employees, The Standard considers gross income to be their insurable income

Other Disability Insurance

- Existing group or individual disability insurance, or pending applications for such coverage

* Income documentation is required for most applications. Please see Understanding Income Documentation, Form 14162, for more details.

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