

Individual Disability Insurance

The Standard's IDI Online Reference Product Guide

Revised 3/12/18



Standard Insurance Company

The Standard Life Insurance Company of New York



Standard Insurance Company is licensed to issue insurance in all states except New York. The Standard Life Insurance Company of New York is licensed to issue insurance only in the state of New York.

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Aca - Arm
Art - Bai
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Bul - Cle
Clo - Con
Con - Del
Den - Edi
Edu - Eng
Esc - Fin
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Gol - Int
Inv - Liq
Liq - Man
Man - Min
Min - Off
Off - Pit
Pla - Ran
Rea - Sal
Sal - Spe
Spo - Tra
Tra - Zoo
MEDICAL

This product guide is not a contract and is intended as a general reference tool only. 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 products, benefits and riders, may vary by state.

FOR PRODUCER USE ONLY. NOT FOR USE WITH CONSUMERS.

Platinum Advantage

Individual Disability Income Insurance

Please note: Platinum Advantage is not yet available in CA, CT, DC, DE, MT, ND, NY or SD.

Included in the Platinum Advantage Policy

- Regular Occupation Definition of Disability¹
- Guaranteed Renewable Policy
- Family Care Benefit
- Total Disability Benefit
- Presumptive Total Disability Benefit
- Rehabilitation Benefit
- Survivor Benefit
- Premium Waiver Benefit
- Choice of Benefit Periods

Riders Included at No Cost, When Eligible

- Benefit Increase Rider (BIR)
- Automatic Increase Benefit Rider (AIB)

Optional Riders

- Residual Disability Benefit Rider
 - Basic
 - Enhanced
 - Short-Term
- Noncancelable Policy Rider²
- Indexed Cost of Living Benefit Rider (ICOL)
- Catastrophic Disability Benefit Rider (CAT)
- Own Occupation Rider
- Student Loan Benefit Rider

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

Benefit Overview

If You Cannot Work in Your Regular Occupation

Platinum Advantage's definition of total disability provides for payment of the full monthly benefit in the event you are disabled in your regular occupation. Regular occupation means the occupation(s) in which you are regularly engaged at the time your disability begins. If you are a physician or dentist who has limited your practice to a specialty recognized by the American Board of Medical Specialties, the American Osteopathic Association Bureau of Osteopathic Specialists or the American Dental Association, we will deem that specialty to be your regular occupation.

When the Total Disability Benefit Applies

Under Platinum Advantage, you are considered totally disabled if due to your injury or sickness, you are unable to perform the substantial and material duties of your regular occupation,¹ you are not engaged in any other job or occupation for wage or profit, and you are receiving regular medical care from one or more physicians appropriate for your injury or sickness. The

regular medical care requirement may be waived when The Standard[‡] receives written proof that further care would not benefit you.

When the Presumptive Disability Benefit Applies

You will be presumed to be totally disabled if, while the policy is in force, you suffer an injury or sickness 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 both hands, both feet, or one hand and one foot.

¹ In Florida, during the first 12 months of disability, you may be working in another occupation and still be considered totally disabled.

² In Florida, noncancelable policy provisions are incorporated into the base policy, instead of being added with a rider.

[‡]The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Ore. in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of White Plains, N.Y.

Platinum Advantage Overview

Occupation Classes	Monthly Coverage			Minimum Issue	Available Riders ²	Benefit Periods Available ³	Benefit Waiting Periods Available ⁴ (days)
	Maximum Issue from The Standard	Maximum Participation					
		With other carriers' IDI coverage	With group LTD from other carriers and/or The Standard ¹				
5A, 4A	\$20,000	\$30,000	\$35,000	\$1,000. BIR minimum issue is \$200.	AIB, BIR, ICOL, Noncan, Own Occ, Residual (Basic, Enhanced or Short-Term), CAT and Student Loan	2 Years, 5 Years, 10 Years, To-Age-65 and To-Age-67	60, 90, 180 and 365
5P, 4P, 4S	\$17,000	\$25,000	\$30,000				
3A	\$15,000	\$25,000	\$25,000				
3P, 3D	\$15,000	\$25,000	\$30,000				
2A	\$10,000	\$10,000	\$15,000				
2P	\$15,000	\$25,000	\$25,000				
A, B	\$8,000	\$8,000	\$10,000			2 Years and 5 Years	
Issue Ages	18 - 64						
<p>1 When LTD is employer-paid, it may net a higher participation amount than that published.</p> <p>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. Occupation class restrictions may apply. Please see rider descriptions for availability. Adding optional riders may increase policy premium.</p> <p>3 2 years issued to age 64, 5 years issued to age 60, 10 years issued to age 55, and To-Age-65 and To-Age-67 issued to age 60.</p> <p>4 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.</p>							

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 if:

- 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.

Premiums Waived While Receiving Disability Benefits

Premiums due under the policy while disability benefits are payable will be waived. They will also be waived while any recovery benefits are paid. After completion of the benefit waiting period, you will be refunded any premium you paid after the date your disability began.

Family Care Benefit

The Standard's Family Care Benefit pays you a monthly benefit if you are working at least 20 percent fewer hours and you have at least 20 percent less income while taking time away from work to care for a family member who has a serious health condition. A family member is a parent, child (including an adopted child and stepchild), spouse, domestic partner, and child of your domestic partner.

The maximum amount of Family Care Benefit The Standard will pay under any one policy for all claims and all family members, is an amount equal to six times the basic monthly benefit.

Survivor Benefit

The Standard pays a Survivor Benefit equal to three times the policy's basic monthly benefit, if you die while disability benefits are payable.¹

¹ In Florida, the Survivor Benefit will be the lesser of three times the basic monthly benefit or \$1,000.

Platinum Advantage continued

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 maximum benefit periods of: two years, five years, ten years, To Age 65 or To Age 67. **If you choose To Age 67, the policy will terminate at age 67. If you choose any other maximum benefit period, the policy will terminate at age 65.** The tables below shows the maximum lengths of time disability benefits can be paid for disabilities occurring at different ages.

Maximum Benefit Periods		
	Age When Disability Begins	Maximum Benefit Period
For 2 Year Benefit Periods	65 or younger	24 months
For 5 Year Benefit Periods	60 or younger	60 months
	61	48 months
	62	42 months
	63	36 months
	64	30 months
	65	24 months
For 10 Year Benefit Periods	54 or younger	10 years
	55	To Age 65
	56	To Age 65
	57	To Age 65
	58	To Age 65
	59	To Age 65
	60	60 months
	61	48 months
	62	42 months
	63	36 months
	64	30 months
For To Age 65 Benefit Periods	65	24 months
	59 or younger	To Age 65
	60	60 months
	61	48 months
	62	42 months
	63	36 months
For To Age 67 Benefit Periods	64	30 months
	61 or younger	To Age 67
	62	60 months
	63	48 months
	64	42 months
	65	36 months
	66	30 months
67	24 months	

Platinum Advantage continued

Renewing Your Policy

Guaranteed Renewable

Coverage is guaranteed renewable to the termination date as long as the premium is paid on time. No provision of the policy can be changed by The Standard, except for the premium, before the termination date. The premium can be changed only after the policy is three years old² and then, only if the change applies to all policies with similar benefits insuring the same risk class.

The Renewal Option

The Platinum Advantage 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. Only the coverage for Total Disability will continue. There will be a limited benefit period, and the premium will change.

No-Cost Riders

Automatic Increase Benefit (AIB) Rider

Available to ages 18-59 and occupation classes 2A/2P or higher.

This rider automatically 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. The increase period lasts for up to six consecutive years.

The AIB Rider will not be issued if benefits applied for exceed 79 percent of issue and participation limits for the occupation class.

For example, an occupation class of 3A with a maximum issue limit of \$15,000 would not be eligible for the AIB Rider, if their benefit applied for (or illustrated) is greater than \$11,850.

Automatic benefit increases occur on your policy's anniversary. Premiums for each increase are based on your occupation class at time of original policy issue and your age at time of increase. You have the right to refuse automatic increases, but the rider will be terminated if two consecutive increases are refused. Automatic increases do not take effect while you are receiving disability benefits or recovery benefits.

Renewing the Automatic Increase Benefit

You may be eligible to renew the AIB by applying for additional increase periods, subject to financial underwriting. You will be mailed a notification letter with renewal instructions approximately 75 days prior to the end of the increase period.

To be considered for the renewal, you must be under age 60 and work at least 30 hours a week in an occupation insurable by The Standard. You cannot have currently exceeded the maximum issue and participation limits for your occupation class (see [Platinum Advantage Overview](#)) or income level (see [Issue and Participation Limits](#)). Additionally, projected future increases cannot exceed Issue and Participation limits. Your documented income must be sufficient to justify all disability insurance coverage in force and applied for.

For those eligible to apply for renewal, the Application for Policy Increase, non-medical authorization and income documentation must be received in The Standard's home office prior to or on the date the sixth and final automatic increase takes effect.

Benefit Increase Rider

Available to ages 18-50 and occupation classes 2A/2P and higher.

The Benefit Increase Rider provides the option to purchase additional coverage, without providing medical information, every three years after the policy effective date. This rider is included with eligible policies for no additional premium.

You are eligible for this rider, subject to underwriting rules and guidelines, if you are age 50 or younger and have accepted 75 percent or more of the base contract coverage for which you qualify.

With the use of Simplified Underwriting, we will waive the 75 percent rule for physician and dental residents and fellows. As a result, these individuals can purchase a monthly benefit as low as \$1,000 and still qualify for the Benefit Increase Rider.

² There is no three-year limitation to change policy premiums in Florida.

Platinum Advantage continued

You may be eligible for a benefit increase if on the date of application:

- you are not disabled, and
- no benefits are payable under the policy, and
- you are not receiving disability benefits from any other source, and
- the policy is not in suspension due to active military service.

Each benefit increase will be effective on its option date. The premium is based on your occupation class at time of original policy issue and your age at time of increase.

To keep the rider in force, you must submit an application and income documentation during each benefit increase application period, and, if a benefit increase is offered, you must accept 50 percent or more of the increase. The rider will be terminated if these requirements are not met. This rider will automatically terminate on the policy anniversary following your 55th birthday.

You may apply for a benefit increase sooner than every three years if certain requirements are met.

