

The Protector SeriesSM Online Reference Product Guide



Standard Insurance Company
Individual Disability Insurance



Changes since the last printed version of this guide, are indicated by orange text throughout

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This product guide is not a contract. It provides only a brief summary of generic contract provisions and does not reflect exact contract language. Policy and rider provisions, and availability of certain benefits and riders, may vary by state. This product guide is intended as a general reference tool only. For the most complete information please see the Individual Disability Insurance Manual at www.standard.com/di by selecting Log In to Secured Services.

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Protector PlatinumSM

Individual Disability Income Insurance

Included in the Protector Platinum Policy*

- Guaranteed Renewable Policy
- Choice of Benefit Periods
- Own Occupation Definition of Disability
- Total Disability Benefit
- Presumptive Total Disability Benefit
- Partial Disability Benefit
 - Initial Period
 - Extended Period
- Recovery Benefit
- Rehabilitation Benefit
- Compassionate Care BenefitSM

- Automatic Increase Benefit
- Survivor Benefit
- Unlimited Coverage for Mental Disorder and/or Substance Abuse
- Cosmetic or Transplant Surgery Benefit
- Premium Waiver Benefit

Optional Riders

- Future Purchase Option Rider (FPO)
- Noncancelable Policy Rider (Noncan)
- Indexed Cost of Living Benefit Rider (ICOL)
- Catastrophic Disability Benefit Rider (CAT)

* The provisions included in the Protector Platinum GI policy may be different from those listed here. See the Guarantee Issue section of this guide for details.

Summary Of The Basic Policy Provisions

Renewing Your Policy

Guaranteed Renewable

Coverage is guaranteed renewable to the termination date (the policy anniversary next following your age 67) as long as the premium is paid on time. The Standard cannot change any part of the policy, except for the premium, before the termination date. The premium can be changed only after the policy is three years old and then, only if the change applies to all policies with similar benefits insuring the same risk class.

The Renewal Option

The Protector Platinum policy ends on the termination date. You may ask to continue coverage beyond the termination date under the Renewal Option if you are working at least 30 hours per week and you are not disabled at the time of your request. Some provisions of the policy will change and coverage will terminate after you recover from any disability covered under this option.

If You Cannot Work In Your Own Occupation

Protector Platinum's definition of total disability provides for payment of the full monthly benefit in the event you are disabled in your own occupation. Own occupation means the occupation(s) in which you are regularly engaged at the time your disability begins. If you have limited your practice to a professionally recognized specialty in medicine⁸ or law, then that specialty is your own occupation.

⁸ Dental specialties are included.

When The Total Disability Benefit Applies

Under Protector Platinum, you are considered totally disabled if due to your injury or sickness, you are unable to perform the primary duties of your own occupation and you are under the regular care of a physician appropriate for your injury or sickness. The physician's care requirement is waived when The Standard receives written proof that further care would not benefit you. This definition of total disability allows you to earn an income in another occupation and still receive the full monthly benefit if you are disabled in your own occupation.

When The Presumptive Disability Benefit Applies

You will be presumed to be totally disabled if you suffer an injury or sickness, while the policy is in force, that results in total and permanent loss of any of the following: speech, hearing in both ears not restorable by hearing aids, sight in both eyes after reasonable efforts are made to correct your vision using the most advanced medically acceptable procedures and devices available, or the use of two limbs. Benefits are payable for your lifetime if you choose the "To Age 67 benefit" period and you become presumptively disabled.

When The Partial Disability Benefit Applies

You are partially disabled under Protector Platinum when you are not totally disabled and you meet one of the definitions of partial disability. There are two periods of partial disability, each with a distinct benefit and definition of partial disability:

Protector Platinum (continued)

1. The **Initial Period** of partial disability refers to the waiting period and the first six months during which disability benefits are payable for your partial disability. During this period you are partially disabled if:

- You are working in your own occupation or any other occupation, and
- Due to your injury or sickness, you have a
 - loss of duties, *or*
 - loss of time, *or*
 - loss of income, and
- You are under the regular care of a physician appropriate for your injury or sickness. The physician's care requirement is waived when The Standard receives written proof that further care would not benefit you.

During the Initial Period, while benefits are payable, you are eligible for 100 percent of the policy's basic monthly benefit.

2. After the Initial Period, during the **Extended Period** of partial disability, you are partially disabled if:

- You are working in your own occupation or any other occupation, and
- Due to your injury or sickness, you have a
 - loss of income, and
- You are under the regular care of a physician appropriate for your injury or sickness. The physician's care requirement is waived when The Standard receives written proof that further care would not benefit you.

Overview

Occupation Classes	Monthly Coverage			Minimum Issue	Available Riders ²	Benefit Periods Available	Waiting Periods Available ⁵ (days)
	Maximum Issue from The Standard including any SSI	Maximum Participation					
		with other carriers' IDI coverage	with group LTD from other carriers and/or The Standard ¹				
5A, 4A	\$20,000	\$25,000	\$30,000	\$500 base on new business. FPO increases must be at least \$200 or the total remaining pool if less.	ICOL ³ , FPO ⁴ , Noncan and CAT ⁷	2 Years, 5 Years ⁹ , 10 Years ⁸ and To Age 67 ⁹	60, 90, 180 and 365 ⁶
4P	\$17,000	\$22,000	\$25,000				
3P	\$15,000	\$20,000	\$20,000				
3A	\$15,000	\$20,000	\$25,000				
2A	\$10,000	\$10,000	\$15,000				
2P	\$15,000	\$20,000	\$20,000				
A	\$8,000	\$8,000	\$10,000				
B	\$8,000	\$8,000	\$10,000			2 Years and 5 Years	
Issue Ages	18 - 64						

¹ When LTD is employer-paid it may net a higher participation amount than that published.

² All benefits and riders are subject to the following considerations, which may result in the benefit or rider not being issued: the underwriting considerations and reinsurance availability. Adding optional riders may increase policy premium.

³ The Indexed Cost of Living Rider is not available with the two-year benefit period.

⁴ Only available to insureds aged 18-50.

⁵ The waiting period must be satisfied within the total number of consecutive days which equals: two times the waiting period for waiting periods of 180 days or less; or one and one half times the waiting period if longer than 180 days.

⁶ The 365-day waiting period is not available with the two-year benefit period in Arkansas, Connecticut, Delaware, Idaho, Iowa, Kansas, Maine, New Hampshire, New Jersey, Oklahoma, Pennsylvania, South Carolina, South Dakota, Utah, Vermont, Virginia, Washington or West Virginia.

⁷ CAT is not available in Connecticut

⁸ Available to insureds aged 18 - 55.

⁹ Available to insureds aged 18 - 60.

During the Extended Period, the amount of disability benefit payable each month will be a portion of the policy's basic monthly benefit, depending on the amount of earnings you have lost in that month due to your disability.

Benefits After You Recover

Immediately after you have recovered from your disability under the provisions of Protector Platinum, The Standard will pay you a recovery benefit if you have a loss of income and that loss is solely the result of the injury or sickness that caused your disability. The monthly benefit amount is proportional to your loss of earnings for that month.

Benefits When You Participate In A Rehabilitation Program

If you participate in a voluntary rehabilitation program to help you prepare for your return to full-time work, The Standard will pay the reasonable costs of the program under the following circumstances:

- You have accepted the terms and objectives of the program, and
- The Standard has approved the program and determined it meets the mutually agreed-upon objectives.

Benefits When You Care For A Loved One

The Standard's Compassionate Care BenefitSM pays you a monthly benefit if you lose income while taking time away from work to care for a loved one who has a serious health condition. A loved one is a parent, child (including an adopted child and stepchild), spouse, domestic partner, and child of your domestic partner. The maximum amount of Compassionate Care Benefit The Standard will pay under any one policy for all claims and all loved ones, is an amount equal to six times the basic benefit.

Automatic Increase Benefit

You are eligible for this benefit if you are under age 60 on the policy's effective date. This benefit raises your policy's basic monthly benefit by four percent each year during the increase period, compounded during the increase period, without evidence of insurability. Benefit increases occur on your policy's anniversary. You have the right to refuse Automatic Increase Benefits.

The increase period lasts for up to five consecutive years. You may be eligible to apply for additional increase periods to begin immediately after the prior

increase period. Premiums for each increase are based on age and risk class at time of the increase. Automatic increases do not take effect when you are receiving disability benefits or recovery benefits.

Survivor Benefit

The Standard pays a Survivor Benefit for three months beyond the date of your death, if you die while disability or recovery benefits are payable under the Protector Platinum policy.

Cosmetic Or Transplant Surgery Benefit

The Standard pays a monthly benefit to you if, more than six months after your Protector Platinum policy's effective date, you are disabled due to sickness as a result of surgery to improve your appearance, prevent disfigurement or transplant part of your body to someone else.

Premium Waiver Benefit

The Standard will waive all premiums due under this policy while disability benefits or recovery benefits are payable.

Summary Of Policy Provisions On Maximum Benefit Periods And Exclusions From Coverage

Choice of Maximum Benefit Periods

The maximum benefit period is the maximum period of time The Standard will pay disability benefits for any one continuous disability and any recovery benefits related to that disability. You may choose from the following maximum benefit periods: two years, five years, ten years, or to age 67. For any maximum benefit period The Standard will not pay benefits beyond the later of the policy termination date or the date on which 24 months of benefits have been paid.

Exclusions And Limitations

The Standard will not pay benefits for the first 90 days of your disability due to pregnancy or childbirth, disability due to war, disability caused by your committing a felony or participating in a riot, or disability caused by intentionally self-inflicted injury.

The Standard will not pay benefits for a pre-existing condition unless it is disclosed on your application and it is not specifically excluded from coverage. A pre-existing condition is any mental or physical condition for which:

- You have consulted a physician, and

Protector Platinum (continued)

- You received medical treatment, services or diagnostic procedures, and
- You have taken prescription drugs or medications, and
- A reasonably prudent person would have sought medical advice, care or treatment, during the 365 day period preceding the policy's effective date.

Summary Of Optional Riders¹

Future Purchase Option Rider

As you advance in your career, your income will likely increase. When you choose to add the Future Purchase Option Rider to your Protector Platinum policy, you will have the option to purchase increases in your disability income protection without medical evidence of insurability. Under the Future Purchase Option, you may be eligible to increase your policy's monthly benefit once a year, on the policy's anniversary date. Under special circumstances, you may be able to purchase increases at times other than on an anniversary.

Noncancelable Policy Rider

If you wish to ensure your premium rates cannot be changed before your policy's termination date, the Noncancelable Policy Rider will allow you to do so as long as you pay your premiums by the end of each grace period.

Indexed Cost Of Living Benefit Rider

Just as inflation affects the value of your savings, the value of your disability income coverage can be eroded by inflation. When you choose to add the Indexed Cost of Living Benefit Rider to your Protector Platinum policy, the monthly benefit payment can increase by up to three or six percent annually should you become disabled, depending on which percentage you choose, based on changes in the Consumer Price Index.

Catastrophic Disability Benefit Rider²

In the event you suffer a catastrophic disability, you may need additional income to offset your expenses. Catastrophic disability means you are unable to perform two or more activities of daily living without assistance, you have a severe cognitive impairment, or you have a Presumptive Total Disability. Activities of daily living include: bathing, continence, dressing, eating, toileting

and transferring. Transferring is moving into or out of a bed, chair, or wheelchair, with or without adaptive devices. The Catastrophic Disability Benefit Rider pays you a monthly benefit in addition to the disability benefits you already receive with Protector Platinum.

Future Purchase Option Effects On Other Benefits:

A policy with FPO may have ICOL. When FPO is exercised, benefits under the base policy and all riders, except CAT, are increased accordingly (with a predetermined maximum) to the degree possible, with the products available at the time of the increase.

Monthly FPO Benefit Amounts:

- The maximum option pool is four times the Base Benefit amount of the policy applied for, up to a maximum option pool of \$10,000 for all policies in force with The Standard.
- The minimum option pool amount is \$500.
- The maximum purchase allowed on each anniversary varies by age. (See table below)
- The minimum FPO exercise amount = \$200 or the total remaining pool, if less than \$200.

Maximum FPO Pool Exercise Amount

Attained Age	Portion of Pool Amount
44 or under	Full Pool Amount
45 - 55	1/3

¹ All benefits and riders are subject to the following considerations, which may result in the benefit or rider not being issued: underwriting considerations and reinsurance availability. Adding optional riders may increase policy premiums.

² Not available in Connecticut.

Protector+SM

Individual Disability Income Insurance

Base Policy Benefits and Features

- Guaranteed Renewable
- Renewable for Life (Renewal Option)
- Total Disability Benefit
- Presumptive Total Disability Benefit
- Rehabilitation Benefit
- Survivor Benefit
- Waiver of Premium Benefit
- Cosmetic or Transplant Surgery Benefit

All benefits and riders are subject to the following considerations, which may result in the benefit or rider not being issued: the underwriting evaluation, underwriting considerations, and reinsurance availability. Adding optional riders may increase policy premium.

Optional Benefit Riders

- Residual Disability Rider (RDR)
- Supplemental Social Insurance Rider (SSI)
- Future Purchase Option Rider (FPO)
- Indexed Cost of Living Rider (ICOL)
- Own Occupation Rider (Own Occ)
- Noncancelable Policy Rider (Noncan)
- Catastrophic Disability Benefit Rider (CAT)

Summary Of The Basic Policy Provisions

Policy Renewability And Premiums

Your coverage is guaranteed renewable to the termination date³ as long as the premium is paid on time. The policy ends at that time unless you ask that it be continued under the Renewal Option (see below). Standard Insurance Company cannot change any feature of your policy, except for the premium, until the termination date. The premium may be changed only after the policy is three years old and then only if the change applies to all policies with similar benefits insuring the same risk class.

Renewable For Life (Renewal Option)

You may ask to continue the policy beyond the termination date under the Renewal Option if you are working at least 30 hours per week and are not disabled at the time of your request. Only the Total Disability Benefit will be available and the premium may change. The maximum benefit period is limited under the Renewal Option. Prior to age 75 the period is 24 months. For benefits starting after age 75 the period is twelve months. Under this option, payment of benefits will be made for only one period of disability.

Total Disability Benefit

You are totally disabled if, because of your injury or sickness, you are: unable to perform the substantial and material duties of your regular occupation, not engaged in any other gainful occupation, and under the care of a physician.

The physician's care requirement will be waived if further care would be of no benefit to you. Your regular occupation is your occupation at the time your disability begins.

Presumptive Total Disability Benefit

If you permanently lose your hearing, speech, sight or the use of two limbs, we will pay the total disability benefit, beginning with the day of loss.

Rehabilitation Benefit

While receiving disability benefits, if you participate in a vocational rehabilitation program approved by us, we will pay the difference, if any, between the benefit you would be eligible for if you were totally disabled, and the disability benefit for which you are eligible. This benefit will be paid for the lesser of 36 months or the number of months left in the maximum benefit period. We will also pay reasonable costs of the program not covered by other plans, policies or programs.

Survivor Benefit

If you die while receiving total disability benefits, we will pay the policy's basic monthly benefit to the owner or owner's estate for the lesser of three months, or the number of months left in the Maximum Benefit Period. Not available in all states.

Waiver Of Premium Benefit

While you are disabled and after the earlier of the date benefits start or the 90th day of disability, we

³ For insureds born on or before 12/31/56, the normal termination date is the policy anniversary on or next following the 66th birthday. For other insureds it is the policy anniversary on or next following the 67th birthday. The To Age 66/67 benefit period ends on these respective ages as well.

Protector+ (continued)

Overview							
Occupation Classes	Monthly Coverage			Minimum Issue	Available Riders ²	Benefit Periods Available	Waiting Periods Available ⁷ (days)
	Maximum Issue from The Standard including any SSI	Maximum Participation					
		with other carriers' IDI coverage	with group LTD from other carriers and/or The Standard ¹				
5A, 4A	\$20,000	\$25,000	\$30,000	\$600 total for SSI +Base (Base must be at least \$200) FPO Increases must be at least \$100	RDR, SSI, ICOL ³ , FPO ⁴ , Own Occ ⁵ , Noncan and CAT ¹⁰	2 Years, 5 Years and To Age 66/67 ⁶	60, 90, 180, 365 ⁸ and 730 ⁹ (only with To Age 66/67 ⁶ benefit period)
4P	\$17,000	\$22,000	\$25,000				
3P	\$15,000	\$20,000	\$20,000				
3A	\$15,000	\$20,000	\$25,000				
2A	\$10,000	\$10,000	\$15,000		RDR, SSI ¹² , ICOL ³ , FPO ⁴ , Noncan and CAT ¹⁰	2 Years and 5 Years	60, 90, 180 and 365 ⁸
A	\$8,000	\$8,000	\$10,000				
B	\$8,000	\$8,000	\$10,000				
Issue Ages	18 - 60						

¹ When LTD is Employer Paid it may net a higher participation amount than that published.

² All benefits and riders are subject to the following considerations, which may result in the benefit or rider not being issued: the underwriting considerations and reinsurance availability. Adding optional riders may increase policy premium.

³ The Indexed Cost of Living Rider is not available with the two-year benefit period.

⁴ Only available to insureds aged 18-45.

⁵ The Own Occupation Rider is available to all 3A, 3P, 4A, 4P and 5A occupations except podiatrists and self-employed stockbrokers. Own Occ is not available with the two-year benefit period.

⁶ For insureds born on or before 12/31/56, the normal termination date is the policy anniversary on or next following the 66th birthday. For other insureds it is the policy anniversary on or next following the 67th birthday. The To Age 66/67 benefit period ends on these respective ages as well.

⁷ The waiting period must be satisfied within the total number of consecutive days which equals: two times the waiting period for waiting periods of 180 days or less; or one and one half times the waiting period if longer than 180 days.

⁸ The 365-day waiting period is not available with the two-year benefit period in Arkansas, Connecticut, Delaware, Idaho, Iowa, Kansas, Maine, New Hampshire, New Jersey, Oklahoma, Pennsylvania, South Carolina, South Dakota, Utah, Vermont, Virginia, Washington or West Virginia.

⁹ The 730-day waiting period is not available in Arkansas, California, Connecticut, Delaware, Idaho, Iowa, Kansas, Maryland, New Hampshire, New Jersey, Oklahoma, South Carolina, Texas, Utah, Vermont, Virginia, Washington or West Virginia.

¹⁰ CAT is not available in Connecticut.

will waive premiums due under the policy. We will continue to waive premiums while disability benefits are payable. After completion of the waiting period we will refund any premium due and paid after the date your disability started.

Cosmetic Or Transplant Surgery Benefit

We will consider you as disabled if, more than six months after the policy is effective, you become disabled due to cosmetic or transplant surgery.

Continuous Disability

Recurrent periods of disability from the same cause or causes are considered one period of continuous disability if separated by your recovery of less than twelve months. Periods of disability separated by less than twelve months will accumulate to satisfy the waiting period if the disabilities are from the same cause or causes. However, for benefits to be payable, the waiting period must be satisfied within the total number of consecutive days which equals: two times the waiting period if 180 days or less, or one and one half times the waiting period if longer than 180 days. If you are

disabled from separate, unrelated causes, and/or you become disabled after twelve months of recovery, a new waiting period will apply. The twelve-month period is six months in some states.

Summary Of Policy Provisions On Maximum Benefit Periods And Exclusions From Coverage

Choice Of Maximum Benefit Periods And Waiting Periods

Subject to our underwriting requirements, you may choose benefit periods of two years, five years or To Age 66/67, and waiting periods of 60, 90, 180, 365, or 730 days of disability. The 730-day waiting period is not available in some states. Also, the two-year benefit period is not available with the 365-day waiting period in some states. Benefit periods are limited under the Renewal Option. The waiting period is the period throughout which you must be continuously disabled before benefits are payable.

Exclusions From Coverage

We will not pay benefits for the first 90 days of disability due to pregnancy or childbirth, for disability due to war, or for disability caused or contributed to by your committing an assault or felony or your participating in a riot, or your intentionally self-inflicted injury. We also will not pay benefits for disability while you are confined to a penal institution. We will not pay benefits for a pre-existing condition unless it is disclosed on your application and it is not specifically excluded.

A pre-existing condition is any mental or physical condition for which you have: consulted a physician, received medical treatment or services, undergone diagnostic procedures (including those that are self-administered or self-prescribed) or taken prescription drugs or medications, or for which a reasonably prudent person would have sought medical advice, care or treatment during the 365-day period preceding the policy's effective date.

After two years from the later of the policy's effective date or last reinstatement date, no misstatements in the application will be used to rescind the policy or deny a claim for disability starting after the end of the two-year period. (This may be three years in some states.) However, we will not pay benefits for any disability if fraud is involved or if the condition is specifically excluded.

Summary Of Optional Riders²

Residual Disability Rider

The Residual Disability Rider pays a benefit if you are not totally disabled, but you are disabled enough to incur at least a 20 percent loss of income, and you are able to do some, but not all, of your regular occupation's substantial and material duties or you are able to do all of these duties, but not for as long a time or as effectively as before. You must also be under the care of a physician. If you are unable to earn at least 20 percent of your indexed prior monthly earnings, we will pay the policy benefit amount. For any one continuous period of residual disability, each of the first six monthly payments will not be less than 50 percent of the policy benefit amount. A total disability benefit does not have to be paid before the residual disability benefit is payable. The rider also pays a recovery benefit if you return to work at least 30 hours per week immediately after a period of disability for which residual disability benefits were paid. The recovery benefit will be payable in a lump sum, and will equal the lesser of: 1) six times the policy benefit amount, 2) the total amount of residual benefits paid prior to recovery, or 3) the number of months remaining in the maximum benefit period times the policy benefit amount.

Supplemental Social Insurance Rider¹

This rider pays a benefit if the policy's total disability benefit is payable and no legislated benefits are payable for the disability. You must apply for legislated benefits for which you may be eligible and meet other requirements as outlined in the rider. A reduced benefit may be payable if legislated benefits are payable that are less than the amount of the rider benefit.

continued on next page

¹ All benefits and riders are subject to the following considerations, which may result in the benefit or rider not being issued: underwriting considerations and reinsurance availability. Adding optional riders may increase policy premiums.

² SSI Rider is not available in New Jersey.

Protector+ (continued)

Future Purchase Option Rider

This rider allows for the purchase of benefit increases on each policy anniversary until the rider's expiration date, subject only to financial underwriting and policy requirements.

Future Purchase Option Effects On Other Benefits:

A policy with FPO may have RDR, SSI, Own Occ and ICOL. When FPO is exercised, benefits under the base policy and all riders, except SSI or CAT, are increased accordingly (with a predetermined maximum) to the degree possible, with the products available at the time of the increase.

