



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.

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 (800.378.6057 in New York).

Standard Insurance Company
The Standard Life Insurance Company of New York

www.standard.com

B170, B170 AMR (in New York only)

Physicians Brochure
15407 (5/14) SI/SNY

Protector PlatinumSM Individual Disability Income Insurance

Protect Your Lifestyle



**What have you done to
protect your lifestyle in the
event a disabling accident
or illness prevents you
from earning your living?**

Standard Insurance Company
The Standard Life Insurance Company
of New York



Disability Risk

As a physician, you've seen firsthand how often disabilities occur. Just over one in four of today's 20 year-olds will become disabled before age 67.¹ You take care of others. Who will take care of you if a disability strikes and you are unable to generate an income to meet your financial needs?

Protect Your Income With Protector PlatinumSM Disability Income Insurance

Individual disability income insurance from The Standard[†] is designed to help provide financial security in case a long-term illness or accident prevents you from earning your usual income. When you do the math, you'll see how valuable that protection for your future earnings can be.

Industry-Leading Benefits

With Protector Platinum, you can count on comprehensive coverage, with many valuable, built-in benefits that some insurance companies offer only as riders, or not at all, including:

- **Own Occupation Definition Of Disability** You'll receive monthly benefits if, due to disability, you are unable to perform the substantial and material duties of your occupation, even if you earn money doing something else.
- **Partial Disability Benefit** You'll receive full benefits for the first six months if you have a loss of time, duties or income. After that, you'll receive a portion of your monthly benefit based on the amount of earnings you have lost.
- **Compassionate Care Benefit**^{®2} The Standard will pay monthly disability benefits if you have a loss of income while caring for a family member with a serious health condition.

1. Social Security Basic Facts, April 2, 2014
2. Not available in New York

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Ore. in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of White Plains, N.Y. Product features and availability vary by state and company and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of 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 Department of Financial Services. 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

More Built-In Benefits

- Total Disability Benefit
- Lifetime Benefits for Presumptive Total Disability
- Recovery Benefit payable through the life of the policy
- Unlimited Mental Disorder and/or Substance Abuse disability insurance coverage
- Automatic Increase Benefit
- Guaranteed Renewable coverage
- Survivor Benefit
- Cosmetic or Transplant Surgery Benefit

Optional Benefit Riders⁴

The Standard gives you a choice of riders, including:

- Noncancelable Policy Rider
- Future Purchase Option Rider
- Indexed Cost Of Living Benefit Rider
- Catastrophic Disability Benefit Rider

⁴ Not all riders are available in all states. The addition of policy riders may increase premiums.



Discounted rates are available to multi-life groups (generally defined as five or more employees of the same company).

Estimate Your Future Earnings

65	–	<input type="text"/>	=	<input type="text"/>	x	<input type="text"/>	x 12 =	\$ <input type="text"/>
Retirement age		Your age now		The number of your future working years		Your monthly salary		Your total estimated earnings until age 65
								This figure will likely be substantially larger if you receive annual increases and/or bonuses.