Insured Accelerated Option Requirements

Age 50 or younger, and within the prior 90 days, you have:

Increased earnings by at least 30 percent since the last option date or policy effective date,

OR

Experienced an involuntary loss of group long term disability insurance.

Optional Riders

Three Levels of Residual Disability Riders

Basic

Available to ages 18-60 and occupation classes 2A/2P and higher.

Under the Basic Residual Disability Rider, you are considered residually disabled if:

- you are not totally disabled, and
- you are working in your regular occupation or any other occupation, and
- due to your injury or sickness you have a loss of at least 20 percent of your predisability earnings and either a loss of time or a loss of duties, and
- you are receiving regular medical care from one or more physicians appropriate for your injury or sickness.

To receive disability benefits for residual disability, you must have either a loss of duties — which means you are able to perform some but not all substantial and material duties — or a loss of time — which means you are able to perform all substantial and material duties but you are unable to do them at least 20 percent of the time — and you must have a loss of income of at least 20 percent of your prior monthly earnings.

Your disability payment will be proportional to the amount of your loss of income. However, if your loss of income is more than 80 percent, the benefit will equal the Basic Monthly Benefit. You will be paid no less than 50 percent of your basic monthly benefit for the first six months that a disability benefit is payable.

You will be paid a recovery benefit if you return to work in your regular occupation, working at least as many hours as you worked prior to disability and continue to have a loss of earnings of at least 20 percent due solely to your previous injury or sickness.

Enhanced

Available to ages 18-60 and occupation classes 3A/3P and higher.

Under the Enhanced Residual Disability Rider, you are considered residually disabled *during the benefit waiting period if:*

- you are not totally disabled, and
- you are working in your regular occupation or any other occupation, and

Platinum Advantage continued

- due to your injury or sickness you have one of the following: a loss of duties, a loss of time or a loss of at least 20 percent of your predisability earnings, and
- you are receiving regular medical care from one or more physicians appropriate for your injury or sickness.

After the benefit waiting period, you are considered residually disabled if:

- you are not totally disabled, and
- you are working in your regular occupation or any other occupation, and
- due to your injury or sickness you have a loss of income, and
- you are receiving regular medical care from one or more physicians appropriate for your injury or sickness.

After the benefit waiting period, you will be paid a disability benefit for residual disability if you have a loss of income of at least 20 percent of your predisability earnings. Your disability payment will be proportional to the amount of your loss of income. However, if your loss of income is more than 80 percent, the benefit will equal the Basic Monthly Benefit. You will be paid no less than 50 percent of your basic monthly benefit for the first 12 months that a disability benefit is payable.

You will be paid a recovery benefit if you return to work in your regular occupation or any other occupation, working at least as many hours as you worked prior to disability and continue to have a loss of earnings of at least 20 percent due solely to your previous injury or sickness.

Short-Term

Available to ages 18-60 and occupation classes 2A, 2P, A and B only.

Under the Short-Term Residual Disability Rider, you are considered residually disabled if:

- you are unable to perform one or more of the substantial and material duties of your regular occupation, or you are performing all of the substantial and material duties of your regular occupation but you are not able to perform them for more than 50 percent of the time that you did immediately prior to your injury or sickness, and
- you have a loss of income of at least 20 percent, and

- you are receiving regular medical care from one or more physicians appropriate for your injury or sickness.

The residual disability benefit will pay a minimum of 50 percent of your basic monthly benefit for up to six months. No recovery benefits are offered.

Noncancelable Policy Rider¹

Available to ages 18-60 and all occupation classes.

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 in a timely manner.

Own Occupation Rider

Available to ages 18-60 and occupation classes 3A/3P and higher.

With the Own Occupation Rider, you will be considered totally disabled if, due to injury or sickness, you are unable to perform the substantial and material duties of your regular occupation, even though you may be working in another gainful occupation. You must be receiving regular medical care from one or more physicians appropriate for your injury or sickness.

Indexed Cost of Living Benefit Rider

Available to ages 18-60 and occupation classes 2A/2P or higher.

Just as inflation affects the value of your savings, the value of your disability income coverage can be eroded by inflation. With the Indexed Cost of Living Benefit Rider, while you are disabled the monthly benefit payment can increase annually. Increases will be based on changes in the Consumer Price Index. You may choose a maximum increase of 3 or 6 percent.



¹ In Florida, noncancelable policy provisions are incorporated into the base policy instead of being added with a rider.

Platinum Advantage continued

Catastrophic Disability Benefit Rider

Available to ages 18-64 and all occupation classes.

In the event you suffer a catastrophic disability, you may need additional help to offset your expenses. The Catastrophic Disability Benefit Rider pays you a monthly benefit in addition to the disability benefits paid for total disability.

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 means moving into or out of a bed, chair, or wheelchair, with or without adaptive devices.

Catastrophic disability benefit amounts are offered up to a maximum of three times the basic monthly benefit or \$10,000, whichever is less. Catastrophic disability benefit amount cannot exceed 60 percent of your earned income. Combined benefits from all sources, including the basic monthly benefit, other IDI and group LTD, may not exceed 100 percent of your earned monthly income.

Student Loan Rider

Available to physicians (M.D., D.O.) and dentists (D.M.D., D.D.S) ages 18-45 for a 10-year term and 18-40 for a 15-year term, and with base policy benefit periods of To Age 65 and To Age 67.

Under the Student Loan Rider, The Standard will reimburse you for the amount of monthly student loan expense you pay under a student loan agreement, subject to the maximum monthly student loan benefit, if:

- you become totally disabled while this rider is in force, and
- benefits for total disability are payable, and
- the student loan benefit waiting period has been met, and
- you incur a monthly student loan expense prior to the student loan benefit expiration date, and
- you provide the required proof of loss for each month.

The student loan benefit is limited to a minimum of \$500 and a maximum of \$2,000 monthly.

Exclusions and Limitations

The Standard will not pay benefits for the first 90 days of your disability due to normal pregnancy or childbirth. The Standard will not pay benefits for disability due to war or active military service, disability caused by your committing a felony or participating in a riot, disability caused by intentionally self-inflicted injury, or disability while you are engaged in an illegal occupation or confined to a penal or correctional institution for a period of more than seven days.¹

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, during the 365-day period preceding the policy's effective date:

- you have consulted a physician, or any other licensed medical professional, or received medical treatment or services,
- you have undergone diagnostic procedures or you have taken prescription drugs or medications, or
- a reasonably prudent person would have sought medical advice, care or treatment.

Two-Year Mental Disorder/Substance Abuse Limitation

Limitation is placed on occupation classes 3P, 2A, 2P, A and B.

For occupation classes 3D and higher, the base Platinum Advantage policy provides for unlimited benefits, up to the maximum benefit period, when a disability is caused or contributed to by a mental disorder or substance abuse. For lower occupation classes, payment of disability benefits and recovery benefits is limited to a total of 24 months by endorsement.

Limitation for Residence Outside the U.S. or Canada

Limitation is placed on policies issued in Florida.

The Standard will not pay disability benefits for more than a total of 12 months while you are living outside of the U.S. or Canada. If, after 12 months of receiving benefit payments, you return to the United States or Canada, you may be eligible to resume benefits.

¹ In Florida, The Standard will not pay disability benefits if your disability occurs while confined for any duration to a penal or correctional institution.

Platinum Advantage continued

Rider and Endorsement Availability by Occupation Class												
Riders and Endorsements	5A	5P	4A	4P	4S	3A	3D	3P	2A	2P	A	B
Residual Options												
Basic Residual	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
Enhanced Residual	✓	✓	✓	✓	✓	✓	✓	✓				
Short-Term Residual									✓	✓	✓	✓
Non-cancelable	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Catastrophic Disability Benefit	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Own Occupation	✓	✓	✓	✓	✓	✓	✓	✓				
Indexed Cost of Living (COLA)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
Benefit Increase (BIR)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
Automatic Increase Benefit (AIB)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
Student Loan		✓		✓	✓		✓	✓				
Two-Year MDSA Endorsement								✓	✓	✓	✓	✓

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 Benefit®
- 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
- Indexed Cost of Living Benefit Rider (ICOL)
- Catastrophic Disability Benefit Rider (CAT)

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.

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

Benefit Overview

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 medicine, dentistry or law, then that specialty is your own occupation.

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 substantial and material 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, while the policy is in force, you suffer an injury or sickness 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 for presumptive disability begin on the date of loss (no benefit waiting period) and are payable for your lifetime if your policy's benefit period is longer than 10 years.

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:

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:

[‡] The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Ore. in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of White Plains, N.Y.

Protector Platinum Overview

Occupation Classes	Monthly Coverage			Minimum Issue	Available Riders ²	Benefit Periods Available ⁵	Benefit Waiting Periods Available ⁴ (days)
	Maximum Issue from The Standard	Maximum Participation					
		With other carriers' IDI coverage	With group LTD from other carriers and/or The Standard ¹				
5A, 4A	\$20,000	\$30,000	\$35,000	\$500 base on new business. FPO increases must be at least \$200 or the total remaining pool if less.	ICOL ³ , FPO ⁶ , Noncan and CAT ⁷	2 Years, 5 Years, 10 Years, To-Age-65 ⁸ and To-Age-67	60, 90, 180 and 365
4P & 3P surgeons	\$17,000	\$25,000	\$30,000				
3P	\$15,000	\$25,000	\$30,000				
3A	\$15,000	\$25,000	\$25,000				
2P	\$15,000	\$25,000	\$25,000				
2A	\$10,000	\$10,000	\$15,000				
A	\$8,000	\$8,000	\$10,000				
B	\$8,000	\$8,000	\$10,000			2 Years and 5 Years	
Issue Ages					18 - 64		
<p>1 When LTD is employer-paid it may net a higher participation amount than that published.</p> <p>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.</p> <p>3 The Indexed Cost of Living Rider is available to insureds aged 18 -60. It is not available with the 2-year benefit period.</p> <p>4 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.</p> <p>5 2 years issued up to age 64, 5 years issued up to age 60, 10 years and To-Age-65 issued up to age 55, To-Age-67 issued up to age 60.</p> <p>6 Available to insureds aged 18-50.</p> <p>7 Not available in CT and minimum issue amount is \$500.</p> <p>8 To-Age-65 benefit period is not available in Massachusetts.</p>							

- 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.