Monthly FPO Benefit Amounts:

- The maximum option pool is four times the Base Benefit amount plus SSI, up to a maximum of \$10,000.
- The minimum option pool amount is \$500.
- The maximum purchase allowed on each anniversary varies by age. (See table below)
- The minimum FPO exercise amount = \$100 or the total remaining pool, if less than \$100.

Maximum FPO Pool Exercise Amount

Attained Age	Portion of Pool Amount
41 or under	Full Pool Amount
42 - 45	1/2
46 - 50	1/3

Indexed Cost Of Living Rider^{1,2}

This rider pays an additional benefit after 365 days of continuous disability. The monthly benefit is increased by a percentage of the base amount. The base amount for any month is the total amount of disability benefits payable under the policy and all other riders made part of the policy, except this rider and the Catastrophic Disability Benefit Rider (following).

The percentage applied is based on the average annual change in the Consumer Price Index for all urban consumers, subject to a cap of either three percent or six percent, whichever is selected on the application. The owner also has the option, on recovery from disability, of purchasing any benefit increases provided by the rider during the disability. No underwriting is required for this purchase.

Own Occupation Rider³

This rider liberalizes the definition of total disability. Under this rider you would still be considered totally disabled if, because of injury or sickness, you are unable to perform the substantial and material duties of your regular occupation even though you are working in another occupation. You must be under the care of a physician.

Mental Disorder/Substance Abuse Limitation Endorsement

This endorsement adds a two-year benefit period limitation for disability caused by mental disorder or substance abuse. This limitation endorsement will be added to each policy that has the Own Occupation Rider, above. The endorsement may also be used separately at underwriter discretion.

¹ The Indexed Cost of Living Rider is not available with the two-year benefit period.

² New Jersey requires the following statement: This rider does not necessarily provide protection against increase in the cost of living.

³ The Own Occupation Rider is available to all 3A, 3P, 4A, 4P and 5A occupations except podiatrists and self-employed stockbrokers. Own Occ is not available with the two-year benefit period.

Noncancelable Policy Rider

This rider changes the policy and riders to noncancelable and guaranteed renewable. Premiums cannot be increased prior to the policy's termination date. Also, the rider changes the policy to provide that, if the maximum benefit period is longer than five years and you become eligible for the benefit for presumptive total disability, the total disability benefit will be payable for your lifetime so long as the presumptive disability continues.

Catastrophic Disability Benefit Rider⁶

This rider pays an additional benefit if you are receiving the benefit for total disability and you are unable to perform at least two activities of daily living (ADLs), have a severe cognitive impairment, or are presumptively totally disabled. ADLs include bathing, continence, dressing, eating, toileting and transferring. ("Transferring" means moving into and out of a bed, chair or wheelchair.)

⁶ Not available in Connecticut

Protector+SM In California

Individual Disability Income Insurance

Overview

Occupation Classes	Monthly Coverage			Minimum Issue	Available Riders ²	Benefit Periods Available	Waiting Periods Available ⁷ (days)
	Maximum Issue from The Standard including any SSI	Maximum Participation					
		with other carriers' IDI coverage	with group LTD from other carriers and/or The Standard ¹				
5A, 4A	\$20,000	\$25,000	\$30,000	\$600 total for SSI +Base (Base must be at least \$200) FPO Increases must be at least \$100	PDR ⁸ , SSI, ICOL ³ , FPO ⁴ , Own Occ ⁵ , Noncan	2 Years, 5 Years and To Age 66/67 ⁶	60, 90, 180, 365 (only with To Age 66/67 ⁶ benefit period)
4P	\$17,000	\$22,000	\$25,000				
3P	\$15,000	\$20,000	\$20,000				
3A	\$15,000	\$20,000	\$25,000				
2A	\$10,000	\$10,000	\$15,000		PDR ⁸ , SSI, ICOL ³ , FPO ⁴ , Noncan	2 Years and 5 Years	60, 90, 180 and 365
A	\$8,000	\$8,000	\$10,000				
B	\$8,000	\$8,000	\$10,000				
Issue Ages	18 - 60						

¹ When LTD is Employer Paid it may net a higher participation amount than that published.

² All benefits and riders are subject to the following considerations, which may result in the benefit or rider not being issued: the underwriting considerations and reinsurance availability. Adding optional riders may increase policy premium.

³ The Indexed Cost of Living Rider is not available with the two-year benefit period.

⁴ Only available to insureds aged 18-45.

⁵ The Own Occupation Rider is available to all 3A, 3P, 4A, 4P and 5A occupations except podiatrists and self-employed stockbrokers. Own Occ is not available with the two-year benefit period.

⁶ For insureds born on or before 12/31/56, the normal termination date is the policy anniversary on or next following the 66th birthday. For other insureds it is the policy anniversary on or next following the 67th birthday. The To Age 66/67 benefit period ends on these respective ages as well.

⁷ The waiting period must be satisfied within the total number of consecutive days which equals: two times the waiting period for waiting periods of 180 days or less; or one and one half times the waiting period if longer than 180 days.

⁸ The Partial Disability rider is required by California law and is included with the policy.

Summary Of The Basic Policy Provisions Of Protector+ Individual Disability Income Insurance In California

Policy Renewability And Premiums

Coverage under Protector+ in California is guaranteed renewable to the termination date¹ as long as the premium is paid on time. The policy ends at the termination date unless you request its continuation under the Renewal Option (see below).

The Standard cannot change any feature of a policy, except for the premium, until the termination date. The premium may be changed only after the policy is three years old and then only if the change applies to all policies with similar benefits insuring the same risk class.

Renewable For Life (Renewal Option)

You may ask to continue the policy beyond the termination date under the Renewal Option if you are working at least 30 hours per week and not disabled at the time of your request. Only the total disability benefit will be available and the premium may change. The maximum benefit period is limited under the Renewal Option. Before age 75 the period is 24 months. For benefits starting after age 75 the period is 12 months. Under this option, payment of benefits will be made for only one period of disability.

Total Disability Benefit

You are considered totally disabled if, because of your injury or sickness, you are unable to perform with reasonable continuity the substantial and material acts of your regular occupation in the usual and customary way and choose not to work in any occupation.

Your regular occupation is the occupation at the time your disability begins, but is not necessarily limited to the specific job you are performing when the disability begins. If you choose to work in any occupation, you are not totally disabled under the terms of the policy. However, you may qualify for the Partial Disability Benefit as defined in the Partial Disability Rider.²

Presumptive Total Disability Benefit

If you permanently lose your hearing, speech, sight or the use of two limbs, The Standard will pay the total disability benefit as of the day of loss.

¹ For insureds born on or before 12/31/56, the normal policy termination date is the policy anniversary on or next following the 66th birthday. For other insureds it is the policy anniversary on or next following the 67th birthday.

² The Partial Disability Rider is required by California law and is included with the policy.

Base Policy Benefits and Features

- Guaranteed Renewable
- Renewable for Life (Renewal Option)
- Total Disability Benefit
- Presumptive Total Disability Benefit
- Rehabilitation Benefit
- Waiver of Premium Benefit
- Cosmetic or Transplant Surgery Benefit
- Partial Disability Rider

Optional Benefit Riders*

- Supplemental Social Insurance Rider (SSI)
- Future Purchase Option Rider (FPO)
- Indexed Cost of Living Rider (ICOL)
- Own Occupation Rider (Own Occ)
- Noncancelable Policy Rider (Noncan)

* All benefits and riders are subject to the following considerations, which may result in the benefit or rider not being issued: the underwriting evaluation, underwriting considerations, and reinsurance availability. Adding optional riders may increase policy premium.

Rehabilitation Benefit

If you participate in a vocational rehabilitation program approved by The Standard while receiving disability benefits, The Standard will pay the difference, if any, between the benefit you would be eligible for if you were totally disabled, and the disability benefit for which you are eligible. This benefit will be paid for the lesser of 36 months or the number of months left in the maximum benefit period. The Standard will also pay reasonable costs of the rehabilitation program not covered by other plans, policies or programs.

Waiver Of Premium Benefit

While you are disabled and after the earlier of the date benefits start or the 90th day of disability, The Standard will waive premiums due under the policy. We will continue to waive premiums while disability benefits are payable. After completion of the waiting period we will refund any premium due and paid after the date your disability started.

Cosmetic Or Transplant Surgery Benefit

You are considered disabled if, more than six months after the policy is effective, you become disabled due to cosmetic or transplant surgery.

Protector+ In California (continued)

Continuous Disability

Recurrent periods of disability from the same cause or causes are considered one period of continuous disability if separated by your recovery of six months or less. Periods of disability separated by less than six months will accumulate to satisfy the waiting period if the disabilities are from the same cause or causes. However, for benefits to be payable, the waiting period must be satisfied within the total number of consecutive days which equals: two times the waiting period if 180 days or less, or one and one half times the waiting period if longer than 180 days. If you are disabled from separate, unrelated causes, and/or you become disabled after six months of recovery, a new waiting period will apply.

Summary Of Policy Provisions On Maximum Benefit Periods And Exclusions From Coverage

Choice Of Maximum Benefit Periods And Waiting Periods

Subject to our underwriting requirements, you may choose benefit periods of two years, five years or to age 66/67, and waiting periods of 60, 90, 180, or 365 days of disability. Benefit periods are limited under the Renewal Option. The Waiting Period is the period throughout which you must be continuously disabled before benefits are payable.

Exclusions From Coverage

We will not pay benefits for the first 90 days of disability due to pregnancy or childbirth, for disability due to war, or for disability caused or contributed to by your committing a felony or your participating in a riot, or your intentionally self-inflicted injury. We also will not pay benefits for any disability or condition we have excluded in an endorsement made part of your policy. For disability caused by a pre-existing condition or by a medical or surgical treatment for a pre-existing condition, The Standard will pay benefits only if the policy has been in force continuously for 24 consecutive months when the disability begins.

A pre-existing condition is any physical or mental condition, whether diagnosed or undiagnosed, which was not disclosed in your application, and for which:

1. you have received a physician's advice; or
2. a reasonably prudent person would have sought medical advice, care or treatment

during the 365 day period ending the day before this policy's effective date.

After two years from the policy's effective date, no misstatements in the application will be used to rescind the policy or deny a claim for disability starting after the end of the two-year period. However, The Standard will not pay benefits for any disability if fraud is involved or if the condition is specifically excluded.

Summary Of Riders

Partial Disability Rider¹

The Partial Disability Rider pays a benefit if you are not totally disabled and are actually working in an occupation, but as a result of your injury or sickness you are unable to earn 80 percent or more of your indexed prior monthly earnings. If you are unable to earn at least 20 percent of your indexed prior monthly earnings, The Standard will pay the policy benefit amount. For any one continuous disability, each of the first six monthly payments will not be less than 50 percent of the policy benefit amount. A total disability benefit does not have to be paid before the partial disability benefit is payable. The rider also pays a recovery benefit if you return to work at least 30 hours per week immediately after a period of disability for which partial disability benefits were paid. The recovery benefit will be payable in a lump sum, and will equal the lesser of:

1. six times the policy benefit amount,
2. the total amount of partial benefits paid before recovery, or
3. the number of months remaining in the maximum benefit period times the policy benefit amount.

¹ The Partial Disability Rider is required by California law and is included with the policy.

Summary Of Optional Riders

Supplemental Social Insurance Rider

This rider pays a benefit if the policy's total disability benefit is payable and no legislated benefits are payable for the disability, or if limited legislated benefits are payable. You must apply for legislated benefits for which you may be eligible and meet other requirements as outlined in the rider. A reduced benefit may be payable if legislated benefits are payable that are less than the amount of the rider benefit.

Future Purchase Option Rider

This rider allows for the purchase of benefit increases on each policy anniversary until the rider's expiration date, subject only to financial underwriting and policy requirements.

Indexed Cost Of Living Rider

This rider pays an additional benefit after 365 days of continuous disability. The monthly benefit is a percentage of the base amount. The base amount for any month is the total amount of disability benefits payable under the policy and all other riders made part of the policy, except this rider. The percentage applied is based on the average annual change in the Consumer Price Index for all urban consumers subject to a cap of either three percent or six percent, whichever is selected on the application. The owner also has the option, on recovery from disability, of purchasing the benefit increases provided by the rider during the disability. No underwriting is required for this purchase.

Own Occupation Rider

This rider liberalizes the definition of total disability. Under this rider you would still be considered totally disabled if, because of injury or sickness, you are unable to perform with reasonable continuity, the substantial and material acts of your regular occupation in the usual and customary way even though you are working in another occupation.

Mental Disorder/Substance Abuse Limitation Endorsement

This endorsement adds a two-year benefit period limitation for disability caused by mental disorder or substance abuse. The limitation endorsement will be added to each policy that has the Own Occupation Rider. The endorsement may also be used at underwriter discretion.

Future Purchase Option Effects On Other Benefits:

A policy with FPO may have SSI, Own Occ and ICOL. When FPO is exercised, benefits under the base policy and all riders, except SSI, are increased accordingly (with a predetermined maximum) to the degree possible, with the products available at the time of the increase.

Monthly FPO Benefit Amounts:

- The maximum option pool is \$10,000 or four times the Base Benefit amount plus SSI.
- The minimum option pool amount is \$500.
- The maximum purchase allowed on each anniversary varies by age. (See table below)
- The minimum FPO exercise amount = \$100 or the total remaining pool, if less than \$100.

Maximum FPO Pool Exercise Amount

Attained Age	Portion of Pool Amount
41 or under	Full Pool Amount
42 - 45	1/2
46 - 50	1/3

Noncancelable Policy Rider

This rider changes the policy and riders to noncancelable and guaranteed renewable. Premiums cannot be increased before the policy's termination date. Also, the rider changes the policy to provide that, if the Maximum Benefit Period is longer than five years and you become eligible for the benefit for presumptive total disability, the total disability benefit will be payable for your lifetime so long as the presumptive disability continues.

Issue And Participation Limits I¹

Maximum Benefit Amounts In Relation To Income For Individual Disability Income Insurance							
Annual Earned Income ²	Monthly Earned Income	Individual Disability Income Coverage ONLY					
		Individual Insurance Paid by Employee			Individual Insurance Paid by Employer		
		Base Indemnity	SSI ³	Total Indemnity	Base Indemnity	SSI ³	Total Indemnity
\$15,000	\$1,250	\$360	\$650	\$1,010	\$450	\$650	\$1,100
\$20,000	\$1,667	\$570	\$750	\$1,320	\$710	\$750	\$1,460
\$24,000	\$2,000	\$780	\$780	\$1,560	\$950	\$780	\$1,730
\$25,000	\$2,083	\$820	\$790	\$1,610	\$1,010	\$790	\$1,800
\$30,000	\$2,500	\$1,070	\$830	\$1,900	\$1,310	\$830	\$2,140
\$35,000	\$2,917	\$1,300	\$870	\$2,170	\$1,610	\$870	\$2,480
\$40,000	\$3,333	\$1,520	\$910	\$2,430	\$1,900	\$910	\$2,810
\$45,000	\$3,750	\$1,730	\$950	\$2,680	\$2,190	\$950	\$3,140
\$50,000	\$4,167	\$1,920	\$1,000	\$2,920	\$2,460	\$1,000	\$3,460
\$55,000	\$4,583	\$2,110	\$1,040	\$3,150	\$2,730	\$1,040	\$3,770
\$60,000	\$5,000	\$2,290	\$1,080	\$3,370	\$3,000	\$1,080	\$4,080
\$65,000	\$5,417	\$2,510	\$1,110	\$3,620	\$3,270	\$1,110	\$4,380
\$70,000	\$5,833	\$2,740	\$1,140	\$3,880	\$3,550	\$1,140	\$4,690
\$75,000	\$6,250	\$2,910	\$1,170	\$4,080	\$3,810	\$1,170	\$4,980
\$80,000	\$6,667	\$3,070	\$1,200	\$4,270	\$4,070	\$1,200	\$5,270
\$85,000	\$7,083	\$3,270	\$1,200	\$4,470	\$4,360	\$1,200	\$5,560
\$90,000	\$7,500	\$3,460	\$1,200	\$4,660	\$4,650	\$1,200	\$5,850
\$95,000	\$7,917	\$3,670	\$1,200	\$4,870	\$4,940	\$1,200	\$6,140
\$100,000	\$8,333	\$3,880	\$1,200	\$5,080	\$5,220	\$1,200	\$6,420
\$120,000	\$10,000	\$4,740	\$1,200	\$5,940	\$6,320	\$1,200	\$7,520
\$140,000	\$11,667	\$5,450	\$1,200	\$6,650	\$7,450	\$1,200	\$8,650
\$160,000	\$13,333	\$6,270	\$1,200	\$7,470	\$8,510	\$1,200	\$9,710
\$180,000	\$15,000	\$7,170	\$1,200	\$8,370	\$9,580	\$1,200	\$10,780
\$200,000	\$16,667	\$8,070	\$1,200	\$9,270	\$10,640	\$1,200	\$11,840
\$225,000	\$18,750	\$9,180	\$1,200	\$10,380	\$12,025	\$1,200	\$13,225
\$250,000	\$20,833	\$10,280	\$1,200	\$11,480	\$13,470	\$1,200	\$14,670
\$275,000	\$22,917	\$11,270	\$1,200	\$12,470	\$14,675	\$1,200	\$15,875
\$300,000	\$25,000	\$12,080	\$1,200	\$13,280	\$15,600	\$1,200	\$16,800
\$325,000	\$27,083	\$12,830	\$1,200	\$14,030	\$16,435	\$1,200	\$17,635
\$350,000	\$29,167	\$13,850	\$1,200	\$15,050	\$17,600	\$1,200	\$18,800
\$375,000	\$31,250	\$14,190	\$1,200	\$15,390	\$17,935	\$1,200	\$19,135
\$400,000	\$33,333	\$14,900	\$1,200	\$16,100	\$18,730	\$1,200	\$19,930
\$425,000	\$35,417	\$15,645	\$1,200	\$16,845	\$18,800	\$1,200	\$20,000
\$450,000	\$37,500	\$16,430	\$1,200	\$17,630	\$18,800	\$1,200	\$20,000
\$475,000	\$39,583	\$17,225	\$1,200	\$18,425	\$18,800	\$1,200	\$20,000
\$500,000	\$41,667	\$18,270	\$1,200	\$19,470	\$18,800	\$1,200	\$20,000
\$550,000	\$45,833	\$18,800	\$1,200	\$20,000	\$18,800	\$1,200	\$20,000
\$600,000	\$50,000	\$18,800	\$1,200	\$20,000	\$18,800	\$1,200	\$20,000
\$650,000	\$54,167	\$18,800	\$1,200	\$20,000	\$18,800	\$1,200	\$20,000
\$700,000	\$58,333	\$18,800	\$1,200	\$20,000	\$18,800	\$1,200	\$20,000

¹ The individual coverage portion may not exceed individual maximum issue and participation limits by occupation class.

² The minimum insurable annual earned income is \$15,000 except in California where the minimum insurable annual earned income is \$24,000.

³ SSI is not available on Protector Platinum. Please use Total Indemnity column to determine eligible amount. For all occupations on Protector+, the SSI amount may be issued as base indemnity, and, if there is participation with LTD or any Social Security offset product, use the total indemnity to determine maximum benefits as SSI is not available. The amount issued as SSI must be programmed around state cash sickness benefits using a waiting period of the same length as the state sickness benefit period.

⁴ Select occupation classes participating with another carrier may have participation limit up to **\$25,000**. For more information, please tables on pages 6, 10 and 14 of this product guide.

For Individual Disability Income Insurance (continued)			
Annual Earned Income	Monthly Earned Income	Maximum participation with other carriers' IDI	
		Individual Insurance Paid by	
		Employee	Employer
\$250,000	\$20,833	\$11,480	\$14,670
\$275,000	\$22,917	\$12,470	\$15,875
\$300,000	\$25,000	\$13,280	\$16,800
\$325,000	\$27,083	\$14,030	\$17,635
\$350,000	\$29,167	\$15,050	\$18,800
\$375,000	\$31,250	\$15,390	\$19,135
\$400,000	\$33,333	\$16,100	\$19,930
\$425,000	\$35,417	\$16,845	\$20,765
\$450,000	\$37,500	\$17,630	\$21,660
\$475,000	\$39,583	\$18,425	\$22,350
\$500,000	\$41,667	\$19,470	\$23,240
\$525,000	\$43,750	\$19,853	\$23,623
\$550,000	\$45,833	\$20,235	\$24,005
\$575,000	\$47,917	\$20,618	\$24,388
\$600,000	\$50,000	\$21,000	\$24,520
\$650,000	\$54,167	\$21,615	\$25,000
\$700,000	\$58,333	\$22,230	\$25,000
\$750,000	\$62,500	\$23,130	\$25,000
\$800,000	\$66,667	\$25,000	\$25,000

Please refer to the chart at left to determine the amount of income required to participate at these levels.

The Standard's IDI issue and participation limits allow for additional coverage when combined with another carrier's IDI. Refer to the participation limits found in the product overviews.

Issue And Participation Limits II¹

Maximum Benefit Amounts In Relation To Income For Individual Disability Income Insurance When Combined With Employer - Paid Group LTD

Annual Earned Income ²	Monthly Earned Income	Maximum Benefit Amounts in Relation to Income							
		Individual Insurance Paid by Employee				Individual Insurance Paid by Employer			
		60 % Group Plan		66.67 % Group Plan		60 % Group Plan		66.67 % Group Plan	
		Group Benefit	Indiv. Benefit	Group Benefit	Indiv. Benefit	Group Benefit	Indiv. Benefit	Group Benefit	Indiv. Benefit
\$15,000	\$1,250	\$750	\$330	\$833	\$250	\$750	\$350	\$833	\$270
\$20,000	\$1,667	\$1,000	\$420	\$1,111	\$320	\$1,000	\$460	\$1,111	\$350
\$24,000	\$2,000	\$1,200	\$480	\$1,333	\$360	\$1,200	\$530	\$1,333	\$400
\$25,000	\$2,083	\$1,250	\$500	\$1,389	\$370	\$1,250	\$550	\$1,389	\$420
\$30,000	\$2,500	\$1,500	\$570	\$1,667	\$420	\$1,500	\$640	\$1,667	\$480
\$35,000	\$2,917	\$1,750	\$640	\$1,945	\$470	\$1,750	\$730	\$1,945	\$540
\$40,000	\$3,333	\$2,000	\$700	\$2,222	\$510	\$2,000	\$810	\$2,222	\$590
\$45,000	\$3,750	\$2,250	\$760	\$2,500	\$550	\$2,250	\$890	\$2,500	\$640
\$50,000	\$4,167	\$2,500	\$810	\$2,778	\$580	\$2,500	\$960	\$2,778	\$690
\$55,000	\$4,583	\$2,750	\$860	\$3,055	\$600	\$2,750	\$1,020	\$3,055	\$720
\$60,000	\$5,000	\$3,000	\$900	\$3,334	\$620	\$3,000	\$1,080	\$3,334	\$750
\$65,000	\$5,417	\$3,250	\$990	\$3,612	\$690	\$3,250	\$1,130	\$3,612	\$770
\$70,000	\$5,833	\$3,500	\$1,060	\$3,889	\$740	\$3,500	\$1,250	\$3,889	\$870
\$75,000	\$6,250	\$3,750	\$1,170	\$4,167	\$830	\$3,750	\$1,360	\$4,167	\$950
\$80,000	\$6,667	\$4,000	\$1,290	\$4,445	\$930	\$4,000	\$1,470	\$4,445	\$1,030
\$85,000	\$7,083	\$4,250	\$1,420	\$4,722	\$1,040	\$4,250	\$1,570	\$4,722	\$1,100
\$90,000	\$7,500	\$4,500	\$1,550	\$5,000	\$1,150	\$4,500	\$1,670	\$5,000	\$1,170
\$95,000	\$7,917	\$4,750	\$1,680	\$5,278	\$1,260	\$4,750	\$1,780	\$5,278	\$1,260
\$100,000	\$8,333	\$5,000	\$1,800	\$5,556	\$1,360	\$5,000	\$1,880	\$5,556	\$1,330
\$120,000	\$10,000	\$6,000	\$2,250	\$6,667	\$1,720	\$6,000	\$2,360	\$6,667	\$1,700
\$140,000	\$11,667	\$7,000	\$2,870	\$7,778	\$2,270	\$7,000	\$2,830	\$7,778	\$2,060
\$160,000	\$13,333	\$8,000	\$3,160	\$8,889	\$2,480	\$8,000	\$3,190	\$8,889	\$2,310
\$180,000	\$15,000	\$9,000	\$3,260	\$10,001	\$2,480	\$9,000	\$3,470	\$10,001	\$2,470
\$200,000	\$16,667	\$10,000	\$3,360	\$11,112	\$2,480	\$10,000	\$3,770	\$11,112	\$2,660
\$225,000	\$18,750	\$11,250	\$3,580	\$12,500	\$2,600	\$11,250	\$4,210	\$12,500	\$2,960
\$250,000	\$20,833	\$12,500	\$3,960	\$13,889	\$2,880	\$12,500	\$4,880	\$13,889	\$3,500
\$275,000	\$22,917	\$13,750	\$4,190	\$15,000	\$3,210	\$13,750	\$5,320	\$15,000	\$4,070
\$300,000	\$25,000	\$15,000	\$4,360	\$15,000	\$4,360	\$15,000	\$5,580	\$15,000	\$5,580
\$325,000	\$27,083	\$15,000	\$5,510	\$15,000	\$5,510	\$15,000	\$7,080	\$15,000	\$7,080
\$350,000	\$29,167	\$15,000	\$6,690	\$15,000	\$6,690	\$15,000	\$8,600	\$15,000	\$8,600
\$375,000	\$31,250	\$15,000	\$7,860	\$15,000	\$7,860	\$15,000	\$10,120	\$15,000	\$10,120
\$400,000	\$33,333	\$15,000	\$9,040	\$15,000	\$9,040	\$15,000	\$12,170	\$15,000	\$12,170
\$425,000	\$35,417	\$15,000	\$10,220	\$15,000	\$10,220	\$15,000	\$13,780	\$15,000	\$13,780
\$450,000	\$37,500	\$15,000	\$11,420	\$15,000	\$11,420	\$15,000	\$15,460	\$15,000	\$15,460
\$475,000	\$39,583	\$15,000	\$12,570	\$15,000	\$12,570	\$15,000	\$17,180	\$15,000	\$17,180
\$500,000	\$41,667	\$15,000	\$13,790	\$15,000	\$13,790	\$15,000	\$18,750	\$15,000	\$18,750
\$550,000	\$45,833	\$15,000	\$15,270	\$15,000	\$15,270	\$15,000	\$18,750	\$15,000	\$18,750
\$600,000	\$50,000	\$15,000	\$16,760	\$15,000	\$16,760	\$15,000	\$18,750	\$15,000	\$18,750
\$650,000	\$54,167	\$15,000	\$17,720	\$15,000	\$17,720	\$15,000	\$18,750	\$15,000	\$18,750
\$700,000	\$58,333	\$15,000	\$18,700	\$15,000	\$18,700	\$15,000	\$18,750	\$15,000	\$18,750
\$750,000	\$62,500	\$15,000	\$18,750	\$15,000	\$18,750	\$15,000	\$18,750	\$15,000	\$18,750

¹ The individual coverage portion may not exceed individual maximum issue and participation limits by income and class. For group LTD plans different from those described above, please call your underwriter at The Standard. Assumes maximum benefit under the group plan is \$15,000.

² The minimum insurable annual earned income is \$15,000. In California the minimum insurable annual earned income is \$24,000.

Guarantee Issue Individual Disability Income Insurance



Guarantee Issue Individual Disability Income Insurance (GI IDI) is offered at the workplace on a voluntary or mandatory basis and premiums are paid for by employees, employers or by a combination of the two. The employer works with a representative of The Standard regarding the details of coverage under the GI plan, including the choice of benefits and riders that will be offered to employees.

Advantages Of GI IDI

- GI coverage is offered without medical underwriting so eligible employees may obtain coverage for which they might not otherwise qualify, subject to minimum qualifying criteria
- Policies are discounted at rates not otherwise available
- Benefits may be tax-free¹
- Incentive pay can be covered
- Policies are portable and can be individually owned
- There is no offset for Supplemental Social Insurance²

Two Kinds Of GI IDI

There are two kinds of GI IDI coverage, the choice of which depends on the level of underwriting. The most common is Guarantee Standard Issue (GSI) which has no medical underwriting for the guaranteed coverage. The other, less common form, is Guarantee To Issue (GTI) which has some medical underwriting but an offer of coverage is still guaranteed. GTI is offered as an

extension of GSI and is not available on a stand-alone basis. GI coverage is available to eligible members in a prequalified employee group. For more details please see the GI Underwriting Guidelines available at www.standard.com/di.

GI IDI may be offered alone or in addition to group long-term disability (LTD) insurance.

Differences Between GI IDI And IDI Policies

Protector Platinum

There are notable differences between the Protector Platinum GI IDI policy and the fully underwritten Protector Platinum IDI policy. Protector Platinum GI is different in the following ways:

- The definition of total disability differs under the Protector Platinum GI IDI policy: you are unable to perform the substantial and material duties of your regular occupation; and you are not engaged in any

¹ Benefits are generally tax-free if premium is employee paid and not reimbursed by the employer.

² Assumes a Supplemental Social Insurance Rider is not issued. Supplemental Social Insurance rider is not available on Protector Platinum.

Guarantee Issue Individual Disability Income Insurance (continued)

other gainful occupation; and 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.

- The own occupation definition of disability is available by rider
- The Compassionate Care Benefit and Automatic Increase Benefit are not available
- Employers have the option to increase the benefit period to 10 years or to age 67 for occupation class B, by choosing a 24-month regular occupation definition of total disability
- The inclusion of the ERISA endorsement

Protector+

Protector+ GI IDI coverage uses the same base policy as its fully underwritten Protector+ counterpart, with some differences:

- The Pre-Existing Conditions Limitation may be amended or waived by rider
- The ERISA endorsement is included
- The Noncancelable Rider is required

For more details, please see the policy summaries at www.standard.com/di under Find Marketing Materials.

GI Participation Requirements

Type of Guarantee Issue	Minimum number of employees	Minimum number of employees when LTD is from The Standard	Participation required	Features
Mandatory GI	10	5	100%	60, 90, 180, 365 and 730 day waiting period ³ ; To Age 66/67, two, five and ten year benefit periods ⁵
Voluntary GI⁴	15 lives or 30% of the eligible group, whichever is greater			

Available Riders⁶ In GI Cases

	Protector+ GI	Protector Platinum GI
Residual Disability Rider ⁷	x	Included in the base policy
3% ⁸ or 6% ⁹ Indexed Cost of Living Rider (ICOL)	x	x
Own Occupation Rider ¹⁰	x	x
Noncancelable Rider	x	x
Catastrophic Benefit Rider	x	x
Waiver of Pre-Existing Conditions Limitations Rider ¹¹	x	No exclusion, except by endorsement
12/12 Pre-Existing Conditions Rider	x	x

³ The 730 day waiting period is not available with the two or five year benefit period, or with Protector Platinum. The 365 and 730 day waiting periods may not be available in all states.

⁴ Not available to MDs, DOs or DDSs.

⁵ To age 66 benefit period is not available on Protector Platinum. 10 year benefit period not available with Protector+.

⁶ Not all riders are available in all states.

⁷ Partial Disability Rider is included in the base contract in Protector + in California. Under Protector Platinum, benefits for partial disability are included in the base contract.

⁸ With mandatory GI cases, 3% ICOL is available with ten lives or more.

⁹ Available for groups of 50 lives or more in mandatory cases, 50 or more enrolled lives in voluntary cases.

¹⁰ A 24 month Mental Disorder/Substance Abuse Limitation Endorsement is included with all Protector+ GI policies.

¹¹ Pre-Existing Conditions are waived in Protector Platinum. May be modified by endorsement.

Examples Of Monthly Benefits

Depending on the case profile¹², the following tables illustrate the monthly benefit amounts that may be offered.

Mandatory GI ¹³	
Number of lives	Monthly Benefit
5 - 9 ¹⁴	up to \$2,000
10 - 19	up to \$3,000
20 - 39	up to \$5,000
40 - 74	up to \$8,000
75 - 149	up to \$10,000
150+	case by case

Voluntary GI ¹³	
Number of lives	Monthly Benefit
15 - 19	up to \$1,500
20 - 39	up to \$2,500
40 - 74	up to \$5,000
75 - 149	up to \$7,000
150+	case by case

From An Underwriting Perspective, A Good GI Case Includes:

- Employees with annual incomes of \$50,000+
- Commissions, bonuses or other incentive compensation
- An employer-paid group LTD plan in place providing 40 percent - 60 percent income replacement with a monthly maximum benefit of \$3,000 - \$10,000 covering base salary only
- A company with a strong sense of obligation to its employees
- A segment of employees that is underinsured with existing LTD
- A mix of both genders
- An average employee age of less than 50

When You Think You Have A Good GI Candidate:

It is important to have experienced resources at your side when you go out on a big case.

If you have developed a relationship with an employer that you think is a good GI candidate, please contact Glsales@standard.com.

¹² Please refer to forms 10437VGSI and 10437MGSI, GI Underwriting Guidelines, for more details.

¹³ Not available to MDs, DOs or DDSs.

¹⁴ Requires LTD.

Business ProtectorSM

Business Overhead Expense Individual Disability Insurance

Overview			
Occ Class	Benefit Limit Multiples	Monthly Benefit Amount	
		Minimum	Maximum
5A	12	\$500	\$50,000
	18	\$500	\$40,000
	24	\$500	\$30,000
4A ² (Includes 4P classes)	12	\$500	\$50,000
	18	\$500	\$40,000
	24	\$500	\$30,000
3A ² (Includes 3P and 2P classes)	12	\$500	\$50,000
	18	\$500	\$40,000
	24	\$500	\$30,000
2A ¹	12	\$500	\$15,000
	18	\$500	\$15,000
	24	\$500	\$15,000
A	12	\$500	\$10,000
	18	\$500	\$10,000
	24	\$500	\$10,000
B	12	\$500	\$7,000
	18	\$500	\$7,000
	24	\$500	\$7,000
Issue Ages	18 - 60		

Summary Of Base Policy Provisions

Policy Renewability And Premiums

Your coverage is noncancelable and guaranteed renewable to the termination date³ as long as the premium is paid on time. We cannot change any feature of your policy, including its premium, until the termination date. The policy ends at that time unless you ask that it be continued under the Renewal Option.

Renewable For Life (Renewal Option)

You may ask to continue the policy beyond the termination date if you are: working at least 30 hours per week, responsible for business expenses, and not disabled at the time of your request. Only the total disability benefit will be available and the premium may change. Benefits are limited and are payable for limited periods under the Renewal Option.

Total Disability Benefit

After the commencement date¹ and during your continuous total disability, we will reimburse your covered business expenses up to the policy maximums. The commencement date is the first day of your disability that you are eligible for benefits. You are totally disabled if, because of your injury or sickness, you are unable to perform the substantial and material duties of your regular occupation (your occupation at the time your disability begins) and you are under the care of a physician.⁴

Covered Expenses

These are your share of business expenses incurred or allocable in your regular occupation on or after the commencement date that are ordinary and necessary in the operation of your business or profession.

Covered expenses include: salaries, fees, wages and benefit payments made to or on behalf of employees; employer-paid portion of any FICA or other employment taxes; rent and lease payments for furniture, equipment and premises; utility costs including phone, electricity, heat and water; laundry, janitorial and maintenance

² Commencement dates available: 31st, 61st and 91st day of disability.

³ The normal termination date is the policy anniversary on or next following the insured's 65th birthday.

⁴ In California you are totally disabled if, because of your injury or sickness, you are unable to perform with reasonable continuity the substantial and material acts of your regular occupation in the usual and customary way.

¹ For Business Protector the 3A occupation class includes 3P physicians and dentists; the 4A occupation class includes 4P physicians and dentists. If multiple occupation classes are noted in Occupation Classifications List in this product guide, use the occupation class that is not listed as Protector Platinum.

service costs; property, liability, malpractice and business insurance premiums; professional, trade and association dues; business property taxes; the greater of depreciation or principal payments on business loans on business property; interest on business debt; and legal, accounting and similar business fees.

Some expenses are not covered, such as: compensation to a family member not employed in your business during the 60-day period prior to your disability; bonus, incentive compensation, profit sharing and commission payments; cost of sales and inventory; travel and entertainment expenses; income and excise taxes for you or your business; expenses covered by any other insurance contract and expenses for any capital equipment purchased after the date of your disability. For certain risks, compensation paid to someone hired to perform your duties is not a covered expense. (Not all covered and non-covered expenses are listed here.)

Benefit And Expense Carry-Forward Feature

While you remain continuously disabled, unused benefits and unreimbursed expenses may carry forward to future months of continuous disability (subject to policy limits). This may allow for reimbursement in future months of unreimbursed expenses that were incurred in earlier months (but after the commencement date), as long as the total benefit amount and maximum benefit period limits have not been reached. See Limitations on Reimbursement of Expenses.

Partial Disability Benefit⁵

After the commencement date and during your continuous partial disability, we will reimburse 50 percent of your covered business expenses (up to the policy maximums) for up to six months. You are partially disabled if, because of your injury or sickness, you are able to do some, but not all, of the substantial and material duties of your regular occupation; or you are able to do all of these duties, but for no more than 50 percent of the time you normally spent on such duties immediately prior to your injury or sickness. You must be under the care of a physician and you may not be totally disabled. The Residual Disability Benefit Rider is also available to provide additional benefits based on loss-of-business income. (However, we will not pay both benefits for the same period of disability.)

Base Policy Benefits And Features

- Noncancelable and Guaranteed Renewable
- Renewable for Life (Renewal Option)
- Total Disability Benefit
- Covered Expenses
- Benefit and Expense Carry-Forward Feature
- Partial Disability Benefit⁵
- Choice of Maximum Benefit Amount and Commencement Date
- Recurrent Periods of Disability
- Conversion Option
- Waiver of Premium Benefit
- Presumptive Total Disability Benefit
- Survivor Benefit
- Cosmetic or Transplant Surgery Benefit
- Cash or Accrual Method available while disabled

Optional Benefit Riders⁶

- Residual Disability Rider⁷
- Future Purchase Option Rider
- Salary Replacement Rider⁸

Choice Of Maximum Benefit Amount And Commencement Date

Subject to our underwriting requirements, you may choose the policy base amount and benefit multipliers (12, 18, or 24) to determine your maximum benefit. You may also choose a commencement date of the 31st, 61st or 91st day of continuous disability.

Recurrent Periods Of Disability

If you recover and then become disabled from the same cause or causes within six months of a prior disability, it is a continuation of the prior disability.

⁵ The base policy's Partial Disability Benefit is not available in California.

⁶ The addition of optional riders may increase policy premiums. All benefits and riders are subject to the following considerations, which may result in the benefit or rider not being issued: underwriting considerations and reinsurance availability.

⁷ Not available in California. The Partial Disability Rider is available in that state.

⁸ This benefit is added automatically at no additional cost to policies for occupation classes 3A, 4A and 5A. The Rider allows you to hire someone (other than a family member) to perform your duties and to have his or her salary included in covered expenses. Not available for 2A, A and B occupation classes.

Business Protector (continued)

Conversion Option

If your needs change, after two years from the effective date and before your 60th birthday, you may request conversion of this policy to an individual disability income policy. You cannot be disabled at the time of the request nor for six months prior. Certain limitations will apply to the new policy. (Optional riders cannot be converted to the new policy.)

Waiver Of Premium Benefit

After the commencement date and during your continuous disability, we will waive premiums due, and we will refund any premiums due and paid since your disability began.

Presumptive Total Disability Benefit

If you permanently lose your hearing in both ears, speech, sight in both eyes, or the use of two limbs, we will pay the total disability benefit, beginning with the day of loss.

Survivor Benefit

If you die while receiving total disability benefits, we will pay the owner or the owner's estate up to three times the base amount, but not more than any remaining maximum benefit. This benefit is not available in some states.

Cosmetic Or Transplant Surgery Benefit

We will consider you as totally disabled if, more than six months after the policy is effective, you become totally disabled due to cosmetic or transplant surgery.

Cash Or Accrual Method Available While Disabled

The cash or accrual accounting method, whichever you are using in your business when you become disabled, will be used to determine your covered business expenses.

Summary Of Policy Provisions On Maximum Benefit Periods And Exclusions From Coverage

Limitations On Reimbursement Of Expenses

Benefit payments are subject to the policy benefit limit and maximum benefit period provisions, and other policy terms and limitations.

Benefit Limit

The total amount that we have paid for any period of continuous disability at any time cannot be more than the policy base amount times the number of months since the commencement date, or the maximum benefit, if less.

Maximum Benefit Periods¹

If benefits begin on or before age 63, we will not pay beyond age 65. If they begin after age 63 but before age 65 we will not pay for more than 24 months. If the Renewal Option is selected and benefits begin after age 65 but before age 75 we will not pay for more than 24 months. For benefits starting after age 75 (if the Renewal Option is selected), benefits will not be paid for more than twelve months.

Exclusions From Coverage

We will not pay benefits for the first 90 days of disability due to pregnancy or childbirth or for disability due to war. We will also not pay benefits for a pre-existing condition unless it is disclosed on your application and it is not specifically excluded. A pre-existing condition is any mental or physical condition, for which you have consulted a physician, received medical treatment or services, or taken prescribed drugs or medications, or for which an ordinary person would have sought medical advice, care or treatment, for which, during the 365-day period preceeding the policy's effective date, you have consulted a physician.

After two years from the later of the policy's effective date or last reinstatement date, no misstatements in the application will be used to rescind the policy or deny a claim for disability starting after the end of the two-year period. This may be three years in some states. However, we will not pay benefits for any disability if fraud is involved or if the condition is specifically excluded.

¹ References to Ages 63, 65 and 75 mean the policy anniversary on or next following the insured's 63rd, 65th or 75th birthday, respectively.

In California, a pre-existing condition is any physical or mental condition, whether diagnosed or undiagnosed, which was misrepresented or not disclosed in your application, and for which during the 365-day period ending the day before this policy's effective date:

1. You have received a physician's advice, treatment or services;
- or
2. A reasonably prudent person would have sought medical advice, care or treatment, for symptoms occurring.

Summary Of Optional Riders²

Salary Replacement Rider

This rider is added automatically at no additional cost for eligible occupation classes (5A, 4A and 3A). The rider allows you to hire someone (other than a family member) to perform your duties and have his or her salary included in covered expenses.

Residual Disability Rider³

This rider adds a residual disability benefit and a recovery benefit to your coverage. You will be residually disabled if you are not totally disabled, but because of your injury or sickness, you have at least a 20 percent loss of business income and you are able to do some but not all, of the substantial and material duties of your regular occupation or you are able to do all of these duties, but not for as long a time or as effectively as before. You must also be under the care of a physician.

For the first six monthly payments, eligible expenses (used to determine the amount of benefit paid) will be at least 50 percent of the policy's base amount. If your loss of business income for a period of residual disability is 75 percent or more of your prior business income, we will pay the total disability benefit for that period. If, while you are residually disabled, a greater benefit would be payable under the policy's partial disability benefit provision than would be payable under this rider, we will pay the greater benefit. (We will not pay both benefits at the same time.)

² The addition of optional riders may increase policy premiums. All benefits and riders are subject to the following considerations, which may result in the benefit or rider not being issued: underwriting considerations and reinsurance availability.

³ The Residual Disability Rider is not available in California. See Partial Disability Rider.

A limited recovery benefit may be payable for up to 12 months if, immediately after a disability for which you received benefits, you return to work for at least 30 hours per week in your regular occupation. Payments will not be made beyond your age 65³.

Future Purchase Option Rider

As your business grows and as your expenses increase, this rider allows for the purchase of increased benefits at two year intervals, regardless of your health, subject to financial underwriting requirements. The first option amount purchased may be doubled if you are not disabled at the time of the purchase. Unused option amounts may be carried over to the next option date but not beyond it. Only one increase is allowed during any continuous disability.

Partial Disability Rider (Available in California only)

This rider adds a partial disability benefit and a recovery benefit to your coverage. You are partially disabled if you are not totally disabled and, while actually working in your regular occupation, as a result of your injury or sickness, you are unable to earn 80 percent or more of your prior income.

If your loss of business income for a period of residual disability is 75 percent or more of your prior business income, we will pay the total disability benefit for that period.

A limited recovery benefit may be payable for up to 12 months if, immediately after a disability for which you received benefits, you return to work for at least 30 hours per week in your regular occupation. Payments will not be made beyond your age 65.