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.

Protector Platinum continued

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.

Compassionate Care Benefit¹

The Standard's Compassionate Care Benefit[®] pays you a monthly benefit if you work fewer hours and 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 monthly benefit.

Automatic Increase Benefit (AIB)

You are eligible for this benefit if you are under age 60 on the policy's effective date. This rider automatically 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. The increase period lasts for up to five consecutive years.

Automatic benefit increases occur on your policy's anniversary. Premiums for each increase are based on age and risk class at time of the increase. You have the right to refuse automatic increases. Automatic increases do not take effect while you are receiving disability benefits or recovery benefits.

Renewing the Automatic Increase Benefit

You may be eligible to renew the AIB by applying for additional increase periods, subject to financial underwriting. You will be mailed a notification letter with renewal instructions approximately 75 days prior to the policy's five-year anniversary date.

To be considered for the renewal, you must be under age 60 and work at least 30 hours a week in an occupation insurable by The Standard. You also cannot have exceeded the maximum issue and participation limits for your occupation class (see [Protector Platinum Overview](#)) or income level (see [Issue and Participation Limits](#)). Lastly, your documented income must be sufficient to justify all disability insurance coverage in force and applied for.

For those eligible to apply for renewal, the Application for Policy Increase, non-medical authorization and income documentation must be received in The Standard's home office prior to or on the date the fifth and final automatic increase takes effect.

Survivor Benefit

The Standard pays a Survivor Benefit equal to three times the basic monthly benefit, if you die while disability benefits are payable under the policy. This benefit is not available in all states.

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 as a result of surgery to improve your appearance, prevent disfigurement or transplant part of your body to someone else.



¹ This benefit is not available in all states.

² See [New Business Forms](#) on www.standard.com/di.

Protector Platinum continued

Premium Waiver Benefit

We will waive all premium due while disability or recovery benefits are payable.

Renewing Your Policy

Guaranteed Renewable

Coverage is guaranteed renewable to the termination date 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. Only the coverage for Total Disability will continue. There will be a limited benefit period, and the premium will change.

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 maximum benefit periods of: two years, five years, 10 years, To Age 65, or To Age 67. If you choose To Age 67, 10-year, 5-year or a 2-year benefit period, the policy will terminate at age 67. If To Age 65 is chosen, the policy will terminate at age 65. 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.

Optional Riders

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 the Accelerated Option Date provision, you may be able to purchase increases at times other than the policy anniversary.

In the 90 days before the request for additional coverage under the Accelerated Option Date provision, one of the following must be true for the policyowner. Proof of the event will be required.

- a loss of employer-paid disability income insurance
- the insured financially qualifies for at least \$500 of FPO increase.

Please also see [Answers to Frequently Asked Questions About FPOs, Form 17343 SI/SNY](#).

FPO exercises follow the same gender-neutral or gender-distinct rates as the base policies.

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. The increase may take the form of an increase to the existing policy, an increase to a policy issued under the FPO rider, or a new policy, as determined by The Standard.

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

Protector Platinum continued

Guaranteed Premium Rates

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.

Option to Increase Benefit Payments Based on the Consumer Price Index

Just as inflation affects the value of your savings, the value of your disability income coverage can be eroded by inflation. With the Indexed Cost of Living Benefit Rider, while you are disabled the monthly benefit payment can increase annually. Increases will be based on changes in the Consumer Price Index. You may choose a maximum increase of 3 or 6 percent.

Additional Protection for Catastrophic Disabilities

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. Catastrophic disability benefit amounts are offered up to a maximum of three times the base policy benefit or \$10,000. Combined benefits from all sources cannot exceed 100% of earned income.

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, during the 365-day period preceding the policy's effective date:

- you have consulted a physician, or
- you have received medical treatment, services or diagnostic procedures, or



- you have taken prescription drugs or medications, or
- a reasonably prudent person would have sought medical advice, care or treatment.

Protector EssentialSM

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

Benefit Riders

- Residual Disability Rider* (RDR)
- Indexed Cost of Living Rider (ICOL)
- Catastrophic Disability Benefit Rider (CAT)
- Future Purchase Option Rider (FPO)

*Always included with Protector Essential policies.

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.

Summary of Basic Policy Provisions

Policy Renewability and Premiums

Your coverage is guaranteed renewable to the termination date¹ 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). The Standard 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 coverage for Total Disability will continue. There will be a limited benefit period, and the premium will 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 12 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 (no waiting period).

Rehabilitation Benefit

While receiving disability benefits, if you participate in a voluntary 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 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.

¹ 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 Essential Overview

Occupation Classes	Monthly Benefit			Minimum Issue	Available Riders ²	Benefit Periods Available	Waiting Periods Available ⁴ (days)
	Maximum Issue from The Standard	Maximum Participation					
		With other carriers' IDI coverage	With group LTD from other carriers and/or The Standard ¹				
5A, 4A	\$20,000	\$30,000	\$35,000	\$500	RDR, ICOL ³ , FPO and CAT ⁵	2 Years, 5 Years and To Age 66/67 ⁴	60, 90, 180, 365 and 730 (only with To Age 66/67 ⁴ benefit period)
4P & 3P surgeons	\$17,000	\$25,000	\$30,000				
3P	\$15,000	\$25,000	\$30,000				
3A	\$15,000	\$25,000	\$25,000				
2P	\$15,000	\$25,000	\$25,000				
2A	\$10,000	\$10,000	\$15,000				
A	\$8,000	\$8,000	\$10,000				
B	\$8,000	\$8,000	\$10,000			2 Years and 5 Years	60, 90, 180 and 365
Issue Ages	18 - 60						
<p>¹ When LTD is Employer-paid it may net a higher participation amount than that published.</p> <p>² All benefits and riders are subject to underwriting considerations and reinsurance availability, which may result in the benefit or rider not being issued.</p> <p>³ The Indexed Cost of Living Rider is not available with the two-year benefit period.</p> <p>⁴ 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.</p> <p>⁵ CAT is not available in California or Connecticut.</p>							

Waiver of Premium Benefit

We will waive all premiums due while disability benefits are payable.

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 12 months. Periods of disability separated by less than 12 months will accumulate to satisfy the waiting period if the disabilities are from the same cause or causes. If you are disabled from separate, unrelated causes, and/or you become disabled after 12 months of recovery, a new waiting period will apply. The 12-month period is six months in some states.

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.

Summary of Riders

Residual Disability Rider (RDR)¹

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.

Protector Essential continued

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's basic monthly benefit. 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 basic monthly 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's basic benefit amount.

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. Purchases of additional coverage may occur only on the policy anniversary, except for students and new professionals who may be eligible for a one-time increase up to 36 months after graduation ([see Special Occupations](#)).

Future Purchase Option Effects on Other Benefits

A policy with FPO may have RDR and 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.

Monthly FPO Benefit Amounts

- The maximum option pool is four times the Base Benefit amount, 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

The Indexed Cost of Living Rider (ICOL)¹

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).

Catastrophic Disability Benefit Rider²

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.)

Catastrophic disability benefit amounts are offered up to a maximum of three times the base policy benefit or \$10,000. Combined benefits from all sources cannot exceed 100 percent of earned income.

¹ This rider is always issued with the Protector Essential policy.

² 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.

Protector Essential continued

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, The Standard will not pay benefits for any disability if fraud is involved or if the condition is specifically excluded.



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 Insurance Only	
		Employee Paid	Employer Paid
		Monthly Benefit	Monthly Benefit
\$15,000	\$1,250	\$1,010	\$1,100
\$20,000	\$1,667	\$1,320	\$1,460
\$24,000	\$2,000	\$1,560	\$1,730
\$25,000	\$2,083	\$1,610	\$1,800
\$30,000	\$2,500	\$1,900	\$2,140
\$35,000	\$2,917	\$2,170	\$2,480
\$40,000	\$3,333	\$2,430	\$2,810
\$45,000	\$3,750	\$2,680	\$3,140
\$50,000	\$4,167	\$2,920	\$3,460
\$55,000	\$4,583	\$3,150	\$3,770
\$60,000	\$5,000	\$3,370	\$4,080
\$65,000	\$5,417	\$3,620	\$4,380
\$70,000	\$5,833	\$3,880	\$4,690
\$75,000	\$6,250	\$4,080	\$4,980
\$80,000	\$6,667	\$4,270	\$5,270
\$85,000	\$7,083	\$4,470	\$5,560
\$90,000	\$7,500	\$4,660	\$5,850
\$95,000	\$7,917	\$4,870	\$6,140
\$100,000	\$8,333	\$5,080	\$6,420
\$120,000	\$10,000	\$5,940	\$7,520
\$140,000	\$11,667	\$6,650	\$8,650
\$160,000	\$13,333	\$7,470	\$9,710
\$180,000	\$15,000	\$8,370	\$10,780
\$200,000	\$16,667	\$9,270	\$11,840
\$225,000	\$18,750	\$10,380	\$13,225
\$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	\$20,000
\$450,000	\$37,500	\$17,630	\$20,000
\$475,000	\$39,583	\$18,425	\$20,000
\$500,000	\$41,667	\$19,470	\$20,000
\$550,000	\$45,833	\$20,000	\$20,000
\$600,000	\$50,000	\$20,000	\$20,000
\$650,000	\$54,167	\$20,000	\$20,000
\$700,000	\$58,333	\$20,000	\$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.