Business Equity ProtectorSM

Buy/Sell Funding Individual Disability Insurance

Overview						
Occ Class	Waiting Period	Lump Sum ^{1,2}	Aggregate ^{1,3}	Monthly Benefit ¹		
				2 year	3 year	5 year
5A ⁴	365 days	\$1,000,000	\$1,500,000	\$62,500	\$41,666	\$25,000
	540 days	\$1,500,000	\$2,000,000	\$83,333	\$55,555	\$33,333
	730 days	\$2,000,000	\$2,500,000	\$104,166	\$69,444	\$41,666
4A Not Physicians and Dentists	365 days	\$1,000,000	\$1,500,000	\$62,500	\$41,666	\$25,000
	540 days	\$1,500,000	\$2,000,000	\$83,333	\$55,555	\$33,333
	730 days	\$2,000,000	\$2,500,000	\$104,166	\$69,444	\$41,666
4A ⁵ Physicians and Dentists only	365 days	\$1,000,000	\$1,200,000	\$50,000	\$33,333	\$20,000
	540 days	\$1,250,000	\$1,500,000	\$62,500	\$41,666	\$25,000
	730 days	\$1,500,000	\$2,000,000	\$83,333	\$55,555	\$33,333
3A Not Physicians and Dentists	365 days	\$1,000,000	\$1,500,000	\$62,500	\$41,666	\$25,000
	540 days	\$1,500,000	\$2,000,000	\$83,333	\$55,555	\$33,333
	730 days	\$2,000,000	\$2,500,000	\$104,166	\$69,444	\$41,666
3A ⁵ Physicians and Dentists only	365 days	\$750,000	\$1,000,000	\$41,666	\$27,777	\$16,666
	540 days	\$1,000,000	\$1,250,000	\$52,083	\$34,722	\$20,833
	730 days	\$1,500,000	\$1,500,000	\$62,500	\$41,666	\$25,000
2A	365 days	\$750,000	\$1,000,000	\$41,666	\$27,777	\$16,666
	540 days	\$1,000,000	\$1,250,000	\$52,083	\$34,722	\$20,833
	730 days	\$1,500,000	\$1,500,000	\$62,500	\$41,666	\$25,000
A ⁴ , B ⁴	365 days	\$400,000	\$500,000	\$20,833	\$13,888	\$8,333
	540 days	\$600,000	\$700,000	\$29,166	\$19,444	\$11,666
	730 days	\$800,000	\$900,000	\$37,500	\$25,000	\$15,000
Issue Age	18 - 60					

¹ Occasionally, certain amounts may be unavailable or limited because of reinsurance availability. The Minimum Monthly Benefit for the Business Equity Protector is \$600.

² The Minimum Lump Sum is \$10,000.

³ Aggregate is the maximum total buy - out benefit available under the monthly benefit option or when combining lump sum and monthly benefits under the down payment option. Under the down payment option, the maximum monthly benefit available is the difference between the aggregate benefit applied for and the lump sum benefit requested, divided by the number of months in the monthly benefit period. For example, a class 4A risk applying for a 540 - day waiting period with a three year benefit period applies for an aggregate benefit of \$1,350,000 with a lump sum benefit of \$810,000. The monthly benefits are \$15,000 ($\$1,350,000 - \$810,000 = \$540,000$; $\$540,000 \div 36 \text{ months} = \$15,000$ per month).

⁴ Occupation classes 5A, A, and B are not available for Business Equity Protector in California.

⁵ For Business Equity Protector the 3A occupation class includes 3P physicians and dentists; the 4A occupation class includes 4P physicians and dentists. If multiple occupation classes are noted (in Occupation Class List), use the occupation class that is not listed as Protector Platinum.

Business Equity Protector (continued)



Summary Of Base Policy Provisions

A well drafted business buy/sell agreement provides for the purchase of a business owner's share of the business in the event that the owner becomes totally disabled and is no longer able to work in the business. The Business Equity Protector is a disability insurance policy that provides a source of funds to purchase the interest of a disabled business owner.

The Business Equity Protector is designed to work with a business buy/sell agreement. It funds all or part of any buy-out due to total disability provided for in the buy/sell agreement, and the policy itself can be owned by the business or by the individual business owners.

A valid buy/sell agreement is necessary for the Business Equity Protector to function. The buy/sell agreement must be in effect within one year after the policy is put in force, or the policy will be considered void and all premiums will be returned. Any buy/sell agreement must be continuously in effect up to the date of disability. Policy benefits are payable under one of these funding methods: 1) on a monthly basis; 2) in one lump sum; or 3) with a partial lump sum down payment followed by monthly payments.

Business Equity Protector (continued)

Base Policy Benefits And Features

- Total Disability Benefit
- Waiver of Premium Benefit
- Legal/Accounting Fee Benefit
- Policy Transferability and Convertibility
- Noncancelable and Guaranteed Renewable

Optional Benefit Riders*

- Extended Benefit Option
- Future Buy - Out Expense Option

* The addition of optional riders may increase policy premiums. All benefits and riders are subject to the following considerations, which may result in the benefit or rider not being issued: underwriting considerations and reinsurance availability.

Total Disability Benefit

The Business Equity Protector pays benefits to assist in the funding of the purchase of your ownership interest in the business if you become totally disabled and are entitled to a buy - out under the terms of your buy/sell agreement. Under the policy you are considered totally disabled if, because of injury or sickness, you are: 1) unable to perform the substantial and material duties of your regular occupation; 2) under the care of a physician; and 3) not performing any work for the business.

Policy benefits may be paid in a single lump sum, or over a period of time under the monthly or down payment funding method. Once policy benefits become payable under the monthly or down payment funding methods, benefits will continue to be paid whether or not you remain totally disabled, if:

- The policy owner has incurred or contrives to incur a buy - out expense;
- and
- The policy benefit limits have not been exceeded. We will not pay more than the applicable percentage of policy benefit limits as described in the policy. Further, the total of all payments made under the policy may not exceed the lesser of the total buy-out expense or the aggregate benefit limit;
- and
- The insured does not perform any work for the business.

Waiver Of Premium Benefit

Once policy benefits become payable, The Standard will waive any future premium due and refund any premium paid during the waiting period.

Legal/Accounting Fee Benefit

The Standard will reimburse the policy owner up to \$3,000 for reasonable legal and/or accounting fees owed by and paid by the policy owner to carry out the terms of the buy/sell agreement.

Policy Transferability And Convertibility

After your policy has been in force for two years, if no policy benefits have been paid, coverage can be transferred to a new owner and you may be insured under a similar policy with no medical evidence. You may transfer coverage if you stop full-time employment in the original business, are under age 58, are not totally disabled and are working full - time in another business in which you own between a 10% and 90% share. Additionally, you may convert the policy to an individual disability income policy if your policy terminates because you become owner of more than 90% of the business prior to age 60. Conversion will result in an individual disability income policy with a limited benefit of up to \$1,000 per month, and a 24-month benefit period.

Policy Renewability/Premiums

Premiums for The Business Equity Protector cannot be changed by The Standard while the policy is in force. The policy may be continued by timely payment of premiums until the earlier of:

- The policy anniversary following the insured's 65th birthday (the insured's 70th birthday if the Extended Benefit Option Rider is added to the base policy)
- The date the insured terminates active full - time employment with the business for any reason other than total disability
- The date the buy/sell agreement terminates
- The date the aggregate benefit limit is reached or all of the actual buy/sell expense is paid
- The date one person owns more than 90% of the business
- The date of the insured's death
- The due date of any premium remaining unpaid at the end of its grace period

The policy will end on the earliest of the above dates.

However, benefit payments begun prior to the insured's death under monthly or down payment funding methods will continue as provided under the policy.

Exclusions From Coverage

We will not pay benefits for disability due to war. We will not pay benefits for a pre-existing condition unless it is disclosed on your application and it is not specifically excluded. A pre-existing condition is any mental or physical condition for which, during the 365-day period preceeding the policy's effective date, you consulted a physician, received medical treatment or services, or took prescribed drugs or medication, or for which a prudent person would have sought advice, care or treatment.

After two years from the policy's effective date, no misstatements in the application may be used to deny a claim for disability starting after the end of the two-year period. (This period may be three years in some states.) However, we will not pay benefits for any disability if fraud is involved or if the condition causing the disability is specifically excluded.

Summary Of Optional Riders¹

Extended Benefit Option Rider

This rider delays the reduction of policy benefits until age 65 and provides reduced coverage until the policy anniversary following the insured's age 70.

Future Buy - Out Expense Option Rider

This rider offers the owner an opportunity to periodically increase the buy-out policy benefits to keep pace with business growth. No medical underwriting is required to effect increases; however, financial underwriting is required and the insured cannot be disabled at the time an increase is applied for.

¹ The addition of optional riders may increase policy premiums. All benefits and riders are subject to the following considerations, which may result in the benefit or rider not being issued: underwriting considerations and reinsurance availability.

Premium Discounts¹

Premium discounts are provided to help solicit multiple applications from an individual, employer or an association. The types of discounts available are: multi-life; association, **hospital residents, interns and fellows**; business owner; multi-product; guarantee issue and guarantee issue cross-sale.

Multi-Life Discount

Multi-life groups are generally defined as three¹ or more lives employed by the same employer. To qualify for the multi-life discount, three or more IDI applications requesting multi-life rates must be received within a period of 12 months. When three or more applications are received at the same time, each is issued with the multi-life discount and rated as shown on the following page. When less than three applications are received, they will initially be issued without the multi-life discount. Once The Standard receives the third application, accompanied by a notice identifying the names and policy numbers of the prior two policies as part of a multi-life group, the previously placed policies will receive the multi-life discount rates effective on the policies' next month anniversary.

The multi-life discount is available for as few as two lives so long as those participating a) are each at least 25 percent owners of the same business, b) purchase policies with combined pre-discounted annual premium of at least \$4,000 (or less, if both insureds purchase the maximum benefit on both policies) and c) meet all other provisions related to timing for the multi-life discount.

Contract (1099) employees who share a common worksite address, supported by documentation, are eligible for the multi-life discount. All other contract employees, medical residents and students are not eligible for the multi-life discount, but may meet the criteria for the association and resident/hospital discount.

Association And **Hospital Residents, Interns And Fellows** Discounts

The association discount is for state or local professional groups formed solely for the purpose of promoting a profession, and not formed for the purpose of obtaining insurance for its members. Medical residents in approved programs may be eligible for the resident/hospital discount.

A copy of the Association and **Hospital Residents, Interns and Fellows Discount** Guidelines (Form 7609), may be obtained at www.standard.com/di.

Multi-Product Discount

The Multi-Product Discount² provides five percent savings on Protector Platinum for individuals who purchase multiple policies concurrently from The Standard.

The multi-product discount is available for Protector Platinum where the insured also applies for and accepts coverage under Business Protector or Business Equity Protector.³ All qualifying policies must be approved and accepted by the insured in order to qualify for the discount. If the insured does not accept all policies, the discount will not apply.

Business Owner Discount

The Business Owner discount² provides 15 percent savings off of gender-distinct rates to qualifying business owners with Protector Platinum policies. For savings to business owners with other products in The Protector SeriesSM, see the Business Owner Upgrade.

The Business Owner Discount is not available to medical or dental occupations (2P, 3P, 4P occupation classes), chiropractors, long haul truck drivers, or those that are included in the Temporary Changes section or listed as NO in the Occupation Classifications section of this product guide.

In order to be eligible for the Business Owner discount, the qualifying business owner:

- Must own at least 25 percent of the business
- Must have been financially successful for at least the last two years under the current business arrangement, as supported by appropriate business income documentation

Guarantee Issue And Guarantee Issue Cross-Sale Discounts

The guarantee issue cross-sale discount is available for mandatory and voluntary GI cases sold in conjunction with a group LTD case from The Standard. GI discount types and amounts vary by product. See the following page for more details. If you have additional questions about GI discounts, please contact gisales@standard.com.

¹ Availability of discounts, and the number of lives required to obtain a discount, may vary depending on the state. **Discounts are not available to government employees.**

² Only available with Protector Platinum.

³ Applications for Business Equity Protector and Business Protector must be received no later than 30 days following the placement of Protector Platinum.

Please Note

- Except with Protector Platinum, discounts cannot be combined
- Discounts may not be available in all states
- The discount amount may vary from state to state
- Clearly indicate the type of discount requested (as well as the number of lives) in the Producer Information Report in the application packet
- Discounts are not available to government employees
- Further details about premium discounts can be found in the Underwriting and Policy Issue section of the Individual Disability Insurance Manual

Multi-Life, Association And Hospital Residents, Interns and Fellows Discount^{4,6}

Products	Pricing	Discount
Protector Platinum	Gender Distinct ⁶	10%
Protector+	Gender Neutral	10%
Business Protector	Gender Distinct ⁶	10%
Business Equity Protector ⁷	Gender Distinct	15%

Business Owner Discount⁵

Products	Pricing	Discount
Protector Platinum	Gender Distinct ⁶	15%

Multi-Product Discount⁵

Products	Pricing	Discount
Protector Platinum	Gender Distinct ⁶	5%

Guarantee Issue (GI) Discount⁶

Products	Pricing		Discount	
Protector Platinum	Voluntary	Gender Neutral	15% Target ⁸ Discount	20% If Participation Exceeds Target ⁸
Protector Platinum	Mandatory	Gender Neutral	30%	35% Large Case Discount (100+ Lives)
Protector+	Voluntary	Gender Neutral	15%	
Protector+	Mandatory	Gender Neutral	20%	

Guarantee Issue Cross-Sale Discount⁵

Products	Pricing	Discount
Protector Platinum	Gender Neutral	5%

⁴ Availability of discounts, and the number of lives required to obtain a discount, may vary depending on the state. **Discounts are not available to government employees.**

⁵ **This discount is not available in Ohio.**

⁶ Prior underwriting approval required for Association and Hospital Residents, Interns and Fellows Discount

⁷ All Montana policies are issued as gender-neutral.

⁸ Discount for Business Equity Protector is only available in California.

⁹ Target levels vary by case. Please contact gisales@standard.com.

Business Owner Rewards

The Standard has created tools to help you tap into the lucrative business owner market. The Business Owner Upgrade, Business Owner Discount and Earned Income Enhancer reward these hard working individuals by increasing the amount of coverage for which they may be eligible, while at the same time enhancing available benefits and often reducing the premium. For information on the Business Owner Discount, please see the Premium Discount section in this guide.

Business Owner Upgrade¹

Under this program, a business owner may be eligible to be written at one occupation class higher than might otherwise be available.

Applying for a Business Owner Upgrade is easy.

Business Owners²:

The upgrade applies to Protector+, Business Protector and Business Equity Protector.

1. Must own at least 25 percent of the business.
2. Must have been financially successful for at least the last two years under the current business arrangement, as supported by appropriate business income documentation.

Not available to medical and dental occupations, podiatrists, chiropractors, long haul truck drivers, or those that are included in the Temporary Changes section or listed as NO in the Occupation Classifications section of this product guide.

Applicants For Business Protector

All new applicants for Business Protector business overhead expense disability insurance receive an upgrade of one occupation class in addition to any increases under the Business Owner Upgrade. In addition, 5A occupations will receive a 10 percent discount off gender-distinct rates.³

Earned Income Enhancer

Consider the Earned Income Enhancer as a complement to the Business Owner Upgrade or the Business Owner Discount because sometimes the amount of earned income may not accurately reflect the amount of income that needs protection.

The Earned Income Enhancer enables business owners to qualify for up to \$2,000 of additional coverage (within issue and participation limits) otherwise unavailable to non-business owners in the same occupation class. Business owners:

1. Must own at least 25 percent of the business.
2. Must have been financially successful for at least the last two years under the current business arrangement, as supported by appropriate business income documentation.

To determine the amount of coverage available with the Earned Income Enhancer, use the calculation below:

Earned Income	x 120%	=	Amount Of Earned Income Used To Determine Available Coverage
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The amount of additional coverage cannot be greater than \$2,000 and the total coverage must fall within that occupation's issue and participation limits.

The Earned Income Enhancer is not available to medical and dental occupations, podiatrists, chiropractors, long haul truck drivers and those listed as NO in the Occupation Classifications Listing at the end of this product guide.

¹ Upgrades are subject to final approval by an underwriter from The Standard. The business must have been in operation and owned by the business owner for at least two years. Business Owner Upgrades are available with Protector Platinum **in Ohio only**.

² For new business owners with documented expenses, up to \$10,000 in monthly benefits are available for the Business Protector.

³ Discounts cannot be combined. Only one discount per policy. Current multi-life and association discount rules remain in effect. For specific examples of how this would work, please see the Individual Disability Insurance Manual.

Underwriting Guidelines



Medical Underwriting

Obtaining complete and accurate information regarding the applicant's medical status and conditions is critical to the timely processing of disability insurance applications. In the TeleApp process, most of this information is gathered by the telephone interviewer. In the Traditional application process, this information is gathered by the producer.

Medical underwriting of disability insurance is substantially different than that for life insurance. Medical issues that may have little consequence for life insurance can have critical significance when it comes to disability insurance, where underwriting requires the evaluation of both the possibility of disability and the likelihood of recovery.

Application packets are available at www.standard.com/di under Find Forms.

Nonmedical And Medical Requirements

Important Information about Applications: All Traditional applications for disability insurance must include a complete medical history portion (Part II of the application). Applications without a complete medical history portion of the application will not be accepted by The Standard's underwriters.

The application form should be completed in the presence of the proposed insured. No other person is qualified to answer the questions for the proposed insured. Answers to all questions in the application

must be provided. Dates, reasons, results, names and addresses of physicians are essential. Completed applications and financial documentation must be received at The Standard's home office within 30 business days of the application date or they will be returned to the producer.

TeleApp Applications

TeleApp is a process which allows producers to skip the lengthy medical questions of the Traditional disability insurance application. With TeleApp, medical questions normally asked by the producer are handled in telephone interviews by licensed medical professionals.

To use the TeleApp process print the online IDI application packet and remove pages 4 and 5¹ from the DIAPP form. You must ask the discussion topic questions listed on the second page of the packet and submit the Discussion Topics form, number 8486APP, with the application to The Standard's home office. The home office will then schedule the telephone interview. Interviews will not be ordered for TeleApps until the discussion topic questions are answered and submitted with the application.

The Standard has one set of medical underwriting requirements for both the TeleApp and the Traditional application process. Medical underwriting requirements are as follows:

¹ Pages 6 and 7 in California

Underwriting Guidelines (continued)

Medical Underwriting Requirements

Amount*	Age		
	18 - 40	41 - 50	51 - 60 (also, 61 - 64 for Protector Platinum only)
\$0 - 2,499	0	0	0
\$2,500 - 3,500	1	2	2
\$3,501 - 5,000	1	2	2
\$5,001 - 10,000	2	2	2
\$10,001 or more	2	2	3

Part II of the Application must be completed for the following:

0 = No medical requirements needed

1 = Urine HIV testing

2 = Blood profile, Home Office Specimen, mini-exam (height, weight, pulse, blood pressure)

3 = Mini-exam, blood profile, HOS, EKG

* The amount of monthly indemnity with The Standard, either in force or applied for in the last three years. This includes Supplemental Social Insurance benefits, Protector Platinum, Business Protector, Business Equity Protector, and Protector+. Disregard amounts provided by all other benefits and riders.

For example: John Smith is 45 years old and has a \$2,500 policy with \$1,000 SSI in force within the last three years. He applies for an additional \$3,000 base with \$3,000 Catastrophic Rider and \$5,000 Future Purchase Option. For purposes of determining medical underwriting requirements, include the \$2,500 base and \$1,000 SSI plus the \$3,000 applied for. Disregard the CAT and FPO rider benefits for this calculation.

The total monthly indemnity for purposes of determining medical underwriting requirements is \$6,500.

Based on the table above, The Standard would require a urine HIV test, mini-exam, blood profile, and HOS for Mr. Smith.

Include the \$2,000 from the inforce policy plus the \$2,000 base and \$1,000 SSI for which Mr. Smith is currently applying when determining the medical requirements. Disregard the CAT and FPO Rider benefits.

For The Business Equity Protector, divide any lump sum by 36 and add in the monthly benefits.

Underwriting has the discretion to order medical requirements, regardless of the amount applied for.

Note: For those employed in the following health care occupations, a blood profile and Home Office Specimen are required for **any** amount:

- anyone performing invasive procedures or drawing or handling blood
- dental hygienists
- dentists
- dialysis technicians
- emergency medical technicians
- paramedics
- physician assistants
- physicians (MD and DO)
- podiatrists
- registered nurses
- surgical assistants

An examination and EKG is not necessary unless required for the issue age and the amount applied for.

The Standard's preferred vendor to provide paramedic services for your individual disability insurance applicants is Superior Mobile Medics. Lab One processes the lab tests.

Build Chart

Use the build chart below for both males and females. In cases of overweight or borderline overweight individuals, in addition to the height and weight, your underwriter at The Standard may also consider other factors that influence the underwriting decision. These include: occupation, age, history of weight loss or gain, and musculoskeletal, bone, joint, cardiovascular and other medical histories or disorders.

Standard Rates		Rating in Percentages						Decline/IC
Height	Weight	25%	50%	75%	100%	125%	150%+	
4'10"	89-162	163	178	187	197	202	206	211
4'11"	92-168	169	184	194	204	209	214	219
5'0"	95-173	174	190	200	211	216	221	226
5'1"	98-179	180	197	207	218	223	228	234
5'2"	101-185	186	203	214	225	230	236	241
5'3"	105-191	192	210	221	232	238	244	249
5'4"	108-197	198	216	228	240	245	251	257
5'5"	111-204	205	223	235	247	253	259	265
5'6"	115-210	211	230	242	255	261	267	273
5'7"	118-216	217	237	250	263	269	275	282
5'8"	122-223	224	244	257	270	277	284	290
5'9"	125-229	230	251	265	278	285	292	299
5'10"	129-236	237	259	273	287	294	301	308
5'11"	133-243	244	266	280	295	302	309	316
6'0"	137-250	251	274	288	303	311	318	325
6'1"	140-257	258	281	296	312	319	327	334
6'2"	144-264	265	289	305	320	328	336	344
6'3"	148-271	272	297	313	329	337	345	353
6'4"	152-278	279	305	321	338	346	354	362
6'5"	156-286	287	313	330	347	355	364	372
6'6"	160-293	294	321	338	356	364	373	382
6'7"	164-301	302	329	347	365	374	383	392
6'8"	168-309	310	338	356	374	383	392	401
6'9"	173-316	317	346	365	384	393	402	412

IC= Individual Consideration under Second Chance Underwriting only

Benefit Period:

- Up to 50%: individual consideration will be given To Age 66/67 benefit period. To age 66 is not available with Protector Platinum.
- With 75% or higher: usually a two-year maximum benefit period.