Issue and Participation Limits I¹ continued

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

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

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	\$19,815	\$23,560
\$550,000	\$45,833	\$20,160	\$23,880
\$575,000	\$47,917	\$20,505	\$24,200
\$600,000	\$50,000	\$20,850	\$24,520
\$650,000	\$54,167	\$21,550	\$25,335
\$700,000	\$58,333	\$22,250	\$26,150
\$750,000	\$62,500	\$22,925	\$26,950
\$800,000	\$66,667	\$23,600	\$27,750
\$850,000	\$70,833	\$24,275	\$28,525
\$900,000	\$75,000	\$24,950	\$29,300
\$950,000	\$79,167	\$25,625	\$30,000
\$1,000,000	\$83,333	\$26,300	\$30,000
\$1,100,000	\$91,667	\$27,600	\$30,000
\$1,200,000	\$100,000	\$28,850	\$30,000
\$1,300,000	\$108,333	\$30,000	\$30,000
\$1,400,000	\$116,667	\$30,000	\$30,000
\$1,500,000	\$125,000	\$30,000	\$30,000

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

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	\$450	\$833	\$390	\$750	\$350	\$833	\$270
\$20,000	\$1,667	\$1,000	\$570	\$1,111	\$490	\$1,000	\$460	\$1,111	\$350
\$24,000	\$2,000	\$1,200	\$660	\$1,333	\$560	\$1,200	\$530	\$1,333	\$400
\$25,000	\$2,083	\$1,250	\$680	\$1,389	\$570	\$1,250	\$550	\$1,389	\$420
\$30,000	\$2,500	\$1,500	\$780	\$1,667	\$650	\$1,500	\$640	\$1,667	\$480
\$35,000	\$2,917	\$1,750	\$860	\$1,945	\$720	\$1,750	\$730	\$1,945	\$540
\$40,000	\$3,333	\$2,000	\$930	\$2,222	\$770	\$2,000	\$810	\$2,222	\$590
\$45,000	\$3,750	\$2,250	\$1,000	\$2,500	\$810	\$2,250	\$890	\$2,500	\$640
\$50,000	\$4,167	\$2,500	\$1,050	\$2,778	\$840	\$2,500	\$960	\$2,778	\$690
\$55,000	\$4,583	\$2,750	\$1,090	\$3,055	\$860	\$2,750	\$1,020	\$3,055	\$720
\$60,000	\$5,000	\$3,000	\$1,120	\$3,334	\$870	\$3,000	\$1,080	\$3,334	\$750
\$65,000	\$5,417	\$3,250	\$1,240	\$3,612	\$970	\$3,250	\$1,130	\$3,612	\$770
\$70,000	\$5,833	\$3,500	\$1,330	\$3,889	\$1,040	\$3,500	\$1,250	\$3,889	\$870
\$75,000	\$6,250	\$3,750	\$1,430	\$4,167	\$1,120	\$3,750	\$1,360	\$4,167	\$950
\$80,000	\$6,667	\$4,000	\$1,530	\$4,445	\$1,200	\$4,000	\$1,470	\$4,445	\$1,030
\$85,000	\$7,083	\$4,250	\$1,650	\$4,722	\$1,290	\$4,250	\$1,570	\$4,722	\$1,100
\$90,000	\$7,500	\$4,500	\$1,760	\$5,000	\$1,380	\$4,500	\$1,670	\$5,000	\$1,170
\$95,000	\$7,917	\$4,750	\$1,880	\$5,278	\$1,490	\$4,750	\$1,780	\$5,278	\$1,260
\$100,000	\$8,333	\$5,000	\$2,000	\$5,556	\$1,590	\$5,000	\$1,880	\$5,556	\$1,330
\$120,000	\$10,000	\$6,000	\$2,480	\$6,667	\$1,980	\$6,000	\$2,360	\$6,667	\$1,700
\$140,000	\$11,667	\$7,000	\$3,000	\$7,778	\$2,420	\$7,000	\$2,830	\$7,778	\$2,060
\$160,000	\$13,333	\$8,000	\$3,310	\$8,889	\$2,650	\$8,000	\$3,190	\$8,889	\$2,310
\$180,000	\$15,000	\$9,000	\$3,490	\$10,001	\$2,740	\$9,000	\$3,470	\$10,001	\$2,470
\$200,000	\$16,667	\$10,000	\$3,680	\$11,112	\$2,850	\$10,000	\$3,770	\$11,112	\$2,660
\$225,000	\$18,750	\$11,250	\$3,970	\$12,500	\$3,030	\$11,250	\$4,210	\$12,500	\$2,960
\$250,000	\$20,833	\$12,500	\$4,370	\$13,889	\$3,330	\$12,500	\$4,880	\$13,889	\$3,500
\$275,000	\$22,917	\$13,750	\$4,680	\$15,000	\$3,740	\$13,750	\$5,320	\$15,000	\$4,070
\$300,000	\$25,000	\$15,000	\$4,960	\$15,000	\$4,960	\$15,000	\$5,580	\$15,000	\$5,580
\$325,000	\$27,083	\$15,000	\$6,280	\$15,000	\$6,280	\$15,000	\$7,170	\$15,000	\$7,170
\$350,000	\$29,167	\$15,000	\$7,590	\$15,000	\$7,590	\$15,000	\$8,750	\$15,000	\$8,750
\$375,000	\$31,250	\$15,000	\$8,910	\$15,000	\$8,910	\$15,000	\$10,370	\$15,000	\$10,370
\$400,000	\$33,333	\$15,000	\$10,230	\$15,000	\$10,230	\$15,000	\$12,500	\$15,000	\$12,500
\$425,000	\$35,417	\$15,000	\$11,560	\$15,000	\$11,560	\$15,000	\$14,200	\$15,000	\$14,200
\$450,000	\$37,500	\$15,000	\$12,890	\$15,000	\$12,890	\$15,000	\$15,980	\$15,000	\$15,980
\$475,000	\$39,583	\$15,000	\$14,220	\$15,000	\$14,220	\$15,000	\$17,720	\$15,000	\$17,720
\$500,000	\$41,667	\$15,000	\$15,550	\$15,000	\$15,550	\$15,000	\$19,330	\$15,000	\$19,330
\$550,000	\$45,833	\$15,000	\$17,210	\$15,000	\$17,210	\$15,000	\$20,000	\$15,000	\$20,000
\$600,000	\$50,000	\$15,000	\$18,860	\$15,000	\$18,860	\$15,000	\$20,000	\$15,000	\$20,000
\$650,000	\$54,167	\$15,000	\$20,000	\$15,000	\$20,000	\$15,000	\$20,000	\$15,000	\$20,000
\$700,000	\$58,333	\$15,000	\$20,000	\$15,000	\$20,000	\$15,000	\$20,000	\$15,000	\$20,000
\$750,000	\$62,500	\$15,000	\$20,000	\$15,000	\$20,000	\$15,000	\$20,000	\$15,000	\$20,000

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.

Guaranteed Standard Issue IDI



Income protection insurance sold on a Guaranteed Standard Issue basis is offered in the workplace at discounted rates with benefits and options chosen by the employer. It requires no medical underwriting and limited financial documentation. Employers can provide GSI as a stand-alone disability benefit or in combination with a group long term disability plan.

Guaranteed Standard Issue Advantages

GSI coverage is offered without medical underwriting so eligible employees may obtain coverage for which they might not otherwise qualify, subject to minimum qualifying criteria. Other advantages include:

- Policies are discounted at rates not otherwise available to individuals applying on their own.
- Benefits may be tax-free¹.
- Incentive pay may be covered.
- Policies are portable and individually owned.
- There is no offset for supplemental social insurance.
- Employees will experience a simplified application and enrollment process.

For more information about GSI, please see Mandatory and Voluntary Guaranteed Standard Issue Underwriting Guidelines, [Forms 10437MGSI SI/SNY](#) and [10437VGSi SI/SNY](#), at www.standard.com/di under [Find Marketing Materials](#).

What is a Good GSI Case?

From an underwriting perspective, a good GSI case includes:

- employees with annual incomes of \$75,000 or more and organizations with groups of professional employees
- employees with commissions, bonuses or other incentive compensation
- an employer-paid group LTD plan in place providing 40-60 percent income replacement with a monthly maximum benefit of \$5,000 - \$15,000 covering base salary only
- a company with a strong benefit culture and sense of commitment to its employees
- a segment of employees that is underinsured with existing LTD
- a mix of male and female
- an average employee age of under 50

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

GSI Disability Income Insurance continued

Platinum Advantage Features

The Standard's newest GSI income protection product can appeal to employer clients, with features such as:

- Powerful new options, such as three types of residual disability – Enhanced, Basic and Short-Term
- The Standard's exclusive Family Care Benefit, which can provide income protection for individuals caring for a family member with a serious health condition due to injury or sickness
- Competitive offers on favorable cases

Differences Between GSI and IDI Policies

Platinum Advantage

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

- The GSI base definition of total disability is identical to the IDI policy for the first 24 months of disability. After 24 months, insureds are totally disabled if they are unable to perform the substantial and material duties of any occupation.
- The Regular Occupation Extension Rider is available to match the IDI base policy's definition of total disability beyond 24 months, until the GSI policy's termination date.
- The ERISA endorsement is included.
- The Noncancelable Policy Rider is required.¹

Protector Platinum

Protector Platinum GSI differs from its fully underwritten Protector Platinum counterpart in the following ways:

- Pre-Existing conditions exclusions may be added by endorsement.
- 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](#).

GSI Buy-Up Option²

Approved GSI plans may allow highly compensated individuals to apply for GSI buy-up policies, providing coverage above the base plan policy.

A buy-up policy:

- requires one application, including an application supplement containing health questions, for both a base GSI policy and a buy-up option
- will match the base GSI policy benefit design
- qualifies for the same discount as the base GSI policy
- will be issued as a second policy
- requires medical underwriting

When You Believe You Have a Good GSI 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 GSI candidate, please contact gsisales@standard.com.



¹ In Florida, noncancelable policy provisions are incorporated into the base policy instead of being added with a rider.

² The Standard reserves the right to rate, modify, exclude or decline coverage on the GSI buy-up.

GSI Participation Requirements				
Guaranteed Standard Issue Plan Type	Minimum Number of Employees With No Group LTD	Minimum Number of Employees With Group LTD	Participation Required	Features
Mandatory GSI	10	7	100%	60, 90, 180 and 365-day ¹ waiting period; 2, 5 and 10-year and to age 65 or to age 67 benefit periods
Voluntary GSI ²	N/A	50	30%	

Available Riders ³ in GSI Cases	Protector Platinum GSI	Platinum Advantage GSI
Residual Disability Rider	Included in the base policy	Enhanced, Basic or Short-Term
Indexed Cost of Living Rider (ICOL) ⁴	3%	3 or 6%
Own Occupation Rider	✓	✓
Noncancelable Policy Rider ⁵	✓	✓
Catastrophic Disability Benefit Rider	✓	✓

Endorsements in GSI Cases	Protector Platinum GSI	Platinum Advantage GSI
Waiver of Pre-Existing Conditions	Included in the base policy	✓
Pre-Existing Conditions ⁶	12/12	3/12, 6/12 or 12/12

Examples of Monthly Benefit

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

Mandatory GSI ⁷	
Number of Lives	Typical Monthly Benefit
7 - 9 ⁸	\$4,000
10 - 19	\$8,000
20 - 39	\$12,000
40 - 74	\$15,000
75 - 100	Case-by-case solutions

Voluntary GSI ^{7,8}	
Number of Lives	Monthly Benefit
50 - 74	Up to \$5,000
75 - 149	Up to \$7,000
150+	Case-by-case solutions

¹ The 365-day waiting period may not be available in all states.

² Not available to MDs, DOs, DDSs or RNs.

³ Not all riders are available in all states.

⁴ With mandatory GSI cases, ICOL is available with 10 or more lives.

⁵ In Florida, noncancelable policy provisions are incorporated into the base policy instead of being added with a rider.

⁶ Please refer to Voluntary and Mandatory Guaranteed Standard Issue Underwriting Guidelines, [Forms 10437VGSI SI/SNY and 10437MGSI SI/SNY at www.standard.com/di under Find Marketing Materials for more details.](#)

⁷ Check with home office for available occupations.

⁸ Requires group LTD.

Business Overhead ProtectorSM

Business Overhead Expense Individual Disability Insurance

Eligibility

Coverage may be considered for business owners actively involved in the business at least 30 hours a week, where it can be demonstrated the owner's disability would cause the business a significant, near-term loss of income. Coverage is not available for home-based businesses or when a business has more than four owners (eight owners for professional, fee-for-service businesses). Please contact diunderwriting@standard.com for more information.

Applications for \$10,000 or less may qualify for [Simplified Underwriting](#), which waives the lab and income documentation underwriting requirements. New applicants may also be eligible for a [Business Owner Upgrade](#) offered through Business Owner Rewards.

Summary of Base Policy Provisions

Policy Renewability and Premiums

Your coverage is noncancelable and guaranteed renewable to the termination date¹ 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 date² 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.³

¹ The normal termination date is the policy anniversary on or next following the insured's 65th birthday.

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

³ 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.

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	12	\$500	\$50,000
	18	\$500	\$40,000
	24	\$500	\$30,000
3A	12	\$500	\$50,000
	18	\$500	\$40,000
	24	\$500	\$30,000
2A	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		

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

Business Overhead Protector continued

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

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 Benefit¹

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.)

¹ The base policy's Partial Disability Benefit is not available in California.

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

⁴ 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.

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 Benefit¹
- 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 Riders²

- Residual Disability Rider³
- Future Purchase Option Rider
- Salary Replacement Rider⁴

Choice of Maximum Benefit Amount and Commencement Date

Subject to our underwriting requirements, you may choose the policy base amount and benefit multiples (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.

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

We will waive all premiums due while benefits are payable.

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.

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 12 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 preceding 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

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.

Business Overhead Protector continued

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.

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 Riders¹

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 Rider²

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.)

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.

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.

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.

² The Residual Disability Rider is not available in California. See Partial Disability Rider.

Participation Limits on Future Purchase Options

The maximum total option amount is the lesser of 2.5 times the basic monthly amount being purchased, or The Standard's issue limits for your occupation class less the amount of coverage in force and applied for with The Standard and all other companies.

The maximum amount of FPO which may be issued is the maximum total option amount divided by the maximum number of option dates based on your issue age.

Maximum Number of Option Dates	
Issue Age	Maximum Options
18	17
19 - 20	16
21 - 22	15
23 - 24	14
25 - 26	13
27 - 28	12
29 - 30	11
31 - 32	10
33 - 34	9
35 - 36	8
37 - 38	7
39 - 40	6
41 - 42	5
43 - 44	4
45 - 46	3
47 - 48	2

Example

Your age is 35, occupation class 2A, \$4,000 benefit with no other coverage in force. The maximum total FPO amount is the lesser of:

$$2.5 \times \$4,000$$

or

\$15,000 less the amount applied for.

Therefore the maximum total FPO amount is \$10,000. The maximum number of options is 8. The maximum amount of each unit of FPO is $\$10,000 \div 8 = \$1,250$.

In addition, the amount of FPO is limited by the maximum in the table below. If the calculated limit is below the \$100 minimum, the FPO is not available with that policy.

Maximum FPO Exercise Amount		
Occupation Class	Maximum Amount Of Each Unit	Minimum Amount Of Each Unit
5A	\$3,000	\$100
4A		
3A	\$2,000	
2A	\$1,500	
A	\$1,000	
B	\$700	

Business Equity ProtectorSM

Buy/Sell Funding Individual Disability Insurance

Eligibility

Coverage may be considered when a business has operated profitably for a minimum of two years and has a minimum of two and a maximum of 10 owners.

All eligible owners must apply. When an owner is uninsurable, remaining eligible owners may still be considered. Eligible owners must have at least 10 percent and no more than 90 percent interest in the business, and must be active in the business at least 30 hour per week.

In some situations, ownership interest as low as five percent may be considered when there are at least five

active owners and no owners have ownership interest greater than 75 percent.

Coverage is not available for spousal or parent/child relationships, where owners have an age variance greater than 20 years, or when an owner's interest cannot be adequately insured based on The Standard's published issue and participation limits.

For more information please contact diunderwriting@standard.com.



Business Equity Protector Overview						
		Maximum Benefit Amounts				
Occ Class	Waiting Period	Lump Sum ^{1,2}	Aggregate ^{1,3}	Monthly Benefit ¹		
				2 year	3 year	5 year
5A	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 Medical and Health Occs 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
4A Other	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 Medical and Health Occs 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
3A Other	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
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, B	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 5A risk applying for a 540 - day waiting period with a three year benefit period applies for an aggregate benefit of \$2,000,000 with a lump sum benefit of \$1,100,000. The monthly benefits are \$25,000 ($\$2,000,000 - \$1,100,000 = \$900,000$; $\$900,000 \div 36 \text{ months} = \$25,000 \text{ per month}$).

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. Business Equity Protector is a disability insurance policy that provides a source of funds to purchase the interest of a disabled business owner.

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 a Business Equity Protector policy 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.

Total Disability Benefit

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 policyowner 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

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.

- the insured does not perform any work for the business.

Waiver of Premium Benefit

We will waive any future premiums due when benefits are payable.

Legal/Accounting Fee Benefit

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

Policy Transferability

The coverage may be transferred to a different business entity within 90 days of your leaving the original business 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 percent share

No medical underwriting is required, although approval of the transfer is subject to the same financial underwriting requirements as a new Business Equity Protector policy.



Policy Conversion

If you become the owner of more than 90 percent of the business, the policy can be converted within 90 days to an individual disability insurance policy with a two-year-benefit period and a monthly benefit not to exceed \$1,000. Financial underwriting is required. Medical underwriting is not required.

Policy Renewability/Premiums

Premiums for 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 preceding 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

Available to ages 18-50 and all occupation classes.

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

Available to ages 18-49 and all occupation classes.

This FBEO rider offers the owner an opportunity to increase the buy-out policy benefits on each even-

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.

Business Equity Protector continued



numbered policy anniversary, such as the 2nd or 4th anniversary, 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.

Future Buy-Out Expense Option Limits

Each policy is issued with a Unit of Increase listed on the data page provided at purchase. The Unit of Increase determines the maximum amount the qualifying policyowner can purchase on an option date.

On an option date, the insured may exercise the full amount of increase or a portion of it. If any of the Unit of Increase is not used it may be carried over to the next option date.

If the funding method is the monthly or down payment option, the monthly benefit will increase. Otherwise, the lump sum benefit will increase.

Monthly Benefit Unit of Increase Calculation

If the funding method is monthly, the maximum total FBEO amount is the lesser of:

- \$500 + actual monthly benefit amount, or
- Maximum monthly benefit (see [Overview Chart](#)) less the actual monthly benefit amount, or
- \$2000, \$2,500 or \$3,000 dependent on occupation class (see Max FBEO Exercises Amount Chart on next page).

Then, the Unit of Increase available will be the lesser of a, b or c divided by the number of option dates available, rounded to the nearest dollar.

The minimum FBEO per option is \$100.

Maximum Number of Option Dates	
Issue Age	Maximum Options
18 - 19	17
20 - 21	16
22 - 23	15
24 - 25	14
26 - 27	13
28 - 29	12
30 - 31	11
32 - 33	10
34 - 35	9
36 - 37	8
38 - 39	7
40 - 41	6
42 - 43	5
44 - 45	4
46 - 47	3
48 - 49	2

Down Payment Unit of Increase Calculation

If the funding method is down payment, the maximum total FBEO amount is the lesser of:

- a. \$500 + actual monthly benefit amount, or
- b. A three-step calculation:
 - Maximum aggregate benefit (see [Overview Chart](#)) less the actual lump sum benefit amount.
 - Then, divide by the number of monthly benefits (24, 36 or 60).
 - Last, subtract the actual monthly benefit.
- c. \$2000, \$2,500 or \$3,000 dependent on occupation class (see Max FBEO Exercises Amount Chart below).

Then, the Unit of Increase available will be the lesser of a, b or c divided by the number of option dates available, rounded to the nearest dollar.

The minimum FBEO per option is \$100.

Lump Sum Unit of Increase Calculation

If the funding method is lump sum, the maximum total FBEO amount is the lesser of:

- a. Maximum lump sum benefit (see [Overview Chart](#)) less the actual lump sum benefit, or
- b. \$50,000, \$75,000 or \$100,000 dependent on the occupation class (see Max FBEO Exercises Amount Chart below).

Then, the Unit of Increase available will be the lesser of a or b divided by the number of option dates available, rounded to the nearest dollar.

The minimum FBEO amount per option is \$2,000.

Maximum FBOE Exercise Amount		
Occupation Class	Monthly	Lump Sum
5A	\$3,000	\$100,000
4A Medical and Health Occs		
4A Other		
3A Medical and Health Occs	\$2,500	\$75,000
3A Other		
2A		
B	\$2,000	\$50,000
A		

Examples

In all examples, assume the policyowner has an occupation class of 3A Other, has chosen the 365-day waiting period and is age 37. Therefore, the maximum number of options is eight for all examples.