Second Chance Underwriting may be available for those in the Decline/IC category. Please contact your underwriter at The Standard.

Underwriting Guidelines (continued)



Second Chance Underwriting^{SM 1}

At The Standard, we believe your hard-to-place customers deserve a second chance. We are pleased to offer Second Chance Underwriting.

Features Available

- Two and five-year benefit periods
- 90, 180 and 365 day elimination periods
- Noncancelable Rider
- All occupation classes
- Issue ages 18-60
- The maximum issue and participation is \$5,000 of IDI with all carriers
- There is a maximum of 500 percent extra premium rating in addition to standard rates
- Non-smoker rates are available for those who do not use tobacco in any form

Please Note

- With Second Chance Underwriting for Protector Platinum, the Automatic Increase Benefit will be removed by endorsement.
- Full medical disclosure is required, and there is a four exclusion maximum. Second Chance Underwriting is not available with guarantee issue cases.
- Except with Second Chance Underwriting, The Standard does not normally consider coverage for applicants with any of the conditions listed on the following page, until a minimum of three to five years since diagnosis.
- Second Chance Underwriting is not a streamlined approach to the application process. Second Chance Underwriting allows The Standard to consider offering coverage if the required criteria are met.
- Discounts, Business Owner Upgrade and the Earned Income Enhancer are not available with Second Chance Underwriting.

¹ Protector+ if Protector Platinum is not yet approved in your state. Please go to www.standard.com/di for more information.

Applicants must meet the following criteria* to be eligible for Second Chance Underwriting

- A period of at least one year from the last diagnosis must have passed before applicants are eligible to apply
- The applicants' conditions are stable and under good control
- Applicants have complied well, and on a regular basis, in following medical advice, treatment and follow-up with the attending physicians
- Medical records do not indicate any attempted suicide or suicidal ideation
- Applicants are not self-prescribing medications or treatments
- Applicants are working full time in their regular occupations, without limitations

* These are criteria for considering an offer of coverage. Any offer of coverage under Second Chance Underwriting is still subject to underwriting approval and certain conditions may be excluded.

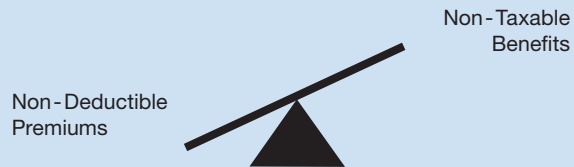
Conditions The Standard May Consider If The Criteria Listed Previously Are Met

- **ADD/ADHD**
- **Addison's Disease**
- **Anxiety/Panic Disorders**
- **Arthritis**
- **Cancer** in remission
- **Cerebral Palsy**
- **Chronic Fatigue Syndrome** Any offer of coverage will have exclusions for both Chronic Fatigue Syndrome and Mental Disorder/Substance Abuse
- **Chronic Obstructive Pulmonary Disease (COPD)**
- **Crohn's Disease** Applicants have normal weight, have followed the regular colonoscopy schedule as determined by their physicians and have no dysplasia
- **Depression** Those diagnosed with severe depression, Bipolar Disorder, Manic Depressive and/or attempted suicide will not be considered
- **Diabetes** Consideration will be given to all who meet the criteria on the previous page
 - Type One Diabetes (insulin dependent) maximum two-year benefit period and a minimum 180-day elimination period.
 - Type Two Diabetes.
- **Epilepsy**
- **Fibromyalgia** Any offer for coverage will include exclusions for both Fibromyalgia and Mental Disorder/Substance Abuse
- **Hepatitis**
- **Hodgkins' Disease**
- **Idiopathic Thrombocytopenia**
- **Kidney transplant**
- **Latex allergy**
- **Lupus, Discoid**
- **Meniere's Disease**
- **Narcolepsy**
- **Obsessive Compulsive Disorder**
- **Obstructive Sleep Apnea** without cardiac arrhythmias or disease, lung disease or disorders such as asthma and/or chronic obstructive pulmonary disease
- **Osteomyelitis**
- **Overweight**
- **Pacemakers** with no sign of cardiovascular disease.
- **Pancreatitis**
- **Poliomyelitis**
- **Psoriatic Arthritis/Ankylosing Spondylitis** with minimal symptoms
- **Restless Leg Syndrome**
- **Rheumatoid Arthritis** with no organ involvement. Maximum two-year benefit period
- **Sarcoidosis** with no extrapulmonary involvement
- **Spondylitis, Ankylosing**
- **Tuberculosis**
- **Ulcerative Colitis** Applicants have followed the regular colonoscopy schedule as determined by their physicians and exhibit no extra-intestinal manifestations

Taxation Of Benefits¹

Individual Disability Income Insurance Plans

Individual, Sole Proprietor Partnership and S Corporation²

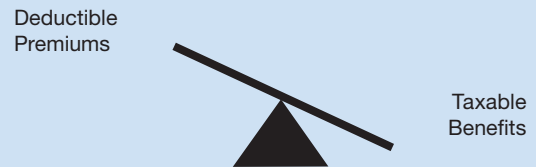


Non-deductible, IRC Sec. 213 (d)(1)(c) 162, 262 and 265 (a)(1); Non-taxable, IRC Sec. 104 (a)(3) Rev. Rul. 66-262 1966-2 C.B. 105; Rugby Productions, Inc. v. Commissioner, 100 TC 531 (1993).

While premiums paid for an individually purchased disability income insurance policy are not deductible, the benefits received are tax exempt.

Salary Continuation Plans

C Corporations



Deductible premiums IRC Sec. 162 Reg. 1.162-10(a) and reported as income, Reg. 1.162-10(a), Taxable benefits IRC. Sec. 105.

A salary continuation plan describes what the employer will do in the event of an employee's disability. To be effective the plan must be communicated to employees prior to the onset of disability, and must be authorized in a written company resolution or other appropriate documentation.

Internal Revenue Code Section 105 allows for salary continuation through an accident and health plan. Section 162 provides for the deduction of amounts contributed to the plan, and Section 106 provides that premiums paid into an insured plan will not be considered taxable income to a covered employee. Salary continuation plans are generally funded by a combination of business earnings and disability income policies. The premiums are deductible when paid by the business on the behalf of employees who are covered by the salary continuation plan. The benefits are taxable to the employees.

C Corporations

Actively participating shareholder - employees are usually treated as employees in a C Corporation for tax purposes. Therefore, the corporation generally may deduct disability premiums paid for coverage on shareholder and non-shareholder employees. The benefits are taxable to the employee.

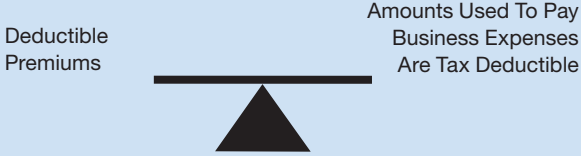
For additional information, please see the Producer's Guide to Understanding Salary Continuation Plans, Form 1079, available at www.standard.com/di.

¹ This discussion is for the producers' general information only and is not intended to be a complete explanation of taxation aspects of disability insurance. The Standard cannot give legal advice to anyone, including producers and clients. Please see your tax advisor for assistance.

² For federal income tax purposes, limited liability companies are generally treated as partnerships. S Corporation shareholder - employees who own more than 2% of the outstanding stock of the corporation will be treated like partners.

Business Overhead Expense Plans (Business Protector)

Business Overhead Expense



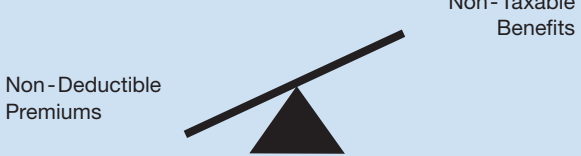
Deductible Premiums, Rev. Rul. 55-264, 1955-1 C.B. 11.

Premiums paid for business overhead expense plans are considered tax deductible business expenses — regardless of whether the business is a C Corporation, an S Corporation, a partnership or a sole proprietorship.

Because these premiums are tax deductible, the benefits are considered income to the business and as such are included in gross income. Please remember, however, that the benefits are used to pay overhead expenses, which **are** tax deductible.

Disability Buy - Out Plans (Business Equity Protector)

Partnership/Corporation: Entity and Cross Purchase



Non-deductible IRC Sec. 213 and 265 (a)(10); Non-taxable, IRC Sec. 104 (a)(3)³; Castner Garage, Ltd. acq. Rev. Rul. 66-262 1966-2 C.B. 105.

Premiums paid for policies that are used to fund a disability buy-out plan are not deductible. However, the benefits are non-taxable. If the sale of the business interest causes the disabled business owner to receive more for the business share than the owner's original investment in that business share, the owner may have taxable gain, regardless of the source of funds used to make the purchase.

³ Disabled business owner's receipt of benefits is treated as capital gains under both the entity purchase and cross purchase. In an entity purchase, the business must redeem all of the shareholder's stock, including any stock owned constructively, IRC Sec. 302 (b) (3).

Income Documentation

Income documentation is required for all disability income insurance applications (except for select Students and New Professionals). The documentation required depends on the applicant's business entity, as shown in the table below.

Entity	Documentation ¹ for			What Income Figure to Use	Employer - Paid Limits
	Protector Platinum and Protector+	Business Protector	Business Equity Protector		
Students, Residents, New Professionals	Not Required Income documentation required if W2 or contract employee. Provide a copy of a YTD paystub, W2 and/ or a copy of the employment contract.	For new in private practice professionals, please contact your underwriter.	Not available	See Student/New Professional Guidelines in the Special Occupations Section for benefit limits	Not eligible for employer - paid limits.
Non - owner employee	Complete Form 1040 for most recent year including all schedules, W - 2s of the proposed insured OR If income is from salary only, provide copy of paystub showing a minimum of six months of YTD income OR If 1099 income, complete 1040 to include related Schedule C	Not available	Not available	W - 2 box #5 labeled "Medicare Wages and Tips" OR Project year to date salary to determine annual income. Do not project commissions or bonuses. ² OR 1099's report income from independent contractors. Most likely filed under a Schedule C, but may be reported as "other income"	May apply for employer - paid limits. ³ Independent contractors are not eligible for employer - paid limits.
Owner of Sole Proprietorship	Complete Form 1040 and Schedule C	Schedule C from personal tax return	Not available	Schedule C line #31	Not eligible for employer - paid limits.
C Corporation Owner	Complete W - 2s of the proposed insured. Business Tax Form 1120 is required if 50%+ owner (non-medical occupations only)	Business tax form 1120	2 years' complete business tax returns	W - 2 box #5 labeled "Medicare Wages and Tips"	May apply for employer - paid limits. ³
S Corporation Owner	Complete 1040, W - 2s, and Schedule E OR Corporate Tax Return Form 1120S and Schedule K - 1 (1120S)	Business tax form 1120S	2 years' complete business tax returns	W - 2 box #5 plus Schedule E Nonpassive income, subtract Nonpassive loss, Section 179 Expense. ⁴ "Passive" may be counted as unearned income. OR Add 1120S line 7 (owner's share shown on W - 2) and K - 1 box number 1, subtract line 11	May apply for employer - paid limits if the proposed insured owns 2% or less of the business. ³
Partnership	Complete 1040, Partnership Form 1065, Schedule K - 1 (1065)	Business tax form 1065	2 years' complete business tax returns	Add K-1 lines 1 and 4, subtract line 12	Not eligible for employer - paid limits.
LLC or LLP	The type of business tax return filed for the LLC or LLP will govern the documentation required.	See appropriate business entity above	2 years' complete business tax returns	Refer to the appropriate requirements above for regular corporations and partnerships.	See appropriate business entity above

The Standard reserves the right to require additional financial information on any applications regardless of amount, if necessary to reach an underwriting decision or to secure reinsurance. The Standard also reserves the right to limit or modify the amount of insurance coverage offered regardless of earned income, other financial information or other insurance in force. Two years of tax returns are required for business owners applying for the Business Owner Upgrade.

¹ For some occupations, the occupation rating schedule in The Standard's Individual Disability Insurance Manual requires documentation of more than one year's earned income to qualify for an occupation classification. Examples include stockbrokers, real estate agents and insurance producers.

² For bonus or commission to be considered as income, at least two years' documentation is required.

³ To be eligible for employer - paid limits, the premium cannot be included in taxable income and the employee may not reimburse the employer for the premium.

⁴ Up to 20 percent of Section 179 depreciation can be added to the income to allow for an additional benefit of up to \$1,000 a month.

Occupation Classifications Overview



The underwriting process starts with a clear understanding of the business in which the proposed insured is engaged and the duties of the occupation. Duties is the key word. The applicants must clearly specify what they do for a living — the duties of the job are relevant, not just the title. Please avoid general terms such as salesperson, executive or president, without further description. A complete description of duties is required. If an individual has multiple or part-time occupations, the occupation classification will be determined by the occupation with the greatest risk.

Class 5A

This class includes a number of professionals and select white-collar occupations. Preferential rates are available. Typical occupations are architects and attorneys.

Class 4P

This class is for medical professionals who do not perform any type of surgery or interventional procedures with some exceptions. Examples include general practitioners, internists and family practice physicians. Most dental specialties are also included in this occupation class.

Class 4A

This class also includes a number of professionals and select white-collar occupations. Favored premium rates are available. Typical occupations include large animal veterinarians and school principals.

Class 3P

This class is for emergency room physicians and physicians who perform surgery or interventional procedures, with some exceptions. These physician specialties include obstetricians and surgeons. Non-specialty dentists are also included in this occupation class.

Class 3A

This class includes most professionals and those technical and managerial occupations that do not qualify

for class 4A. In most cases these people are office-only workers whose particular occupations exhibit a high degree of stability and responsibility.

Class 2P

This class is for medical professionals with high-risk practices, and for other health care providers with strenuous manual duties. Examples are anesthesiologists, and registered nurses. Occupation Class 2P is only available with Protector Platinum. Occupations in this class are classified as 2A, 3A or 3P for other products.

Class 2A

This class includes supervisors of various occupations who do not perform manual labor. Certain skilled clerical and technical workers are also included, along with some other categories of occupations. Examples are court reporters, surveyors and many clerical employees.

Class A

This class includes manual workers who have no unusual occupational hazard such as hair stylists and electricians.

Class B

This class covers the most hazardous work that The Standard will insure for disability income insurance purposes. Examples are carpenters, mechanics, and chiropractors.

This product guide is not a contract. It provides only a brief summary of generic contract provisions and does not reflect exact contract language. Policy and rider provisions, and availability of certain benefits and riders, may vary by state. This product guide is intended as a general reference tool only. For the most complete information please see the Individual Disability Insurance Manual at www.standard.com/di by selecting Log In to Secured Services.

FOR PRODUCER USE ONLY. NOT FOR USE WITH CONSUMERS.

Special Occupations Section

Students And New Professionals^{1,2}

Unless otherwise noted, “new in practice limits” refers to those starting or in their first two years of professional practice. For those starting up their own business and/or opening a private practice, and who are not eligible for LTD, income documentation is not required to obtain the limits specified below. For all others, income documentation is required and these limits may be adjusted based on income and any Group LTD that is in place or that they will be eligible for within the next 12 months. Please refer to Government Employees on the next page for government employee guidelines.

Maximum Monthly Benefit incl. any SSI ▼	
Accounting	5A or 4A
CPA, new in practice	\$4,000
Student, final year	\$2,000
Architect	5A or 4A
Registered, new in practice	\$4,000
Student, final year	\$2,000
Certified Registered Nurse Anesthetist (CRNA)	3P
CRNA, new in practice	\$4,000
CRNA final year in training	\$2,000
Engineer (see Occupation Classifications List)	5A, 4A or 3A
Working in field of degree, new in practice	\$4,000
Student, final year	\$2,000
Dental	3P
General Dentist, new in practice	\$4,000
Oral Surgeon, new in practice	\$6,500
Residents, including Oral Surgeon Residents	\$3,500
All Dental Students, in third and fourth year	\$2,500
Dental Specialties	4P
Dentist in specialty, new in practice	\$5,000
Residents	\$3,500
Information Technology Professional	5A, 4A or 3A
Software Engineer, System Analyst, etc. ³	\$4,000
Senior computer science student	\$2,000
Other	\$2,000
Legal	5A
Attorney, new in practice	\$4,000
Student, final year	\$2,000
Optometry	5A
Optometrist, new in practice	\$4,000
Student, final year	\$2,000

Maximum Monthly Benefit incl. any SSI ▼	
Pharmacist	5A
Registered, new in practice	\$4,500
Pharmacy, resident or final year student	\$2,500
PhD Psychologist	4A
New in practice	\$4,000
Resident, final year	\$2,000
Physician's Assistant	3A, 4P*
Licensed	\$4,000
Podiatrist/Chiropractist⁴	2P*
New in practice	\$2,500
Resident or student, final year	\$1,000
Medical - MD or Osteopath	4P, 3P or 2P
Physician	\$6,500
Anesthesiologist	\$5,000
ER Physician	\$5,000
Fellows ⁵	\$5,000
Resident ⁵ , in first and second year	\$5,000
Resident ⁵ , in third and fourth year	\$5,000
Intern ⁵	\$3,500
Medical Student ⁶ in third and fourth year	\$2,500
Nurse Practitioner	3A, 4P*
New in practice	\$4,000
Veterinary Medicine, large animals	4A
New in practice	\$4,000
Veterinary Student in fourth year	\$2,000
Veterinary Medicine, small animals	5A
New in practice	\$4,000
Veterinary Student in fourth year	\$2,000

* Only available with Protector Platinum.

¹ The Standard allows special underwriting rules for these insureds, which allow them to purchase an FPO amount of up to \$10,000. These special rules also allow a one-time only, off-anniversary FPO election for this group of policyholders, subject to The Standard's usual financial underwriting. The time period to more quickly exercise up to the full amount of all remaining FPO is limited to 36 months following graduation (attaining professional degree), or completion of residency or fellowship, whichever comes later. After that time, any remaining amount of FPO then becomes subject to the regular schedule for FPO exercises provided in the FPO Rider.

² The Catastrophic Disability Benefit Rider (CAT) benefit amount is available at a 1:1 ratio with the base coverage available. CAT Rider is not available in California or Connecticut.

³ With Bachelor's degree in computer science and/or technical certification like MCSE and MCDBA.

⁴ Own Occupation is not offered with Protector+.

⁵ Occupation Class will be based on their specialty of practice or intended specialty.

⁶ Occupation Class is 3P in all cases.

Government Employees

Government employees generally participate in the Federal Employees Retirement System (FERS), Public Employees Retirement System (PERS) or other similar government-sponsored programs. These retirement programs include a disability benefit that is separate from any group long term disability (LTD) plan that may be available.

The Standard's IDI benefit amounts for all insurable government employees are determined by treating FERS, PERS and similar retirement disability benefits the same as a group LTD plan that covers 40% of salary to a maximum of \$10,000. If LTD is available in addition to FERS, PERS or other similar benefits, please contact your underwriter at The Standard.

The following guidelines should be used for all Federal, State, City and County employees

Occupation Class	Maximum Amount**
5A	\$5,000
4A, 4P ⁷	\$5,000
3A, 3P ⁷	\$5,000
2A	\$2,000
2P ⁸	\$5,000
A	\$2,000
B	\$2,000

Note: In force and applied for with all companies

** This is the maximum issue and participation limit with other carrier's IDI coverage.

Available Benefits

- Noncancelable Benefit Rider
- Residual Benefit Rider ^{9,10}
- Future Purchase Option Rider (with a special statement to the effect that part or all of the FPO may not be exercisable.)
- Catastrophic Benefit Rider ¹¹
- 3 percent Indexed Cost of Living Rider

⁷ 2P, 3P and 4P physicians working for the Federal Government up to \$10,000. 3P and 4P Dentists maximum amount is \$5,000.

⁸ Only available with Protector Platinum.

⁹ Partial Disability Rider in California (mandatory under state law).

¹⁰ Not available with Protector Platinum.

¹¹ The Catastrophic Disability Benefit Rider benefit amount is available at a 1:1 ratio with the base coverage available. Not available in California or Connecticut.

Limitations

- Maximum age to qualify for coverage: 55
- Maximum years of government employee service to qualify for coverage: 10
- Coverage must be all base with no SSI¹⁰
- Premium discounts are not available to government employees.

Entertainment Industry

The underwriting of individuals working in the entertainment industry presents a variety of challenges for disability insurers. Stability of employment and earnings may be difficult to establish. Success in the entertainment field may be dependent upon factors that are beyond the control of the individual, such as changing public opinion, ratings and support of sponsors. Job skills required in the entertainment industry may not be readily transferable to another industry.

Occupations in this industry do not qualify for the Business Owner Upgrade.

Ineligible Occupations Include:

- Actor, Actress
- Boom Operator
- Comedian
- Dancer
- Foreign Correspondent
- Grip, Scenery Mover
- Musician
- Propman
- Rigger
- Screenwriter/Playwright (Self-employed, freelance, not under contract)
- Stage Hand

Many applicants employed in the entertainment industry will be considered according to the guidelines below. Consideration is also subject to underwriting review of the two most recent years' tax returns if the applicant is an employee, or three most recent years' tax returns if the applicant is self-employed.

Special Occupations Section (continued)

The maximum indemnity amounts shown below refer to maximum coverage available with all companies.

Eligibility Group I (Entertainment Industry)	
Occupation Class	3A
Maximum Monthly Benefit	\$6,000*
Minimum Waiting Period	90 days
Maximum Benefit Period	To Age 66/67 ¹
Optional Benefits	Noncan only

* In force and applied for with all companies

Available To The Following Occupations If Employed By A Studio Or Network:

- Art Director (set, casting or photography)
- Director (not self-employed)
- Producer (not self-employed)

Eligibility Group II (Entertainment Industry)	
Occupation Class	2A
Maximum Monthly Benefit	\$4,000*
Minimum Waiting Period	90 days
Maximum Benefit Period	5 years
Optional Benefits	Noncan only

* In force and applied for with all companies

Available To The Following Occupations:

- Anchorman
- Animator
- Announcer
- Audio/Video Technician
- Choreographer
- Cinematographer
- Director (self-employed and under contract)
- Film Editor
- Lighting Designer
- Location Manager
- Manager
- News Reporter (Not Foreign Correspondent)

- Producer (self-employed and under contract)
- Program Assistant
- Program Director
- Radio Announcer
- Recording Announcer
- Recording/Sound Engineer
- Screenwriter/Scriptwriter (self-employed and under contract)
- Set Designer
- Stage Manager
- Supervisor of Costuming, Makeup, Sound Effects or Property.