Monthly Benefit

The policy has a two-year benefit period. The actual monthly benefit is \$40,000. The maximum monthly benefit is \$62,000. Therefore, take the lesser of:

- a. $\$40,000 + \$500 = \$40,500$
- b. $\$62,500 - \$40,000 = \$22,500$
- c. Because occupation class 3A, \$2,500.

Based on the above calculation, the maximum total FBEO amount is \$2,500. Divide by the maximum number of options (8) and round to the nearest dollar, which is \$313.

This amount is the maximum Unit of Increase available to purchase on every option date for the life of the policy.

Down Payment Benefit

The policy has a two-year (24 months) benefit period. The actual monthly benefit is \$20,000 and the actual lump sum benefit is \$600,000. The maximum aggregate benefit amount is \$1,500,000. Therefore, take the lesser of:

- a. $\$20,000 + \$500 = \$20,500$
- b. $\$1,500,000 - \$600,000 = \$900,000$
 $\$900,000 / 24 = \$37,500$
 $\$37,500 - \$20,000 = \mathbf{\$17,500}$
 (Use final value only)
- c. Because occupation class 3A, \$2,500.

Based on the above calculation, the maximum total FBEO amount is \$2,500. Divide by the maximum number of options (8) and round to the nearest dollar, which is \$313.

This amount is the maximum Unit of Increase available to purchase on every option date for the life of the policy.

Lump Sum Benefit

In this example, the actual lump sum benefit is 750,000. The maximum lump sum benefit is \$1,000,000. Therefore, take the lesser of:

- a. $\$1,000,000 - \$750,000 = \$250,000$
- b. Because occupation class 3A, \$75,000.

Based on the above calculation, the maximum total FBEO amount is \$75,000. Divide by eight and round to the nearest dollar, which is \$9,375.

This amount is the maximum Unit of Increase available to purchase on every option date for the life of the policy.



Premium Discounts¹



Premium discounts are provided to help solicit multiple applications. The types of discounts available are: multi-life; business owner; multi-product; Guaranteed Standard Issue and Guaranteed Standard Issue cross-sale.

Employer-Based Multi-Life Discount

Multi-life groups are generally defined as three² or more lives employed by the same employer. To qualify for the multi-life discount, three or more IDI applications on unique lives requesting multi-life rates must be received within a period of six months. When three or more applications are received at the same time, each policy is issued with the multi-life discount.

When fewer than three applications are received, the policies will initially be issued without the multi-life discount. When The Standard receives the third application, accompanied by a Producer Information Report identifying the names and policy numbers of the prior two policies as part of a multi-life group, the eligible previously placed policies will receive the multi-life discount rates effective on the policies' next premium due dates.

All applications must meet the minimum qualifications for a valid application, including meeting income, hours, and underwriting standards. Withdrawn or closed applications due to incomplete underwriting requirements will not be considered a qualifying life.

The multi-life discount is available for as few as two lives if those participating a) are each at least 20 percent owners of the same business, b) purchase policies with combined pre-discounted annual premium of at least \$5,000 (or less, if both insureds purchase the maximum benefit on both policies) and c) meet all other provisions related to timing for the Employer-Based Multi-Life Discount.

Employer-Based Multi-Life Discounts are available with Platinum Advantage, Protector Platinum and Business Overhead Protector. 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 discount.

Requirements for Maintaining the Discount

Once established, the Employer-Based Multi-Life discount will remain active for two years. After two years, The Standard will review discounts established for each employer to confirm a minimum of two unique lives are in force in order for the discount to continue for new applications. If there are fewer than two lives in force, the discount must be re-established as if new, with three applications submitted within a six-month period.

Multi-Product Discount

The Multi-Product Discount provides 5 percent savings on Platinum Advantage and Protector Platinum for individuals who apply for and purchase two or more new products at the same time from The Standard.

The Multi-Product Discount is available with approved Platinum Advantage and Protector Platinum policies when the applicant also applies for and accepts coverage under Business Overhead Protector or Business Equity Protector.³ At least two policies must be approved and accepted by the insured to qualify for the discount.

¹ Availability of discounts may vary depending on the state. Discounts are not available to government employees. No discounts are available with Protector Essential.

² The Employer-Based Multi-Life Discount requires five lives within a 24-month period in New York.

³ Applications for BEP and BOP must be received no later than 30 days following the placement of Protector Platinum or Platinum Advantage.

Premium Discounts continued

Business Owner Discount

The Business Owner Discount provides a 10 percent discount on Platinum Advantage and a 15 percent savings on Protector Platinum on gender-distinct rates to qualifying business owners. For savings available to business owners with other products from The Standard, see the Business Owner Upgrade.

To be eligible for the Business Owner Discount, the qualifying business owner must:

- own at least 20 percent of the business.
- have been financially successful for at least the last two years under the current business arrangement, as determined by The Standard based on appropriate business income documentation.

Business Owner Discount on Platinum Advantage

The Business Owner Discount with Platinum Advantage is 10 percent. In addition to meeting the requirements listed above, applicants must also employ at least one full-time equivalent W-2 employee.

With Platinum Advantage, the Business Owner Discount is available to all occupations in classes 2A, 3A, 4A, and 5A, except for financial advisors, financial planners or insurance producers, or those listed under Financial Services, Entertainment Industry or Real Estate.

Business Owner Discount on Protector Platinum

The Business Owner Discount with Protector Platinum is 15 percent. With Protector Platinum, the Business Owner Discount is available to all occupations in classes B, A, 2A, 3A, 4A, and 5A, except those listed under Financial Services, Entertainment Industry or Real Estate.

Residency Multi-Life Discount

The Residency Multi-Life Discount is available with Platinum Advantage only and allows most ACGME or AOA hospitals and medical centers to establish a 10 percent discount for residents, interns and fellows when applications on a minimum of three lives are submitted within a six-month period. This discount is also available to dental post-doctorates in dental education programs accredited by the Commission on Dental Accreditation.

Check with your master general agency or Securian managing partner for eligibility of specific ACGME or AOA hospitals and medical centers, or CODA-accredited dental education programs.

When three or more applications from an eligible hospital, medical center or dental education program are received at the same time, each policy is issued with



the discount.

When fewer than three applications are received, the resulting policies will initially be issued without the Residency Multi-Life Discount. If The Standard receives a third application within six months of the date of the first application, the policies will receive the multi-life discount rates effective on the policies' next premium due dates. The third application must be accompanied by a Producer Information Report identifying the previously placed policies.

Requirements for Maintaining the Discount

Once established, five applications per year must be submitted to keep the Residency Multi-Life Discount active.

Additional Information

1. Except with Platinum Advantage or Protector Platinum, discounts cannot be combined.
2. Protector Essential is not available with discounts.
3. Discounts may not be available in all states and/or the discount amount may vary from state to state.
4. Some discounts may be added to in force policies. In this case, the discount will be added as of the policy's next month anniversary.
5. Clearly indicate the type of discount requested (as well as the number of lives) in the Producer Information Report in the application packet.

Premium Discounts continued

Premium Discount Percentages

Employer-Based Multi-Life Discount ¹		
Products	Pricing	Discount
Platinum Advantage	Gender Distinct ²	10%
Protector Platinum	Gender Distinct ²	10%
Business Overhead Protector	Gender Distinct ²	10%
Residency Multi-Life Discount		
Products	Pricing	Discount
Platinum Advantage	Gender Distinct ²	10%
Business Owner Discount		
Products	Pricing	Discount
Platinum Advantage	Gender Distinct ²	10%
Protector Platinum	Gender Distinct ²	15%
Multi-Product Discount		
Products	Pricing	Discount
Platinum Advantage	Gender Distinct ²	5%
Protector Platinum	Gender Distinct ²	5%

Guaranteed Standard Issue Discounts

The Guaranteed Standard Issue cross-sale discount is available for mandatory and voluntary GSI cases sold with a group LTD case from The Standard. GSI discount types and amounts vary by product. If you have additional questions about GSI discounts, please contact gsisales@standard.com.

Guaranteed Standard Issue Discount			
Products	Pricing		Discount
Platinum Advantage	Voluntary	Gender Neutral	10% ³
Platinum Advantage	Mandatory	Gender Neutral	10%, 20% and 25% ³
Protector Platinum	Voluntary	Gender Neutral	15%
Protector Platinum	Mandatory	Gender Neutral	30%

Guaranteed Standard Issue Cross-Sale Discount		
Products	Pricing	Discount
Platinum Advantage	Gender Neutral	5% ⁴
Protector Platinum	Gender Neutral	5%

1 Availability of discounts may vary depending on the state. This discount is not available with Business Equity Protector or Protector Essential or to government employees.

2 All Montana policies are issued as gender neutral.

3 Base discounts displayed, but additional discounts and adjustments will be determined by underwriting based on case characteristics.

4 Discount is subject to underwriter approval.

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.

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.

The upgrade applies to Business Overhead Protector and Business Equity Protector. Business owners must

1. own at least 20 percent of the business.
2. have been financially successful for at least the last two years under the current business arrangement, as supported by appropriate business income documentation.

The Business Owner Upgrade is not available to

- medical and health occupations.
- occupation classes under Financial Services, Real Estate or Entertainment Industry.

¹ Upgrades are subject to final approval by an underwriter from The Standard.

Business Owner Rewards continued

New Applicants for Business Overhead Protector

All new applicants for Business Overhead 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 on gender-distinct rates.¹ Discounts cannot be combined. Only one discount per policy. Current multi-life discount rules remain in effect.

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

Newly Self-Employed Business Owners With Work Experience in the Same Professional Capacity

Newly self-employed business owners with work experience in the same professional capacity may be eligible for individual disability income insurance coverage based on their historical W-2 earnings. Insurable income is based on 75 percent of each individual's final, annual earnings rate as a non-owner employee in the same profession as his or her new business. This is available to occupation classes 5A, 5P, 4A, 4P, 4S, 3P, and 3D.²

To be eligible the business owner must:

- have established a new business within the past 12 months.
- be actively involved in the operation of the business.
- be actively generating revenue at the time of underwriting.
- have been employed in the same professional capacity for at least three years as a non-owner employee immediately before becoming an owner, earning at least \$50,000 annually.
- have provided documentation of two years' prior income. Bonus income may be included depending on occupation, bonus history and how the bonus was generated. Fluctuating income may be averaged.