Eligibility Group III (Entertainment Industry)	
Occupation Class	A
Maximum Monthly Benefit	\$2,000*
Minimum Waiting Period	90 days
Maximum Benefit Period	2 years
Optional Benefits	Noncan only

* In force and applied for with all companies

Available To The Following Occupations:

- Camera Operator (not aerial or stunt)
- Costume Designer
- Disc Jockey (Minimum three years employment with same station)
- Lighting Technician
- Makeup Artist
- Projectionist

Agriculture (Farm Herd/Acre Limits)	
Standard will offer the following benefit amounts to Agriculture owners based on acreage or herd size.	
250+ acres or herd size of 20 - 49	\$1,400
350+ acres or herd size of 50 - 74	\$1,700
450+ acres or herd size of 75+	\$2,200

¹ To age 66 is not available with Protector Platinum.

Insurance Producers	
Occupation Class	Requirements
4A	<ol style="list-style-type: none"> 1. CLU, and 2. At least three continuous years of experience in the industry and 3. \$60,000 earned income for each of the last two years or \$50,000 earned income for each of the last three years (documentation required). <p>OR</p> <ol style="list-style-type: none"> 1. At least three continuous years of experience in the industry and 2. \$75,000 earned income for each of the last three years (documentation required).
3A	<ol style="list-style-type: none"> 1. At least three continuous years of experience in the industry and 2. \$40,000 earned income for each of the last three years (documentation required).
2A	All others. Disability income plans are not offered to insurance agents in business for less than one full year.

Working in the Home/Residence	
Percentage of Time Working in Home/Res.	Additional Requirements and Probable Underwriting
75% or less	<ol style="list-style-type: none"> 1. Self-employed in home/residence for at least one year. 2. Minimum of one tax return with all supporting schedules documenting earned income in home office. <p>Underwriting: most will be underwritten without modifications due solely to working in home/residence.</p>
Over 75%	<ol style="list-style-type: none"> 1. Self-employed in home/residence for at least two years. 2. Requires two years' home office income documentation in the form of two income tax returns with all supporting schedules. <p>Underwriting: Own occupation rider is not offered on the Protector +. Maximum benefit period will be two or five years. (Please call your underwriter or Customer Management Specialist at The Standard.)</p>



Please note: W - 2 employees are not restricted if working from their home or residence.

Special Occupations Section *(continued)*

Temporary Changes

Based on observed stabilization in the financial services industry, The Standard has reviewed certain occupations and adjusted its underwriting criteria, returning to previously established normal maximum I&P limits. Other occupations will remain eligible for reduced I&P limits, as described in the chart below.

For best consideration, include detailed cover letters explaining applicants' employment history, prior earnings and future income potential. The Standard has always encouraged you to submit as much context as possible when submitting an IDI application. The more information you supply, the better your chances of a quick response from underwriting with the best possible IDI offer.

Eligible For Normal I & P Limits Published In this Product Guide	Eligible For Reduced I & P Limits Max \$10,000/mo
Bond and stock traders (not on the exchange floor)	Real Estate attorneys
Investment analysts	Mortgage Brokers
Investment bankers	Mortgage Originators
Hedge Fund Managers (large firms only)	Real Estate Agents and Brokers
Private Equity Firms	Residential Construction

The Following Occupations Are Not Eligible For IDI Coverage:

- Commodity Brokers (on the exchange floor)
- Real Estate Developers

Commodity brokers (not on the floor) and Venture Capitalists will be considered for regular limits on a case-by case basis, taking into consideration key factors such as the pattern and stability of earned income.

Each of the occupations listed in the chart above will be held to the following temporary restrictions:

- Three consecutive years in industry and the last two years' tax returns are required
- The Business Owner Upgrade, Business Owner Discount and Earned Income Enhancer are not available

- Income documentation and current year-to-date income statements are required
- Income averaging is not appropriate for significant fluctuations—more than 20 percent per year—in earned income, or if the year-to-date documentation produces the lowest income

Guarantee Issue Individual Disability Insurance

In concert with the IDI changes referred to above, The Standard has adjusted underwriting criteria for Guarantee Issue (GI) offers.

Eligible For Normal I & P Limits Published In this Product Guide	Eligible For Reduced I & P Limits \$15,000/mo For GI IDI With LTD
Bond and stock traders (not on the exchange floor)	Real Estate attorneys
Investment analysts	Mortgage Brokers
Investment bankers	Mortgage Originators
Hedge Fund/Derivative Managers	Real Estate Agents and Brokers
Private Equity Firms	Residential Construction
Commodity Brokers/Traders (not on the exchange floor)	

The Following Occupations Are Not Eligible For GI IDI Coverage:

- Commodity Brokers (on the exchange floor)
- Real Estate Developers

Many factors are considered in establishing whether The Standard will make an offer on a Guarantee Issue case. These include occupation, industry, geographical location and income patterns. The emphasis will be on current rather than historical income. We will continue to research employers for stability. Sources include but are not limited to Internet research, financial publications and commercial research firms. Income averaging may not be appropriate for significant fluctuations (more than 20 percent changes in earned income per year).

Occupation Classifications List



Academic Dean (see <i>Education</i>)	
Accountant	
Bookkeeper (see <i>Bookkeeper</i>)	
CPA	5A
Other accountant, with degree	4A
Other accountant, no degree	3A
Account Executive (see <i>Stockbroker</i>)	
Actor, Actress	NO
Actuary	
Fellow or MAAA	5A
Other actuarial designation	4A
Without actuarial designation	3A
Acupuncturist** (not MD) (see <i>Medical Services</i>)	
Adjustor (see <i>Claims Adjustor</i>)	
Administrative Assistant (see <i>Office Workers</i>)	
Advertising Executive (see <i>Executive, Artist, Sales, Office Workers</i>)	
Aerobics/Exercise Instructor (see <i>Sports</i>)	
Aeronautical Engineer (No experimental flying) (see <i>Engineer</i>)	
Aesthetician	A
Agent/Producer (see <i>Broker or Insurance Producer</i>)	

Agriculture (Beekeeping, Dairy, Farm, Hatchery, Nursery, Orchard, Ranch, Vineyard, Winery, Greenhouse)	
Employee (year - round, full - time only)	B
Foreman, Manager, Superintendent	A
Owner ¹	A
Owner ¹ , with two or more full - time, year - round workers and \$50,000+ earned income	2A
Breeders	A
Other	NO
Agronomist (see <i>Scientist</i>)	
Air Conditioning , Heating, Ventilation	
Administrative and/or sales only (see <i>Sales</i>)	
Install, Repair, Service	B
Aircraft Mechanic (not flight testing) (see <i>Aviation</i>)	
Airline Ground Crew (see <i>Aviation</i>)	
Airport Screener (see <i>Aviation</i>)	
Air Traffic Controller (see <i>Aviation</i>)	NO
Alarm Install, Service	B
Allergist** (see <i>Medical Services</i>)	
Amusements (see <i>Sports</i>)	
Amusement Park/Theme Park Employee	NO
Anesthesiologist** (see <i>Medical Services</i>)	
Anesthetist** (not MD) working full - time as Anesthetist (see <i>Medical Services</i>)	
Animal Control Officer, Dog Catcher	NO
Animator [†]	

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¹ For those farmers with positive net income and three years' tax returns showing profitable operations, up to 20 percent of Section 179 depreciation can be added to the income to allow for an additional benefit of up to \$1,000 a month.

† See Entertainment Industry in Special Occupation Section.
 †† See Working in the Home/Residence in Special Occupation Section.
 ††† See Government Employees in Special Occupation Section.

* Please contact your underwriter or Customer Management Specialist at The Standard.
 ** Blood profile and Home Office Specimen required for any amount.
 *** Only available with Protector Platinum.

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Announcer[†]	
Antenna Erector, Maintenance	NO
Antiques (also see Sales)	
Buyer	3A
Refinisher, Repairer, Restorer	A
Others	2A
Apartment Manager (see Building Services)	
Appliance, TV, Video	
Install, Service, with field duties	B
Bench duties only, no pickup, delivery or field duties	A
Appraiser, Assessor	
Insurance, Art	3A
Merchandise	A
Real Estate (see <i>Real Estate</i>)	
Arborist (see Tree Surgeon)	
Archeologist (see Scientist)	
Architect²	
With degree, license, office duties only	5A
Registered, not supervising construction	4A
Supervising Construction (see <i>Construction</i>)	
Landscape Architect (see <i>Landscaping</i> ,	
Architectural Draftsman (see Draftsman)	
Armed Forces Personnel	NO
Armored Car Driver	NO
Guard (see <i>Bank</i>)	
Art Director[†]	
Art Gallery	
Owner, Curator	3A
Dealer, Sales	2
Artist	
Animator [†]	
Commercial Artist, Illustrator, Graphic Designer, Graphic Artist	3A
Others, including free-lance	NO
Art Restorer	2A
Asbestos Worker	NO
Asphalt Paver	B
Assessor (see Appraiser)	
Athletics (see Sports)	
Attorney	5A
Attorney ¹ , specializing in Real Estate	5A

Auctioneer	
Livestock	A
Not Livestock	2A
Audiologist	3A
Auditor (if CPA, see Accountant)	3A
Certified Internal Auditor	5A
Author (if applicable, see Newspaper)	NO
Automotive, RV, Trailer, Other vehicles - sales, service, lease, rental	
Garage, Service Station, Paint/Body Shop, Car Wash, Parking Garage or Lot	
Owner, Cashier, Counterperson, no manual duties	2A
Owner, manual duties	A
Manager	A
Mechanic, Body Repair, Painter, Parking or Station Attendant, Tow Truck	B
Parts Clerk	A
Washer, Detailer	NO
New Vehicle Dealership, Leasing	
Executive, Owner or Manager, \$60,000+ income, office duties only	4A
Other Owner, Manager	3A
Parts Clerk, Counterperson	A
Salesperson	2A
Parts Sales	
New (see <i>Sales</i>)	
Used (see <i>Used Parts</i>)	
Used Vehicle Sales, Vehicle Rental Agency	
Manager, Owner, supervisory duties, with full-time sales staff, \$50,000+ income	2A
Other Manager, Owner, Salesperson	A
Other (see Garage, Service Station above)	
Aviation	
Civilian	
Air Traffic Controller, Crop Duster, Flying Instructor	NO
Commercial Pilot, Crew, Flight Attendant	NO
Other (requiring FAA licensing to perform their duties)	NO
Other (not flying):	
Airline Ground Crew, Baggage Handler	B
Airport Screener ^{†††}	B
Electronics Technician	A
Mechanic	B
Military, any	NO

¹ Please see Temporary Changes section for more information on this occupation.

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† See Entertainment Industry in Special Occupation Section.
 †† See Working in the Home/Residence in Special Occupation Section.
 ††† See Government Employees in Special Occupation Section.

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Baggage Handler	B
Bail Bondsman	NO
Bailiff	NO
Bakery	
Baker, Foreman, Manager, Proprietor, Skilled Worker	A
Delivery (see <i>Driver</i>)	
Bank , Credit Union, Finance, Savings and Loan, Title and Escrow	
Bookkeeper, Clerk, Teller \$30,000+	3A
Bookkeeper, Clerk, Teller under \$30,000	2A
Controller, Comptroller, Officer, income \$60,000+, three years in same occupation,	5A
Other Officers	4A
Economist with PHD	5A
Other Economists	4A
Escrow Officer, Loan Officer, Manager, Searcher, Title Abstractor	3A
Guard, carrying gun	NO
Guard, others	B
Investment Analyst ¹ , Investment Banker ¹ (see <i>Stockbroker</i>)	
Mortgage Banker ¹ , other Officer	4A
Barber , (if working in home/residence ^{††})	A
Bartender	B
Beautician (if working in home/residence ^{††})	A
Beekeeper (see <i>Agriculture</i>)	
Bellhop	B
Bicycle Repair Mechanic	A
Billboard Erector	B
Billiards (see <i>Sports</i>)	
Biochemist (see <i>Scientist</i>)	
Biographer	NO
Biologist (see <i>Scientist</i>)	
Blacksmith , non - hazardous industry	B
Blaster	NO
Body Shop (see <i>Automotive</i>)	
Boilermaker (see <i>Manufacturing</i>)	
Bond Trader (see <i>Stockbroker</i>)	
Bookkeeper	
Earning \$50,000+	4A
Earning \$30,000+	3A
Others	2A

Boom Operator	NO
Botanist (see <i>Scientist</i>)	
Bowling Alley Manager , Cashier (see <i>Sports</i>)	
Brewery Worker (see <i>Liquor Industry</i>)	
Bricklayer	B
Broker (also see <i>Buyer</i>)	
Bond, Investment, Securities, Stock (see <i>Stockbroker</i>)	
Commodity Broker, Floor Trader (see <i>Stockbroker</i>)	
Insurance (Casualty, Disability, Life, Property, Other Lines) (see <i>Insurance Producer</i> in <i>Special Occupations Section</i>)	
Mortgage (see <i>Real Estate</i>)	
Pawnbroker (see <i>Pawn Shop</i>)	
Real Estate (see <i>Real Estate</i>)	
Building Inspector (see <i>Real Estate</i>)	
Building Mover , Demolition	
Foreman, Proprietor	B
Others	NO
Building Services	
Apartments	
Manager, office only, non - resident, \$50,000+ income	3A
Manager with maintenance duties	B
Manager, others	2A
Other Buildings	
Custodian, Janitor	B
Manager, office duties only, \$50,000+ income	3A
Manager with maintenance duties	B
Manager, others	2A
Stationary Engineer	B
Bulldozer Operator	B
Burglar Alarm Install , Service	B
Bus Driver (see <i>Driver</i>)	
Business Machine Repair	2A
Business Machine Sales (see <i>Sales</i>)	
Bus Station Worker (see <i>Transportation</i>)	
Butcher , Meat Cutter (see <i>Meat Cutting, Packing</i>)	
Buyer (also see <i>Broker</i>)	
Farm Produce, Grain, Poultry, Tobacco (with field duties)	2A
Fur, Hide, Livestock, Pelt	A
Merchandise (office and travel)	3A

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† See Entertainment Industry in Special Occupation Section.
 †† See Working in the Home/Residence in Special Occupation Section.
 ††† See Government Employees in Special Occupation Section.

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Cab Driver	NO
Cabinetmaker	
no installation	A
with installation duties	B
Cable Installer, Repair	B
Camera Operator[†]	
Cardiologist^{**} (see <i>Medical Services</i>)	
Caretaker, Groundskeeper	B
Carpenter	B
Carpet, Rug Cleaner	B
Carpet Installer, Layer	B
Carpet Factory (see <i>Manufacturing</i>)	
Car Sales (see <i>Automotive</i>)	
Car Washer, Attendant	NO
Cashier	A
Casino	
Dealer, Pit Boss, Waiter, Waitress and others working gaming and/or others performing services or duties in a casino	NO
Executive, office duties only (see <i>Executive</i>)	
Casino office workers (see <i>Office Workers</i>)	
Caterer	A
Cement, Concrete Finisher	B
Cemetery Manager, Caretaker, Worker (see <i>Funeral Industry</i>)	
Certified Nurses Aide (CNA) (see <i>Nurse</i>)	
Certified Registered Nurse	
Anesthetist ^{**} (CRNA) (see <i>Medical Services</i>)	
Chaplain	3A
Chauffeur (see <i>Driver</i>)	
Chef, Cook	
Bar, Lounge, Tavern (see <i>Liquor</i>)	
Hotel, Restaurant (see <i>Restaurant</i>)	
Chemical Engineer (see <i>Engineer</i>)	
Chemist, (see <i>Scientist</i>)	
Child Care (see <i>Daycare Provider</i>)	
Chimney Sweep	NO
Chiroprapist/Podiatrist^{**} (see <i>Medical Services</i>)	
Chiropractor	B
Choreographer[†]	

Cinematographer[†]	
Civil Engineer (see <i>Engineer</i>)	
Claims Adjustor	
Claims Examiner, office duties	3A
Fire, Marine, and those with field and/or inspection duties	2A
With field duties	2A
Other, office only	3A
Clergy Member	3A
Clerk, (If applicable, see <i>Office Worker</i>)	
Medical Records	2A
Import/Export	2A
Parts (see <i>Automotive</i>)	A
Postal (see <i>Postal</i>)	A
Sales (see <i>Sales</i>)	
Shipping, Receiving	B
Stock	B
Clock, Watch	
Repair, Assembly	2A
Coach	
Professional Sports (see <i>Sports</i>)	
Non Professional (see <i>Education</i>)	
Cocktail Waitress, Waiter, not casino	B
Collection Agency	
Inside office duties only	2A
With outside duties	NO
With repossession duties	NO
Comedian	NO
Commercial Artist (see <i>Artist</i>)	
Commodity Broker or Floor Trader (see <i>Stockbroker</i>)	
Composer	NO
Computer Science/IT Professional	
Software Developer, Senior Software Engineer, Programmer Analyst, Information Technology Manager - Project Manager, Information Technology, Systems Engineer, Information Technology Consultant, Web Developer, Business Analyst - IT, Software Architect, Database Administrator, Software Development Engineer, Information Technology Director, Software Development Manager, Information Technology Specialist, Network Engineer, System Administrator, Information Technology Architect, Network Administrator - IT, Senior Systems Analyst	

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† See Entertainment Industry in Special Occupation Section.
 †† See Working in the Home/Residence in Special Occupation Section.
 ††† See Government Employees in Special Occupation Section.

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With Bachelor's degree and income of \$75K+	5A
Others earning less than \$75K	4A
Earning less than \$50K	3A
Computer Repair Technician	
Earning \$50,000+	3A
Earning less than \$50,000	2A
Concrete, Cement Finisher	B
Conductor (Music, Symphony, full - time)	3A
Construction ¹	
Architect, Engineer (see <i>Architect</i> or <i>Engineer</i>)	
Contractor (see <i>Contractor</i>)	
Draftsman (see <i>Draftsman</i>)	
Equipment Operator, Fabricator, Installer, Maintenance, Service, and select others (such as those installing, repairing, servicing, working in the following occupations, industries and/or with the following materials)	
Air Hammer Operator, Blaster, Erector, Explosives Handler, Steeplejack, Structural Iron Painter, Asbestos Worker, Flagger	NO
Bridge, Dam, Lock, Structural Iron/Steel, Subway, Tunnel:	
Craneman, Foreman (supervising only), Inspector	B
Other worker	NO
Carpenter, Drywall, Electrician, Painter (not more than two story), Paperhanger, Pipefitter, Plumber, Roofer, Steamfitter; Alarm System, Air Conditioning, Blind and Window, Carpet, Floor, Forklift Driver, Heating, Sprinkler System, Tool and Die, Ventilation; Brick, Cement, Plaster, Sheet Metal, Stucco, Marble, Tile, Stone; Other Skilled Worker, Heavy Equipment Operator	B
Pipeline Construction and Maintenance, Powerline (see <i>Energy Industries</i>)	
Estimator , office duties only	3A
Other, no duties at heights, on roof, risk of falling, etc.	2A
(If other than above, see specific job/activity such as <i>Carpenter, Roofer, etc.</i>)	
Foreman, Superintendent, Supervisor	
No manual duties	2A
20% or less manual duties	A
More than 20% manual duties	B
Inspector	
Visual Only	2A
Others	B

Surveyor	2A
Consultant (see <i>Appropriate Industry</i>)	
Contractor ¹ (Each must meet all requirements listed for each group)	
Group One	4A
Owner/operator of current business three years, office not in home/residence, full - time office staff, no manual duties, sales/administrative duties only, minimal on - site inspection, no direct supervision of construction site work, employs full - time workers or subcontractors year - round, earned income \$100,000 for each of last three years	
Group Two	3A
Owner/operator of current business three years, office not in home/residence, full - time office staff, no manual duties, mostly sales/administrative duties, some on - site inspection, no direct supervision of construction site work, employs full - time workers or subcontractors year - round, earned income \$75,000 for each of last three years	
Group Three	2A
Owner/operator of stable, financially sound business, office may be in home/residence, no manual duties, minimum 50% sales/administrative duties, maximum 50% on - site inspection or supervision, employs full - time workers or subcontractors year - round, earned income \$50,000 for each of last three years	
Group Four	
Working Contractor (see <i>Construction</i> or specific trade industry)	
Controller, Comptroller (see <i>Bank</i>)	
Convalescent Home (see <i>Medical Services</i> or <i>Nurse</i>)	
Convenience Store	
Employee	A
Manager, Owner	2A
Cook, Chef	
Hotel, Restaurant (see <i>Restaurant</i>)	
Bar, Lounge, Tavern (see <i>Liquor</i>)	
Copywriter , Advertising	3A
Coroner (see also <i>Medical Services</i>)	
Corporate Executive (see <i>Executive</i>)	
Corrections Officer	NO
Cosmetologist	A

¹ Please see Temporary Changes section for more information on this occupation.

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† See Entertainment Industry in Special Occupation Section.
 †† See Working in the Home/Residence in Special Occupation Section.
 ††† See Government Employees in Special Occupation Section.

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Counselor (see also <i>Therapist</i>)	
Government Employee*	
PhD or Sociologist	4A
Masters Degree (MSW)	3A
Bachelor Degree	2A
Social Worker (LCSW)	2A
Other (not government employee)	A
Courier (see <i>Driver</i>)	
Court Reporter	2A
Crane Operator	B
Credit Agency	
Collector (see <i>Collection Agency</i>)	
Inspector, Reporter	2A
Manager, office duties only	3A
Credit Manager, Analyst (see <i>Office Worker</i>)	
Credit Union (see <i>Bank</i>)	
Crop Duster	NO
Curator (Museum, Art Gallery)	3A
Custodian (see <i>Building Services</i>)	
Customs Inspector Official	B
(carry gun)	NO
Dairy Farm Worker (see <i>Agriculture</i>)	
Dairy products processing	
Inspector, Superintendent, Tester	2A
Skilled Worker	A
Dancer	NO
Daycare Provider	
Four-year college degree, not working in home/residence	2A
No college degree, not working in home/residence	A
Working in home/residence	NO
Day - Trader , trading own account (also see <i>Stockbroker</i>)	NO
Deckhand (see <i>Marine</i>)	NO
Decorator (see <i>Interior Designer</i>)	3A
Delivery Person (see <i>Driver</i>)	
Dental (see <i>Medical Services</i>)	
Dentist** (DDS or DMD) (see <i>Medical Services</i>)	
Dermatologist** (see <i>Medical Services</i>)	
Design (see <i>Interior Designer</i>)	

Detective	NO
Dialysis Technician** (see <i>Medical Services</i>)	
Diamond Cutter, Polisher, Sales (see <i>Jewelry</i>)	
Dietitian Assistant	A
Dietitian	
Registered, not preparing food	3A
Preparing food	A
Director [†] , Radio and TV	
Disc Jockey [†] , Radio	
Dishwasher (see <i>Restaurant</i>)	
Dispatcher	2A
Disposal Industry (see <i>Sanitation</i>)	
Distillery Worker (see <i>Liquor Industry</i>)	
Diver, Diving Attendant (For pay or professional)	NO
Dockworker	
Checker, Foreman, Overseer	B
Longshoreman, Skilled Machinery Operator, Stevedore, other	NO
Superintendent, Wharf Master	A
Dog Catcher, Animal Control Officer	NO
Dog Groomer, Handler, Kennel Operator, Trainer	B
Chauffeur	NO
Domestic Help , Butler, Cook, Gardner Maid, Valet	NO
Door, Window Installer	B
Draftsman	
4 year degree and \$50,000	4A
Others	3A
Dredge Operator (see <i>Marine Industry</i>)	
Dressmaker (not working in home/residence)	A
Driver, Delivery Person	
Heavy Equipment Operator	B
Local and Route Sales	
Bakery, Bus, Dry Cleaning, Courier, Express Mail*, Florist, Grocery Items, Mobile Canteen, Parcel Delivery, Tow Truck, Vending Machine Items, Liquor, Postal Service ^{†††}	B
Armored Car, Cab, Limousine Service (full-time), Valet Parking, Pizza, Newspaper, Taxi	NO
Long Distance and other	
Bus, Heavy Appliance	B
Chauffeur, Explosives, Hazardous Materials, Logging Truck, Moving and Storage, Mining Truck, Private Chauffeur	NO

1 Determine if employee has other disability insurance or disability retirement insurance.

† See Entertainment Industry in Special Occupation Section.
 †† See Working in the Home/Residence in Special Occupation Section.
 ††† See Government Employees in Special Occupation Section.

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Long Haul Truck	
no load or unload duties	B
with load or unload duties	NO
Garbage/Recycling (see Sanitation)	
Driving School	
Administration and sales only	2A
Instructor	A
Dry Cleaner, Laundry	
Driver, Delivery, other (see <i>Sales or Driver</i>)	
Proprietor, Manager, Clerk, Seamstress, Alteration	A
Cleaner, Presser, Dryer	B
Drug Store (see <i>Sales or Pharmacist</i>)	
Drywall Installer, Taper	B
Economist (see <i>Bank</i>)	
Editor	
Film†	
Print (Newspaper, Magazine)	3A
Education! (also†††)	
College, Graduate School, University	
Academic Dean, Department Head	5A
Teacher of Academic Subjects, Counselors, Music, Voice other non - athletics	3A
with PHD and 3 or more years in same occupation	4A
Coach, Dance Instructor	A
Student, some professions only (see <i>Students and New Professionals</i> in <i>Special Occupations Section</i>)	
Elementary through High School	
School Superintendent	5A
School Principal	4A
Teacher of Academic Subjects, Counselors, Music, Voice other non - athletics	3A
with PHD and 3 or more years in same occupation	4A
Coach, Cooking, Dance, Driving, Industrial Arts, Physical Education A	A
Teacher of music, art or academics , in home/residence, full - time only, salaried or self - employed (no PHD)	2A
Teacher of music, art or academics , in home/residence, full - time only, salaried or self - employed (with PHD)	3A
Teacher, exercise, aerobics, martial arts, other	
in home/residence	NO
not in home/residence (see <i>Sports</i>)	

Electrical Appliance Repairs (see <i>Appliance</i>)	
Electrician Residential/Commercial	A
Electrical Technician	B
Electrologist (not working in home/residence)	B
Elevator Installation, Service	B
Embalmer (see <i>Funeral Industry</i>)	
Embryologist** (PhD or MD) (see <i>Medical Services</i>)	
Endocrinologist** (see <i>Medical Services</i>)	
Emergency Medical Technician** (see <i>Medical Services</i>)	
Emergency Room Physician** (see <i>Medical Services</i>)	
Energy Industries (Construction, Generation, Distribution, Discovery)	
Electric and/or Nuclear	
Powerhouse, Substations:	
Direct Control Operator, Electrician, Inspector, Tester, Transformer Operator, Wireman, Other Skilled Worker	B
Foreman, Generator and Turbine Tender, Stationary Engineer	A
Meter Inspector/Reader	A
Remote Control Switchboard Operator, Superintendent	2A
Power Line Construction, Maintenance:	
Installer (not structural steel worker)	B
Foreman, Groundsman, Inspector	A
Linesman	NO
Transmission Tower Erection, other	NO
Oil and Natural Gas (Drilling, Production, Pipeline)	
Onshore:	
Operator or Producer (office only)	3A
Superintendent, Manager, Geologist	2A
Meter Inspector/Reader	A
Blacksmith, Craneman, Foreman, Driller, Inspector, Motorman, Pumpman, Stationary or other Engineer, Tool Pusher, Trench Machine Operator	B
Other	NO
Offshore	NO
Refineries (see <i>Manufacturing</i>)	

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† See Entertainment Industry in Special Occupation Section.
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 ††† See Government Employees in Special Occupation Section.

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Engineer	
Professional degree, less than 30% field and lab duties	5A
Professional degree, with 30-50% field and lab duties	4A
Professional degree, with more than 50% field and lab duties	3A
Recording or Sound Engineer	
Engraver	2A
Escrow Officer (see <i>Bank</i>)	
Esthetician	A
Estimator	
Office duties only	3A
Other, no duties at heights, on roofs, risk of falling, etc	2A
Other than above (see specific job/activity such as <i>carpenter, roofer, etc.</i>)	
Etcher	2A
Event Planner No Manual Duties	3A
Others	B
Executive ¹	
Group One	3A
Document earned income of \$30,000+ for the last two years.	
Group Two	4A
Document earned income of \$50,000+ for the last two years. Five or more full-time, year-round employees in the firm.	
Group Three	5A
Three years in same occupation. Document earned income of \$60,000 for the last two years. Five or more full-time, year-round employees in the firm.	
Executive Recruiter (see <i>Human Resources</i>)	
Exercise Instructor (see <i>Sports</i>)	
Explosives Handler	NO
Exporter, Importer, Clerk	2A
Admin/Sales	3A
Express Mail Delivery (see <i>Driver</i>)	
Exterminator, Fumigator	B
Eyeglasses (see <i>Optical Services</i>)	

Factory Worker (see <i>Manufacturing</i>)	
Family Practice or Family Medicine ** (MD) (see <i>Medical Services</i>)	
Farmer (see <i>Agriculture</i>)	
Farrier (Horseshoer)	B
Fashion Designer	3A
Fashion Model	NO
Federal Marshall	NO
Fence Installer	B
Ferryboat Captain, Deckhand (see <i>Marine Industry</i>)	
Film Developer, Processor	A
Film Editor [†]	
Financial Services (if applicable, see <i>Stockbroker, Insurance Producer or Accountant</i>)	
Fire Alarm Install, Service	B
Firefighter	
Municipal, State, Federal	NO
Private Industry	B
Volunteer (if no rescue work, rate for regular occupation)	
Fire Marshall ^{†††}	A
Fish and Game Warden (see <i>Park Services</i>)	
Fisherman	NO
Fish Hatchery, private, not governmental (see <i>Agriculture</i>)	
Fish Processing Plant	
Foreman, Manager, Superintendent (supervising only)	2A
Process Worker, Skilled Worker	B
Fish Processing Ship	NO
Fitness Instructor, Trainer (see <i>Sports</i>)	
Flight Attendant	NO
Flight Instructor	NO
Floor Finisher, Sander	B
Floor Trader, Stocks, Bonds, Commodities (see <i>Stockbroker</i>)	
Florist	
Floral Arranger, Designer, no delivery	2A
Driver, delivery (see <i>Driver</i>)	
Retail duties only	2A
Greenhouse (see <i>Agriculture</i>)	
Foreign Correspondent	NO
Forest Ranger (see <i>Park Services</i>)	

1 Managerial, administrative, policy-making employee of a well-established company. Occupation not classified elsewhere in this guide. All must meet the following requirements plus any listed for a group:

- No manual duties.
- Duties are in an office, administrative and managerial only.

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Foster Home Care , working in home/residence	NO
Fumigator (see <i>Exterminator</i>)	
Funeral Industry , Cemetery	
Cemetery Manager, office only	3A
Cemetery Worker, Caretaker	B
Embalming, Monument or Stone Cutter	A
Funeral Director, Mortician (no embalming)	3A
Furnace Installation , Service	B
Furniture	
Designer	3A
Mover	NO
Restorer, Upholster	A
Sales (see <i>Sales</i>)	
Gambling , Gaming Industry (see <i>Casino</i>)	
Game Warden (see <i>Park Services</i>)	
Garage	
Automotive or other vehicle sales or service (see <i>Automotive</i>)	
Parking Garage (see <i>Automotive</i>)	
Garbage	
Collector/Recycler (see <i>Sanitation</i>)	
Driver (see <i>Sanitation</i>)	
Other	NO
Gardener (see <i>Landscaping</i>)	
Gas Station Attendant	B
Gastroenterologist** (see <i>Medical Services</i>)	
Gem Cutter , Polisher (see <i>Jewelry</i>)	
General Practitioner** (MD) (see <i>Medical Services</i>)	
Geneticist** (MD) (see <i>Medical Services</i>)	
Geologist (see <i>Scientist</i>)	
Glazier	B
Goldsmith (see <i>Jewelry</i>)	
Golf Course Manager (see <i>Sports</i>)	
Golf Instructor , not touring pro (see <i>Sports</i>)	
Government Employee††† (rate for regular occupation)	
Graphic Designer (see <i>Artist</i>)	
Greenskeeper (see <i>Landscaping or Sports</i>)	
Grocery Store (see <i>Sales</i>)	
Groundskeeper (see <i>Landscaping or Sports</i>)	

Guidance Counselor (see <i>Counselor or Education</i>)	
Guide	
Fishing, Hunting	NO
Museum	2A
Tour, Travel (within USA, not international)	A
Gunsmith	A
Gynecologist** (see <i>Medical Services</i>)	
Hairdresser , Hairstylist (if working in home/residence††)	A
Harbor Master (see <i>Marine Industry</i>)	
Hearing Aid Technician	2A
Heating , Air Conditioning, Ventilation	
Administrative and/or sales only (see <i>Sales</i>)	
Install, repair, service or removal	B
Hedge Fund Manager	NO
Helicopter Mechanic (see <i>Aviation</i>)	
Helicopter Pilot	NO
Hematologist*** (see <i>Medical Services</i>)	
Hod Carrier	B
Horse Training , Shoeing	B
Hospital Administrator (see <i>Medical Services</i>)	
Hospital Orderly , Aide, Attendant (see <i>Medical Services</i>)	
Hotel , (3 Star+ Establishment)	
Bellhop, Cleaner, Housekeeper, Porter	B
Clerk	A
Manager, office only, non-resident, \$50,000+ earned income	4A
\$30,000+ earned income	3A
Manager, others	2A
Managers with maintenance duties	B
Motel Managers	2A
Managers with maintenance duties	B
Human Resources or Personnel Manager or Recruiter	3A
\$50,000+ earned income	4A
HR Executive (see <i>Executive</i>), Office Worker (see <i>Office Worker</i>)	
Hypnotherapist , Hypnotist, not working in home/residence	2A
Illustrator (see <i>Artist</i>) (if Animator†)	
Immigration Official*	
Immunologist** (see <i>Medical Services</i>)	

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Importer (see <i>Exporter</i>)	
Incinerator Plant (see <i>Sanitation</i>)	
Industrial Engineer (see <i>Engineer</i>)	
Inhalation Therapist (see <i>Therapist</i>)	
Insurance Adjustor (see <i>Claims Adjustor</i>)	
Insurance Underwriter , office only	4A
Insurance Producer (Life, Disability, P&C or other lines) (see <i>Insurance Producer</i> in <i>Special Occupations Section</i>)	
Interior Decorator	2A
Interior Designer	3A
Window Dresser	2A
Curtain/Drape Installer	A
Internist** (MD) (see <i>Medical Services</i>)	
Interpreter	
For Hearing Impaired	2A
Language Translator	3A
Investigator (Private), Detective	NO
Investment Analyst , Broker, Consultant (see <i>Stockbroker</i>)	
Investor , trading own account	NO
Jailer	NO
Janitor (see <i>Building Services</i>)	
Jewelry	
Gem/Diamond Cutter, Goldsmith, Polisher, Silversmith	A
Inside Sales (see <i>Sales</i>)	
Jewelry Repair	2A
Owner, Manager	2A
Jockey	NO
Journalist (see <i>Newspaper</i>)	
Judge (Elected Judges†††)	5A
Judo Instructor or other Martial Arts	NO
Junk , Used Parts Dealer (see <i>Used Parts</i>)	
Karate Instructor or other Martial Arts	NO
Kennel Operator	B
Key Maker	A
Kidney Dialysis Technician** (see <i>Medical</i>)	
Labor Union Official	3A
Labor Union Organizer	2A

Landscaping	
Architect, accredited, not supervising construction	4A
Others	3A
Gardener, Greenskeeper, Groundskeeper, Laborer, Landscaper, Lawn Service	B
Owner, supervising only	2A
Working Owner, with three or more full - time, year - round employees	A
Other Owner	B
Laundry Worker (see <i>Dry Cleaner</i> or <i>Medical Services</i>)	
Law Enforcement	NO
Lawn Service (see <i>Landscaping</i>)	
Lawyer ¹	5A
Leasing , Rental Company (see <i>Rental</i> or <i>Leasing</i>)	
Legal Aid \$50,000+ earned income	4A
\$30,000+ earned income	3A
Others	2A
Legal Stenographer	2A
Legal Transcriber	2A
Library	
Librarian	4A
Librarian Assistant, others	2A
Life Coach	3A
Lighting Designer [†] , Technician	
Limousine Service	
Driver, full - time (see <i>Driver</i>)	
Office worker, Owner (not driving)	2A
Lineman , Electrical	NO
Telephone	B
Liquor Industry	
Distribution and Wholesale Sales	
Delivery, Driver (see <i>Driver</i>)	
Warehouseman	B
Distributor, Representative, Sales, no delivery	A
Manager, Proprietor, office only	3A
Superintendent, Supervisor	2A
Manufacture (Brewery, Distillery, Winery)	
Brewmaster, Examiner, Inspector, Superintendent, Winemaker	2A

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1 Please see Temporary Changes section for more information on this occupation.

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 ††† See Government Employees in Special Occupation Section.

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Collector, Cooker, Distiller, Foreman, Labeler, Packer, Sales, Stillman, Yeastmaker	A
Laborer	NO
Manager, office only	3A
Other Skilled Worker	B
Regulation: Officer ^{†††} , Public Worker, Regulator (see specific job/activity)	
Retail Sales	
Liquor Sales Primary (Tavern, Bar, Lounge):	
Proprietor, Manager, Bartender	B
Other Proprietor, All other workers	NO
Cashier, Chef, Cook (highest grade only)	A
Bartender, Waiter, Waitress, Other Cook, Chef	B
Manager, Proprietor (not tending bar)	A
Manager, Proprietor (tending bar)	B
Retail Store Owner	A
Other Worker	NO
Literary Agent	3A
Lithographer (see <i>Printing</i>)	
Livestock	
Horseshoer (Farrier)	B
Stockyard Employee:	
Auctioneer, Buyer, Inspector, Weigher, Breeder	A
Commission Broker, Dealer, Sales, Superintendent	2A
Cowboy, Shearer, Yardman, Other	NO
Shipper	B
Veterinarian (see <i>Veterinarian</i>)	
Loan Officer (see <i>Bank</i>)	
Lobbyist , Office and Consulting	3A
Location Manager [†]	
Locksmith	
Logging , Lumber and Related Occupations	
Lumberyard or Mill	
Boorman, Dogger, Driver, Log Setter, Slipman	NO
Foreman, Inspector	A
Grader, Loader, Machine Setter, Marker, Saw Filer, Sawyer, Scaler, Tallyman, Other Skilled Worker	B
In Woods or Transporting to Mill	
Blaster, Bucker, Choker Setter, Driver, Faller, High Climber	NO

Boommaster, Head Rigger, Heavy Equipment Operator, Overseer	B
Foreman, Inspector, Machine Shop Worker	A
Clerk, Contractor, Scaler, Tallyman, Timber Cruiser, Surveyor	B
Not in Woods	
Contractor, Proprietor, Superintendent	2A
Longshoreman, Stevedore (see <i>Dockworker</i>)	
Machine Shop , Machinist, Machine Operator, Skilled Worker	A
Mail Carrier (see <i>Postal Services</i>)	
Mail Clerk , Sorter (not U.S. Postal Service)	B
Makeup Artist [†]	
Management Consultant (see appropriate industry)	
Manicurist	A
Manufacturing	
Assembler, Boilermaker, Carpenter, Craneman, Electrician, Fireman, Glazer, Grinder, Molder, Receiving Clerk, Shipping, Welder	B
Chemist (see <i>Scientist</i>)	
Cleaner, Laborer, Sweeper, Unskilled Worker, Yardman	B
Designer	3A
Draftsman (see <i>Draftsman</i>)	
Executive (see <i>Executive</i>)	
Foreman (supervision only), Inspector, Lab Technician, Manager, Timekeeper, Superintendent, Supervisor	2A
Machinist, Skilled Machine Operator, Working Foreman	A
Professional Engineer (see <i>Engineer</i>)	
Marine Industry	
Harbor Master * (government employee)	
Land or Harbor (returning ashore daily, not government employee)	
Bar Pilot, Dredge Officer, Ferry Boat Captain, Harbor Pilot, River Pilot	A
Dredge Crewman, Dredge Operator, Lightship Service Operator	B
Barges, Ocean Going Ships, Tugs, Others not returning to shore daily	NO
Crewmen, Deckhand, Lightship Service, Merchant Seaman, Officer or Crew, Seaman, Wrecking/Salvage, Other	NO

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Marina	
Office Only	2A
Others	A
Manager, Owner	A
Other Skilled Worker	B
Market Research Analyst, office only	
\$50,000+ earned income	4A
\$30,000+ earned income	3A
Others	2A
Martial Arts Instructor or other in Martial Arts	
	NO
Marshall, Federal or other	
	NO
Mason, Bricklayer	
	B
Massage Therapist	
Licensed Massage Therapist (Owner, Operator, income \$30,000+)	A
Licensed Massage Therapist employed by above	B
Other	NO
Meat Cutting, Butchering, Packing	
Foreman, Manager, Superintendent	2A
Butcher, Dressing Operations, Meat Cutter, Packer, Shipping Clerk, Skilled Process Worker	B
Inspector	A
Mechanic	
	B
Mechanical Engineer (see <i>Engineer</i>)	
Medical Services	
General	
Acupuncturist** (MD)	4P
Acupuncturist (not MD)**	2A, 2P***
Allergist**	4P
Anesthesiologist** (MD)	3P, 2P***
Anesthetist/CRNA (not MD, certified, working full time as anesthetist)**	3P
Cardiologist**	4P
Chiropractor	B
Coroner ** (MD)	4P
Coroner ** (not MD)	4A
Dermatologist**	4P
Dialysis Technician**	2A
Embryologist** (MD or PhD)	4P

Emergency Medical Technician**	A
Emergency Room Physician**	3P
Endocrinologist**	4P
Family Medicine or Family Practitioner** (MD or DO)	
Gastroenterologist**	
General Practitioner** (MD or DO)	
Geneticist** (MD or PhD)	
Gynecologist**	3P
Hematologist**	4P
Hospitalist**	
Immunologist**	
Internist**	
Kidney Dialysis Technician**	2A
Medical Assistant in medical office **	
Medical Clerk	
Medical Records Clerk	
Medical Lab Technician **	
Medical Lab Worker **	
Medical Transcriptionist	
Midwife (see <i>Nurse</i>)	
Naturopathic Physician **	3P
Neonatologist** (MD)	4P
Nephrologist** ¹	4P
Neurologist** ¹	
Neuro - Otologist** ¹	
Nuclear Medicine** (MD)	4P
Nurse, various types (see <i>Nurse</i>)	
Obstetrician**	3P
Occupational Medicine** (MD or DO)	4P
Oncologist**	
Ophthalmologist**	4P
Optician (see <i>Optical Services</i>)	
Orthopedist**	3P
Osteopath**	4P
Otolaryngologist** (ear - nose - throat)	3P
Otologist**	3P
Otologist (not MD)**	3A
Pain Management**	3P
Paramedic**	A
Para-medical examiner** (MD)	4P
Para-medical examiner ** (not MD)	2A, 2P***
Pathologist**	4P
Pathologist Assistant**	3A
Pediatrician**	4P

1 3P if performing surgery.