Earned Income Enhancer

Consider the Earned Income Enhancer as a complement to 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 is available with Platinum Advantage, Protector Platinum and Protector Essential.

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 20 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 podiatrists and those listed with occupation classes under Real Estate or Entertainment Industry.

¹ The 10 percent discount for 5A occupations is not available in Florida or Ohio.

² Maximum individual disability income Issue & Participation Limit is \$10,000 for 5A and 4A occupation classes, and as published for 5P, 4P, 4S, 3P and 3D occupation classes in this guide. Other occupation classes may also be eligible with a maximum IDI Issue & Participation of \$1,000. The Standard reserves the right, on a case-by-case basis, to request additional financial information or modify its underwriting approach.

Applications

New Business Applications

[Individual Disability Income Insurance](#)

The application used should be that of the applicant's state of residence. The rates and contract terms are based on the state of application. Use of an application for a state other than the state of residence must be pre-approved by the home office.

[Business Products](#)

The application used should be that of the state in which the business is located. The rates and contract terms are based on the state of application.

[Guaranteed Standard Issue Applications](#)

When a Guaranteed Standard Issue case has been sold, The Standard will provide pre-filled applications. For questions regarding GSI applications, please contact gsisales@standard.com. For all applications, the broker must be licensed and appointed in the state of application and the state of solicitation (if different).

Future Purchase Option (FPO) Applications

The state of application should be the state of the original contract.

For new business and Future Purchase Option applications, the broker must be licensed and appointed in the state of the application.



Underwriting Guidelines



The application form should be completed by, or in the presence of, the proposed insured. No other person is qualified to answer the questions for the applicant. 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 within 30 business days of the application date or they will be returned to the producer.

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 for disability insurance. IDI underwriting requires the evaluation of both the possibility of disability and the likelihood of recovery. Please see the list of [ineligible medical conditions](#), and other circumstances, that disqualify an individual from being offered coverage.

Application packets are available at www.standard.com/di under [Find Applications & Forms](#).

Medical and Nonmedical Requirements

Important information about applications: All traditional applications for disability insurance must include a complete medical history portion. Applications without a complete medical history portion of the application will not be accepted by The Standard's underwriters.

TeleApps

When you choose the TeleApp option for your IDI applications, the majority of the questions are asked by professional interviewers in a telephone interview.

First, complete the required questions in the TeleApp version of the application, and then call LifePlans, The Standard's TeleApp vendor, at 844.276.1330 to schedule the interview while your client is still with you (or on the telephone). After scheduling the interview, submit the completed application, requirements and Producer Information Report to the office of your master general agent or Securian managing partner.

If you are unable to schedule the telephone interview with your client present, submit the completed application packet, requirements and Producer Information Report to your master general agent or Securian managing partner. The TeleApp will then be ordered and Life Plans will contact your customer to schedule the interview.

Underwriting Guidelines continued

The Standard has one set of medical underwriting requirements for both the TeleApp and traditional application.

Medical Underwriting Requirements ¹			
Amount	Age		
	18 - 40	41 - 50	51 - 64 ²
\$0 - \$2,499	0	0	0
\$2,500 - \$5,000	1	2	2
\$5,001 - \$10,000	2	2	2
\$10,001 or more	2	2	3

0 = No medical requirements needed
 1 = Urine HIV testing
 2 = Blood profile, urinalysis, mini-exam (height, weight, pulse, blood pressure)
 3 = Mini-exam, blood profile, urinalysis, EKG

Lab results completed for other insurance applications may be acceptable for up to 12 months. Current labs may be requested at underwriter discretion.

The amount refers to the amount of monthly benefits with The Standard, either in force or applied for in the last three years. This includes all individual disability products including business products. Disregard amounts provided by all other benefits and riders. For 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.

For more details see [TeleApp Instructions, Form 16501 SI/SNY](#), and [What You Can Expect In Your Telephone Interview, Form 16459 SI/SNY](#), available at www.standard.com/di, under Find Marketing Materials.

For those employed in the following health care occupations, a blood profile and urinalysis are required for **any** amount¹:

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

A mini-exam and EKG are not necessary unless required for the issue age and the amount applied for.

Vendor for Paramedic Services

Approved paramedic services vendors are APPS-Portamedic, Exam One and EMSI. ExamOne processes the lab tests.

Smoking and Nicotine Use

Higher rates may apply for nicotine users. A non-smoker is an insured who has not used any form of tobacco or nicotine (including gum, patch, e-cigarette or any other form of nicotine) within the 12 months preceding the date of application. Occasional cigar smoking (such as one per month) may be considered with non-smoker rates, as long as urinalysis, if needed for age and amount, returns negative results for nicotine.

Number of Hours Working Requirement

Applicants must be working at least 30 hours per week in their primary occupation.

¹ Not required with Simplified Underwriting.

² Ages 61-64 for Platinum Advantage and Protector Platinum.

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 can 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
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

Benefit Period:

- Up to 50%: individual consideration will be given To Age 65-67 benefit periods.
- With 75% or higher: usually a two-year maximum benefit period.

Underwriting Guidelines continued

Simplified Underwriting

Product	Age	Maximum Benefit Amount
Platinum Advantage	18 - 45	\$6,000 ¹
Protector Platinum	46 - 50	\$3,000 ¹
Protector Essential	50+	Ineligible
Business Overhead Protector	18 - 50	\$10,000 ²

Platinum Advantage, Protector Platinum and Protector Essential disability income insurance as well as Business Overhead Protector applications that meet the following criteria will automatically trigger Simplified Underwriting. Simplified Underwriting waives lab tests for all occupations. Income documentation is also waived for most applications.

TeleApplications Required

Applications must use TeleApplications.

Maximum Benefit Amounts

See chart above. A Business Overhead Protector policy may be added to a Platinum Advantage, Protector Platinum or Protector Essential policy for a combined maximum benefit amount of \$16,000 for applicants aged 18-45 and \$13,000 for those aged 46-50.

Service Commitment

When a qualifying application and a completed TeleApp interview are received at The Standard, an underwriter will review the application and provide a decision or case status within 48 hours.

Occupation Classes

The Standard's underwriters will determine occupation classes for Simplified Underwriting using the earned income and occupation duties indicated in each application. Other occupation class requirements published in the Occupation Class List and "Special Occupations" in this guide apply.

Issue Ages

18-50

Eligible Occupations

Occupations listed 2A/2P or higher are eligible for Simplified Underwriting.

Available Riders

All riders usually available are available with Simplified Underwriting.

The Future Purchase Option Rider is an optional rider available with Protector Platinum and Protector Essential policies. The FPO is available with a pool amount limit of \$4,000, including any FPO pool available to the applicant through existing policies with The Standard. For example, if an applicant currently owns another policy with The Standard that has an unused \$3,000 FPO pool, the remaining FPO amount he or she can apply for using Simplified Underwriting would be \$1,000. In this example, any amount of FPO greater than \$1,000 would result in the case being underwritten using traditional underwriting.

The Benefit Increase Rider is available with Platinum Advantage. However, the client must provide income documentation to qualify (except for those qualifying as Students and New Professionals).

Waiting and Benefit Periods Available

All waiting and benefit periods usually available are available with Simplified Underwriting. All waiting periods are not available in every state.

Discounts

All discounts usually available are available with Simplified Underwriting.

Business Owner Applications

Simplified Underwriting is not available to owners who have been in business less than one year. Newer business owners may qualify under the new-in-practice limits published in the Special Occupations section.

Business owners may also be considered for the Business Owner Rewards program by submitting two years' tax returns.

¹ This maximum includes all individual disability income insurance in force with any insurance carrier, including The Standard.

² This maximum includes all business overhead insurance in force with any insurance carrier, including The Standard.

Underwriting Guidelines continued

Modified Offers

The Standard's underwriters will consider all information received during the underwriting process with the intent of making an acceptable offer of coverage. In some cases you may receive a modified offer — sometimes more than one — providing the applicant a choice of coverage options.

Review of Modified Policies

In some cases, modifications such as exclusions or limitations, premium ratings, and removal of riders will be deemed reviewable at a later date.

At the time of offer, The Standard will communicate if the policy modification(s) will be reviewable and how soon a request for review may be submitted. The earliest a policy may be reviewed is the one-year policy anniversary date, although some modifications may require a longer time period.

Modification Review Requirements

Full medical and financial underwriting will take place at the time of review. A complete Reinstatement or Policy Change Application Packet and income documentation will be required to conduct the review. These forms can be found at www.standard.com/di under “[Find Applications & Forms](#).”

Military Eligibility

The Standard is pleased to provide income protection to men and women in the United States military.

Military Members Eligible for IDI

The Standard accepts applications from individuals in the reserves as long as the applicant otherwise qualifies, is not on active duty, and does not have call-up orders. i.e., orders to report for military service.

We also accept applications from dental and medical residents and fellows attending civilian ACGME, AOA or CODA-accredited programs who have military pay-back obligations but are not on active duty. Applications from these individuals must be submitted in time for coverage to be approved and a policy issued at least six months prior to graduation.

The following are ineligible for IDI:

- Military personnel on active duty
- Individuals who have call-up orders
- Medical and dental residents and fellows within six months of graduation from a civilian program who have a military pay-back obligation
- Medical and dental students, residents or fellows who are currently in, or have been accepted into, a military residency in a military hospital



Policy Effective Dates



The Standard allows flexible effective dating on fully underwritten individual disability policies. The policyowner must choose the policy effective date on the Policy Acceptance form at the time of delivery subject to the following guidelines:

- Requested effective dates cannot be after the date the Policy Acceptance form was signed.
- Effective dates of the 29th, 30th or 31st day of a month are not available. If the effective date elected is one of those three days, the effective date will be changed to the 1st of the following month.

Policy Effective Date Election Without a Conditional Receipt

The policy effective date may be as early as the date of application or as late as the date the policyowner signs the Policy Acceptance form.

If no effective date is chosen on the Policy Acceptance form, the effective date will be the date the Policy Acceptance form was signed.

Policy Effective Date Election With a Conditional Receipt

If there is a valid conditional receipt in effect at the time of policy acceptance, the effective date of the policy may be as early as the date the conditional receipt was signed or as late as the date the policyowner signed the Policy Acceptance form.

If no effective date is chosen on the Policy Acceptance form, the effective date will be the date the conditional receipt was signed.