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Perfusionist**	3P
Phlebotomist**	2A, 2P***
Physiatrist/Physical Medicine/ Rehabilitation**(MD or DO)	4P
Physician Assistant** (licensed)	3A, 4P***
Plastic Surgeon**	3P
Podiatrist**/Chiropodist**	3A, 2P***
Proctologist**	3P
Professional Medical Technologist** (Bachelor's Degree)	3A
Professional Medical Technologist,** others	2A
Psychiatrist	4P
Pulmonologist**	
Radiologist**	
Rheumatologist**	
Surgeon** (board certified)	3P
Surgical Assistant **	3A
Surgical Technician**	2A
Thoracic Surgeon**	3P
Therapist, not MD (see <i>Therapist</i>)	
Urologist**	3P
Hospital: Assisted Care, Convalescent, Nursing or Retirement Home	
Administrator, office only, income \$60,000+	5A
Other administrator, office only	4A
Attendant, Chef, Cook, Kitchen, Laundry worker, Nurse's Aide, Orderly	B
Dietitian (registered, not preparing food), Manager, Superintendent (administrative only)	3A
Dietitian Assistant, Dietitian (preparing food)	A
Medical Records Clerk, Medical Secretary	2A
Nurse or Nurses Aide, various types (see <i>Nurse</i>)	
MRI, Ultrasound and X-Ray Technician:	
Four year degree	3A
Two year degree	2A
Dental	
Dentist (non - specialty)** or Oral Surgeon**:	
DDS or DMD, eligible for Own Occ**	3P
MD or DO, eligible for Own Occ**	3P
DDS or DMD plus MD or DO, eligible for Own Occ**	3P

Dentist Specialties** (DDS or DMD) eligible for Own Occ:	
Endodontist**	4P
Exodontist**	
Orthodontist**	
Pedodontist**	
Periodontist**	
Prosthodontist**	
other Dentist Specialties	
Dental Lab Owner	3A
Dental Hygienist**	2A, 2P***
Dental Lab Technician	2A
Dental Lab Worker	
Medical Records Clerk	
Oral Hygienist**	
Dental Assistant	A
Merchant Seaman	NO
Meteorologist (if on - air†)	
Field and office work	2A
Office duties only	3A
Microphone Boom Operator†	NO
Midwife (see <i>Nurse</i>)	
Military Personnel	NO
Mining Industry	
Underground Mines	
Assayer, Manager, Metallurgist, Superintendent, Surveyor:	
Not going underground	2A
Underground no more than six hours per week	B
Chemist (see <i>Scientist</i>)	
Explosives handler, other, or underground more than six hours per week	NO
Professional Engineer (see <i>Engineer</i>)	
Open Pit, Other Surface Operations	
Assayer, Chemist, Manager, Metallurgist, Superintendent:	
Office only	3A
Outside duties	2A
Explosives Handler, Other	NO
Foreman, Clerk, Weigher	A
Professional Engineer (see <i>Engineer</i>)	
Surveyor	2A
Heavy Equipment Operator	B
Truck Driver (see <i>Driver</i>)	
Minister	3A

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Model , Photographic, Fashion	NO
Monument Worker , Stone Cutter (see <i>Funeral Industry</i>)	
Mortgage Banker (see <i>Bank</i>)	
Mortgage Broker (see <i>Real Estate</i>)	
Mortgage Clerk (see <i>Bank</i>)	
Mortician (see <i>Funeral Industry</i>)	
Motel Manager , Clerk (see <i>Hotel</i>)	
Motivational Speaker	NO
Moving and Storage Company , Warehouse	
Checker, Foreman (not handling)	2A
Checker (handling)	A
Driver	NO
Packer, Other	NO
Security Guard, carrying gun	NO
Security Guard, other	B
Munitions Handler	NO
Musical Instrument Repair	2A
Musician	
Symphony Conductor, full - time	3A
Teacher, full - time, in home or residence (see <i>Education</i>)	
Other	NO
Nanny	NO
Natural Gas Industry Workers (see <i>Energy Industries</i>)	
Naturopathic Physician (see <i>Medical Services</i>)	
Navigator (Marine, Airline)	NO
Neonatologist** (see <i>Medical Services</i>)	
Nephrologist** (see <i>Medical Services</i>)	
Neurologist** (see <i>Medical Services</i>)	
Neuro - Otologist** (see <i>Medical Services</i>)	
Newspaper , Radio, TV Industry (see <i>Printing</i> , also [†])	
Advertising, Business or Circulation Manager, Editor, Rewriter, Copywriter	3A
Correspondent, Journalist, Newscaster, salaried Photographer, Proofreader, Reporter	2A
Freelance Photographer (see <i>Photography</i>)	
Driver, Delivery (see <i>Driver</i>)	
Editor - in Chief, Publisher	

Urban	4A
Others	3A
Foreign Correspondent	NO
Other [†]	
Nuclear Medicine** (MD) (see <i>Medical Services</i>)	
Nuclear Power Plant (see <i>Energy Industries</i>)	
Nurse ¹	
Certified Nurse's Aide (CNA), Nurse's Aide, Orderly	B
Licensed (RNs, LPNs and LVNs)	
Licensed Practical/Vocational Nurse (LPN or LVN) **	A
Nursing Director** (RN), Nursing Instructor** (RN), Registered Nurse** (RN)	2A, 2P***
Home Health Nurse (RN)**	NO
Masters Degree Certified RN Nursing Specialties	
Nurse Practitioner**	3A, 4P***
Clinical Nurse Specialist**	3P
Health Care Administrator**	
Nurse Administrator/Nurse Manager** (see <i>Office Workers, Executives, or Nurse</i> according to duties)	
Certified Registered Nurse Anesthetist** (CRNA) working full - time as Anesthetist RN, not working as "floor" nurse or providing primary patient care	3P
Midwife**	
RN, employed by hospital or other medical facility	2A, 2P***
Not RN	NO
Nurseryman (see <i>Agriculture</i>)	
Nursing Home (see <i>Medical Services or Nurse</i>)	
Obstetrician** (see <i>Medical Services</i>)	
Occupational Therapist (see <i>Therapist</i>)	
Office Machine Repair	2A
Office Worker or Office Manager	
Earning more than \$50,000	4A
Earning more than \$30,000	3A
Others	2A
Oil and Natural Gas Workers (see <i>Energy Industries</i>)	
Oncologist** (see <i>Medical Services</i>)	
Operator (Telephone, Switchboard)	2A
Ophthalmologist** (see <i>Medical Services</i>)	

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1 Not working in home/residence or a home healthcare environment.

† See Entertainment Industry in Special Occupation Section.
 †† See Working in the Home/Residence in Special Occupation Section.
 ††† See Government Employees in Special Occupation Section.

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Optical Services, Eyeglasses	
Optician, with all duties	2A
Optician, dispensing only	3A
Shopworker, grinding, other	A
Optometrist	5A
Oral Hygienist** (see <i>Medical Services</i>)	
Oral Surgeon** (see <i>Medical Services</i>)	
Orderly Hospital, nursing, retirement or convalescent facility (see <i>Medical Services</i>)	
Orthodontist** (see <i>Medical Services</i>)	
Orthopedist** (see <i>Medical Services</i>)	
Orthotics, Prosthetics	
Builder, Repairer	A
Orthotist, Prosthetist, consulting, fitting, sales	3A
Osteopath** (see <i>Medical Services</i>)	
Otolaryngologist** ear - nose - throat (see <i>Medical Services</i>)	
Otologist** (MD) (see <i>Medical Services</i>)	
Otologist (not MD) (see <i>Medical Services</i>)	
Painter , in shop or not more than two story height	B
Paperhanger	B
Paralegal	
Certified, income \$30,000+	3A
Certified, income \$50,000+	4A
Other	2A
Paramedic**	A
Parking Lot, Garage (see <i>Automotive</i>)	
Park Services†††	
Administrative Workers (see <i>Office Workers</i>)	
Park/Forest Ranger	2A
(flying or carrying a gun)	NO
Superintendent/Game Warden, office duties only	3A
Superintendent/Game Warden, with field duties	B
(flying or carrying a gun)	NO
Others or with maintenance duties	B
Parole Officer	NO
Parts Clerk	A
Pastor	3A
Pathologist** (see <i>Medical Services</i>)	

Pawn Shop, Owner	A
Other Worker	B
Pediatrician** (see <i>Medical Services</i>)	
Pedodontist** (see <i>Medical Services</i>)	
Perfusionist** (see <i>Medical Services</i>)	
Periodontist** (see <i>Medical Services</i>)	
Personal Trainer (see <i>Sports</i>)	
Personnel/Human Resources Manager, Recruiter (see <i>Human Resources</i>)	
Pest Control (see <i>Exterminator</i>)	
Pet Groomer, Handler, Kennel Operator, Trainer (see <i>Dog Groomer</i> or <i>Kennel Operator</i>)	
Pharmaceutical Representative, Detailer (see <i>Sales</i>)	
Pharmacist	5A
Pharmacy Technician	2A
Phlebotomist** (see <i>Medical Services</i>)	
Photoengraver	2A
Photographer	
Commercial, Salaried Newspaper, Studio, Wedding	2A
Freelance, minimum three years in business	B
Aerial	NO
Physiatrist** (MD) (see <i>Medical Services</i>)	
Physical Medicine/Rehabilitation or Physiatrist** (MD or DO) (see <i>Medical Services</i>)	
Physician** (MD or DO) (see <i>Medical Services</i>)	
Physician Assistant** (licensed) (see <i>Medical Services</i>)	
Physicist (see <i>Scientist</i>)	
Physiologist (see <i>Scientist</i>)	
Physiotherapist (see <i>Therapist</i>)	
Piano Tuner, Technician	2A
Picture Framer	2A
Pilot, commercial (see <i>Aviation</i>)	NO
Pipefitter	B
Pit Boss, (see <i>Casino</i>)	NO
Plasterer	B
Plastic Surgeon** (see <i>Medical Services</i>)	
Plumber	B
Podiatrist/Chiropracist** (see <i>Medical Services</i>)	
Police Officer, Inspector, Chief, Detective	NO

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† See Entertainment Industry in Special Occupation Section.
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Porter	B
Postal Service^{†††}	
Administrative Duties, Supervisor	2A
Counter Clerk	A
Driver, Rural Delivery (see <i>Driver</i>)	
Postmaster	3A
Sorter	B
Powerhouse Worker (see <i>Energy Industries</i>)	
Preacher	3A
Priest	3A
Principal (see <i>Education</i>)	
Prison Warden	NO
Private Detective , Investigator	NO
Printing, Publishing	
If Newspaper (see <i>Newspaper</i>)	
Blueprint Maker, Bookbinder, Foreman, Photostatter	2A
Editor, Proofreader, Publisher	3A
Lithography, Photoengraving, Printing: Artist (see <i>Artist</i>)	
Computer or Office Machine Operator, Engraver, Etcher, Finisher, Lithographer, Photographer, Printer, Proofer, Stripper	2A
Compositor, Electrotypist, Jobber, Linotype Operator, Maintenance Mechanic, Press Operator, Router, Typesetter	A
Probation Officer	NO
Proctologist^{**} (see <i>Medical Services</i>)	
Producer[†]	
Professor (see <i>Education</i>)	
Program Assistant[†]	
Program Director[†]	
Projectionist[†]	
Property Manager	
Maintenance or repair duties	B
Office only, \$50,000+ earned income	3A
Other, office only	2A
Propman[†]	NO
Prosthetist , Orthotist (see <i>Orthotics</i>)	
Prosthodontist^{**} (see <i>Medical Services</i>)	
Psychiatrist (MD) (see <i>Medical Services</i>)	
Psychologist (see also <i>Counselor</i>)	

PhD	4A
Other	3A
Psychotherapist (see <i>Counselor</i>)	
Publicity Agent[†]	
Publisher , Publishing (see <i>Printing</i>)	
Pulmonologist^{**} (see <i>Medical Services</i>)	
Purchasing Agent	3A
Quarry Worker (see <i>Mining Industry - Open Pit, Other Surface Operations</i>)	
Quartermaster	NO
Rabbi	3A
Radio[†] , TV Announcer	
Radiologist^{**} (see <i>Medical Services</i>)	
Radio Repair	A
Radio Station , Manager or Other (see <i>Newspaper</i>)	
Railroad Worker	NO
Rancher (see <i>Agriculture</i>)	
Ranger , Park Superintendent (see <i>Park Services</i>)	
Real Estate	
Agent¹, Appraiser¹, Mortgage Broker¹	
In business continuously for last three years, documented earned income \$75,000+ each of last three years	3A
Not meeting above requirements	2A
Developer	NO
Attorney specializing in Real Estate (see <i>Attorney</i>) ¹	
Inspector, Home or Building	
Visual Only	2A
Other	B
Escrow Officer, Mortgage Banker, Searcher, Title Abstractor (see <i>Bank</i>)	
Receiving/Shipping Clerk (see <i>Clerk</i> or specific industry)	
Receptionist (see <i>Office Worker</i>)	
Recording Engineer[†]	
Recording Production[†]	
Recruiter , Personnel, Human Resources Manager (see <i>Human Resources</i>)	
Recycling Industry (see <i>Sanitation</i>)	
Reducing Salon	
Attendant, other	B
Manager, office/supervision	A

¹ Please see Temporary Changes section for more information on this occupation.

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 †† See Working in the Home/Residence in Special Occupation Section.
 ††† See Government Employees in Special Occupation Section.

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Referee, Umpire (see <i>Sports</i>)	NO
Refinery Worker (see <i>Manufacturing</i>)	
Rehabilitation/Physical Medicine or Physiatrist** (MD or DO) (see <i>Medical Services</i>)	
Rehabilitation Therapist (see <i>Therapist</i>)	
Rental and Leasing	
Owner, Office Worker, office only	2A
Other, lightweight articles only	A
Other, heavy articles and/or Service, Repair	B
Other	NO
Reporter (Magazine, Newspaper, TV) (see <i>Newspaper</i>)	
Respiratory Therapist (see <i>Therapist</i>)	
Restaurant	
Busboy, Checkroom Attendant, Dishwasher	B
Chef, \$50,000+ income	2A
Chef, less than \$50,000 income	A
Cook (best grade)	A
Cook, other	B
Bartender	B
Owner, Manager	
Office and supervisory only, 15+ employees, \$75,000+ income	3A
Best quality, 10+ employees, in business three or more years, \$50,000+ income	2A
Other Owner, Proprietor, Manager, Cashier	A
Waiter, Waitress	B
Other (see <i>Liquor</i>)	
Retail Sales (see <i>Sales</i>)	
Retirement Home (see <i>Medical Services</i> or <i>Nurse</i>)	
Revenue Agent*	
Rheumatologist** (see <i>Medical Services</i>)	
Roofer	B
Rug, Carpet Cleaner	B
Sales, Retail and Wholesale (If applicable, instead see <i>Advertising, Automotive Trailer or RV Sales, Broker, Buyer, Insurance, Liquor Industry, Producer, Real Estate, Stockbroker</i>)	
Inside	
Manager, Owner (office, supervision, administrative only):	
With full - time sales staff, minimum three years in management/ownership position, income \$75,000+	4A

With full - time sales staff, minimum three years in management/ownership position, income \$50,000+	3A
Other Manager, Owner (office, supervision only)	2A
Salesperson, income \$75,000+	3A
Salesperson, income \$85,000+ for last three years	4A
Salesperson, Manager, Owner (with sales duties, no delivery, income \$40,000+)	2A
Other Manager, Owner, Salesperson (sales duties, no delivery)	A
Other Manager, Owner, Salesperson (delivering) (see <i>Driver</i>)	
Telemarketer, full - time, not working in home/residence	A
Outside	
Delivering (see <i>Driver</i>)	
No delivery	A
No delivery, income \$50,000+	2A
No delivery, income \$75,000+	3A
No delivery, income \$85,000+ for last three years	4A
Home demonstration sales	NO
Sander, Floor	B
Sanitation, Disposal and Incinerator Plant, Garbage, Landfill, Recycling	
Chemist (see <i>Scientist</i>)	
Collector, Other	B
Foreman, Inspector, Scrap/Salvage Metal Dealer, without yard duties	A
Maintenance, Mechanic, Skilled Worker	B
Trucker (see <i>Driver</i>)	
Septic Installer	B
Septic Cleaner	NO
Savings and Loan (see <i>Bank</i>)	
Scenery Mover† , Stage Hand, Grip	NO
Scenic Artist† (see <i>Artist</i>)	
Scientist , Anthropologist, archeologist, astronomers, bacteriologist, biochemist, biologist, botanist, chemist, geologist, geophysicist, pharmacological, physicists, zoologists	
Minimum of Bachelor's degree, office and laboratory duties only	5A
Field duties	4A
School District Superintendent (see <i>Education</i>)	
School Teacher (see <i>Education</i>)	

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Scrap Metal Dealer (see <i>Sanitation</i>)	
Screenwriter [†]	
Script Supervisor [†]	
Scriptwriter [†]	
Sculptor	NO
Seamstress not working in home/residence	A
Secretary (see <i>Office Worker</i>)	
Securities Industry (see <i>Stockbroker</i>)	
Security Guard	
Not carrying firearm	B
Other	NO
Service Station Attendant (see <i>Automotive</i>)	
Set Designer [†]	
Sheet Metal Worker	B
Sheriff	NO
Ship Captain, Crew (see <i>Marine Industry</i>)	
Shipping/Receiving Clerk (see <i>Clerk</i> or specific industry)	
Shoe Repair Owner, Other Worker	B
Sign Painter , not over two story height	B
Silversmith (see <i>Jewelry</i>)	
Singer	NO
Small Appliance Repair (see <i>Appliance</i>)	
Social Worker (also see <i>Counselor</i>)	
Masters Degree (MSW)	3A
Other	2A
Sound Mixer [†] , Technician	
Speech Therapist (see <i>Therapist</i>)	
Sports , Amusements, Amusement Park, Arcade All employees, Athletics	NO
Aerobics, Athletics, Exercise	
Professional:	
Athlete, Coach, Manager, Owner, Referee, Trainer, Umpire	NO
Non Professional:	
Aerobics/Exercise Instructor, full - time at health club	B
Coach (see <i>Education</i>)	

Personal Trainer, full - time at health club	B
Martial Arts	NO
Billiards, Bowling, Pool Hall	
Manager, Cashier	A
Driving Range, Exercise Club, Golf, Health Spa, Racket, Tennis	
Greenskeeper, Groundskeeper	B
Manager, office administrative duties only	3A
Manager, Other	2A
Resident Pro (not on tour), Instructor, full - time	A
Racing—Horse, Dog	
Manager, no riding	A
Jockey, Trainer, Other	NO
Sprinkler/Irrigation System Installer	B
Stable Worker	NO
Stage Hand [†]	NO
Stage Manager [†]	
Steamfitter	B
Steeplejack	NO
Stenographer	2A
Stevadore, Longshoreman (see <i>Dockworker</i>)	
Stock Clerk (see <i>Clerk</i> or <i>Sales</i> or specific industry)	
Stockyard (see <i>Livestock</i>)	
Stockbroker ^{1,2} , Account Executive ^{1,2} , Investment/Financial Consultant ^{1,2} , Broker or Analyst ^{1,2} , Floor Trader ^{1,2}	
Commodity Broker ¹ , Day Trader, Investor, trading only own account	NO
Floor Trader or Commodity Broker (with floor trading duties)	NO
Hedge Fund Manager, Venture Capitalist	NO
Not Floor Trader, not Commodity Broker	3A
Not Floor Trader, not Commodity Broker, documented income \$75,000+ last three years and minimum three continuous years in business	4A
Storage (see <i>Moving and Storage</i>)	
Street Cleaner	NO
Stucco Worker	B
Student (some professions only)	

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1 Must work at their primary occupation on behalf of clients 30 hours or more per week. Provide three years' income documentation. Any income earned by trading their own account is considered as unearned income. If 4A or 3A and self-employed, they are not eligible for The Own Occupation Benefit Rider.

2 Please see Temporary Changes section for more information on this occupation.

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Studio Engineer [†] , Technician	
Stuntperson [†]	NO
Surgical Technician (see <i>Medical Services</i>)	
Surveyor	2A
Swimming Pool Installations , Service	B
Switchboard Operator	2A
Tailor	2A
Tattoo Business	NO
Taxidermist	A
Taxi Driver	NO
Teacher (see <i>Education</i>)	
Technical Writer ^{††}	3A
Technician (Surgical ^{**} , Dialysis ^{**} , Medical Lab ^{**})	2A
Telemarketer (see <i>Sales</i>)	
Telephone Answering Service	2A
Telephone	
Inspector, Installer, Mechanic, Tester, Technician	A
Lineman, Cable Splicer	B
Telephone Operator	2A
Television [†] , Radio Announcer	
Television , Video Repair (see <i>Appliance</i>)	
Television Producer [†] , Director	
Television Station Manager or Other (see <i>Newspaper</i>)	
Teller (see <i>Bank</i>)	
Tennis Instructor (see <i>Sports</i>)	
Therapist , not MD (see also <i>Counselor</i>)	
Inhalation, Kinesiotherapist, Occupational, Physical, Physiotherapist, Rehabilitation, Respiratory, Speech	
Masters Degree	4A
Bachelors degree	3A
Associates Degree	2A
Physical Therapy Assistant	A
Thoracic Surgeon ^{**} (see <i>Medical Services</i>)	
Tile Setter	B
Title Abstractor , Searcher (see <i>Bank</i>)	
Tool and Die Worker	B
Tow Truck Driver (see <i>Automotive</i>)	
Trainer , Sports (see <i>Sports</i>)	
Translator (see <i>Interpreter and Translator</i>)	

Transportation Industry (also ^{†††}) (see also specific industry such as <i>Marine Industry, Aviation Industry</i>)	
Air, Bus, Rail, Ship	
Corporate Officer (see <i>Executive</i>)	
Driver, Trucker (see <i>Driver</i>)	
Stations, Terminals	
Baggage Handler	B
Inspector, Stationary Engineer, Ticket Agent	A
Manager, office duties	3A
Superintendent	2A
Telegrapher	A
Trash Collector (see <i>Sanitation</i>)	
Travel Agent	3A
Tree Surgeon , Pruner, Trimmer	B
Trucking Industry , Driver (see <i>Driver</i>)	
Tugboat Captain , Mate, Deckhand (see <i>Marine Industry</i>)	
Typesetter , Typist	2A
Ultrasound Technician (see <i>Medical Services</i>)	
Umpire , Referee	NO
Underwriter , Insurance, office only	4A
Upholsterer	A
Urologist ^{**} (see <i>Medical Services</i>)	
Used Parts , Junk	
Manager, Proprietor, primarily office duties only	B
Yard Worker, Other	NO
Usher	NO
Varnisher	B
Vending Machine Route, Delivery (see <i>Driver</i>)	
Venture Capitalist	NO
Veterinarian	
Large animals	4A
Small animals	5A
Veterinarian Technician	2A
Video Machine Repair (see <i>Appliance</i>)	
Vineyard Worker , Owner (see <i>Agriculture</i>)	
Vocalist	NO
Waiter , Waitress	B
Warehouse (see <i>Moving and Storage</i>)	
Watch , Clock Repair, Assembly	2A

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† See Entertainment Industry in Special Occupation Section.
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Watchman (see <i>Security Guard</i>)	
Waterworks Employees	
Chemist (see <i>Scientist</i>)	
Filterman, Foreman, Outside Superintendent, Meter Installer, Meter Reader, Pumpman	A
Meter Inspector, Plant Foreman, Tester	2A
Plant Supervisor	3A
Welder , not structural steel	B
Welfare Worker	NO
Well Driller , not offshore (see also <i>Energy Industries</i>)	B
Wholesaler (see <i>Sales</i>)	
Window , Door Installer	B
Window Washer	NO
Winery (see <i>Agriculture</i> or <i>Liquor Industry</i>)	
Writer	NO
X-Ray Inspector , Repair, Tester	2A
Zoologist (see <i>Scientist</i>)	

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B123, B128, B152, B152CA, B170, B170GI

The Protector SeriesSM Product Guide
SI 9251REF (1/30/12)

This product guide is not a contract. It provides only a brief summary of generic contract provisions and does not reflect exact contract language. Policy and rider provisions, and availability of certain benefits and riders, may vary by state. This product guide is intended as a general reference tool only. For the most complete information please see the Individual Disability Insurance Manual at www.standard.com/di by selecting Log In to Secured Services.
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