If the policyowner chooses a date after the date the conditional receipt was signed, the conditional receipt and any coverage provided under the receipt is void. The applicant must then notify the producer of any change in health, employment or occupation (as stated in the disability insurance application). Note: When there is a change, the policy should not be delivered until the new information is reviewed by The Standard's home office.

Policy Effective Dates and Age Changes

If the applicant's birthday was 29 or fewer days before the date the application was signed, the policyowner may select an effective date as early as the 30th day preceding the date the application was signed, subject to the effective date guidelines.

Premium Payment and Calculation

Mode	Monthly	Quarterly	Semi-Annual	Annual
EFT	Yes	Yes	Yes	Yes
Direct	No	Yes	Yes	Yes
List Bill	Yes	No	No	No



Electronic Funds Transfer

Electronic Funds Transfer is The Standard's preferred method for payment of premium. Premiums are paid as they become due on a monthly, quarterly, semi-annual or annual basis via automatic funds withdrawal from checking or savings bank accounts. The monthly payment option is available only with EFTs and list bills (see below).

Completion of an EFT Authorization, [Form SI 1804](#) (or [Form SNY 1804](#) in New York) is required to pay by EFT.

Direct Billing

The Standard sends billing notices to individual policyowners via the U.S. Postal Service 21 days before payment is due. Direct billing for individual policies is available only quarterly, semi-annually or annually. Monthly billing is not available.

List Bills

A group of three or more policies may be paid on a monthly list bill. The premium per list bill must be a total of at least \$200.00. Quarterly, semi-annual and annual list bills are not available. Premiums are billed by The Standard one month before their due date.

To request list billing, please submit Agreement For List Billing, [Form SI 4421IDI](#) ([SNY 4421IDI](#) in New York).

How Amounts Due Are Calculated

If a billing frequency other than annual is chosen, the total amount due over a policy year varies as follows. Each fraction shown is a percentage of the annual premium.

Semi-Annual	.516
Quarterly	.265
Special Monthly EFT and List Bill	.0875

Credit Card for Conditional Receipt

Applicants can pay for conditional receipt coverage online with credit cards or debit cards. Credit card payment capabilities are restricted to conditional receipt only at this time.

When applicants complete the Disability Insurance Conditional Receipt form, they'll also complete the One-Time Premium Payment For Use With Conditional Receipt form, which allows for both credit card and EFT payments at time of application.

Within two days of receiving the forms in the home office, The Standard will email the applicant a secure link to pay online with a credit card. Payment must be made within 72 hours of receiving the link.

Reinstating Lapsed Policies

In the event a premium payment is not received at The Standard within the grace period of 31 days, a lapse notification will be sent to the policyowner.

If the required premium is received within 15 days of the date of the lapse notification, the policy will be reinstated with no gap in coverage.

If the required premium is not received within 15 days of the date of the lapse notification, evidence of insurability will be required to apply for policy reinstatement. To apply for reinstatement of a lapsed policy a completed Reinstatement or Policy Change Application Packet, and required income documentation must be submitted. These forms can be found at www.standard.com/di under “[Find Applications & Forms](#).”

If reinstatement is approved, the policy will be reinstated with a gap in coverage between the date the policy lapsed and the date reinstatement of the policy is approved. An application for reinstatement of a policy that has lapsed can be submitted within six months of the date of policy lapse.

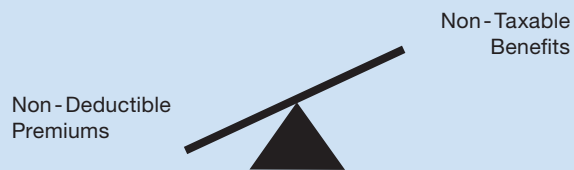
A request for reinstatement of a policy that was terminated at the request of the policyowner will not be considered.



Taxation of Benefits¹

Individual Disability Income Insurance Plans

Individual, Sole Proprietor Partnership and S Corporation²

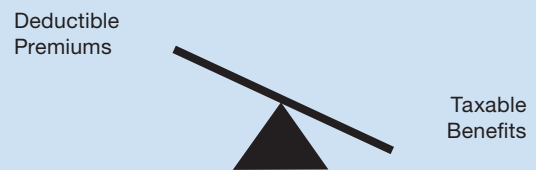


Non-deductible, IRC Sec. 213 (d)(1)(c) 162, 262 and 265 (a)(1); Non-taxable, IRC Sec. 104 (a)(3) Rev. Rul. 66-262 1966-2 C.B. 105; Rugby Productions, Inc. v. Commissioner, 100 TC 531 (1993).

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 SI/SNY](http://www.standard.com/di), 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 percent of the outstanding stock of the corporation will be treated like partners.

Business Overhead Expense Plans (Business Overhead Protector)

Business Overhead Expense

Deductible
Premiums



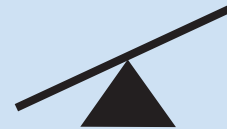
Amounts Used To Pay
Business Expenses
Are Tax Deductible

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

Disability Buy - Out Plans (Business Equity Protector)

Partnership/Corporation: Entity and Cross Purchase

Non - Deductible
Premiums



Non - Taxable
Benefits

Non - deductible IRC Sec. 213 and 265 (a)(10); Non - taxable, IRC Sec. 104 (a)(3)¹,
Castner Garage, Ltd. acq. Rev. Rul. 66 - 262 1966 - 2 C.B. 105.

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.

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.

¹ 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 applications qualifying for Simplified Underwriting, and select Students and New Professionals). The documentation required depends on the applicant's business entity, as shown in the table below.

Entity	Documentation for			What Income Figure to Use	Employer-Paid Limits
	Platinum Advantage, Protector Platinum and Protector Essential	Business Overhead Protector	Business Equity Protector		
Students, Residents, New Professionals	Not required unless requested by the underwriter	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. OR 1099 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. ¹ 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 20%+ owner	Business tax form 1120	2 years' complete business tax returns	W-2 box #5 labeled "Medicare Wages and Tips" and owner's share of Form 1120 line #30	May apply for employer-paid limits
S Corporation Owner	Complete 1040, W-2s and Schedule E OR Corporate Tax Return Form 1120S and Schedule K-1 (1120S) and W-2s	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. "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 ¹
Partnership	Complete 1040 OR Partnership Form 1065, Schedule K-1 (1065)	Business tax form 1065	2 years' complete business tax returns	Schedule E Nonpassive income, subtract Nonpassive loss, Section 179 Expense. ² "Passive" may be counted as unearned income OR 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. **A minimum of two years' tax returns are required for certain occupations to qualify for an occupation class; for business owners applying for the Business Owner Upgrade, Business Owner Discount or Earned Income Enhancer; or for bonus or commission income to be considered.**

1 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.

2 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.

Ineligible Conditions

Applicants with the following medical conditions are ineligible for individual disability insurance from The Standard.

Medical Conditions	
Adult Polycystic Kidney Disease – <i>all</i>	
Autoimmune Disorders <ul style="list-style-type: none"> Systemic Lupus Erythematosus (SLE) – <i>all</i> Fibromyalgia – <i>present, or symptoms within three years</i> Multiple Sclerosis – <i>all</i> Rheumatoid Arthritis – <i>present, diagnosed within the last five years</i> 	Hepatitis C – any of the following <ul style="list-style-type: none"> present and without treatment current treatment, or treatment completed within six months liver biopsy with moderate or severe fibrosis or cirrhosis Lyme disease – present, or diagnosed within one year
Cancers (see tumors, cancers)	Meniere’s Disease – <i>present, or treatment within two years</i>
Chronic pain (also see mental or emotional disorders) – <i>with current opioid use</i>	Mental or Emotional Disorders <ul style="list-style-type: none"> Alcohol abuse – <i>with current use of alcohol, or treatment within five years</i> Anorexia nervosa – <i>current, or treatment within five years</i> Bipolar disorder – <i>diagnosed within three years</i> Chronic fatigue syndrome – <i>present, or treatment within two years</i> Chronic pain – <i>present, with current comorbid psychiatric disorders</i> Suicide attempts – <i>single attempt within five years, or multiple attempts</i> Suicidal ideation – <i>within two years</i>
Cirrhosis of the Liver – <i>all</i>	Nervous System <ul style="list-style-type: none"> Cerebral hemorrhage – <i>within five years</i> Encephalitis – <i>present, or recurrent episodes, or in history with residuals</i> Stroke – <i>within five years</i> Transient Ischemic Attack (TIA) – <i>within two years</i>
Cushing’s Syndrome – <i>present, or within three years of treatment</i>	Pancreatitis – <i>present, or within one year</i>
Diabetes – with any of the following: <ul style="list-style-type: none"> diagnosed under age 30 BMI over 36 history of angina pectoris history of myocardial infarction peripheral vascular disease renal impairments 	Paralysis (hemiplegia, paraplegia, quadriplegia, quadriparesia) – <i>all</i>
Drug use (illicit, other than marijuana) – current	Sarcoidosis – <i>present, or treatment within two years</i>
Heart and Circulatory System <ul style="list-style-type: none"> Aortic aneurysm – <i>present</i> Angina – <i>present, or symptoms within two years</i> Cardiomyopathy – <i>all</i> Coronary artery disease – <i>diagnosed before age 40</i> Coronary artery disease – <i>with any of the following</i> <ul style="list-style-type: none"> <i>current tobacco user</i> <i>depression</i> <i>atrial fibrillation</i> Endocarditis – <i>present, diagnosed within one year</i> Myocardial infarction – <i>more than one, or diagnosed within two years</i> Myocarditis – <i>present, or diagnosed within one year</i> Paroxysmal atrial fibrillation – <i>diagnosed within two years</i> Heart valve replacement – <i>all</i> 	Scleroderma – <i>all</i>
	Sleep Apnea – any of the following <ul style="list-style-type: none"> Central sleep apnea – <i>all</i> Obstructive sleep apnea (OSA) <ul style="list-style-type: none"> moderate or severe and either untreated or not compliant with treatment with build rating greater than +50% (see build chart)

Ineligible Conditions (continued)

Tumors, Cancers

- Bone cancer – *within six years of last treatment*
- Carcinoid tumor – *within six years of last treatment*
- Hodgkin lymphoma – *within six years of last treatment*
- Kidney cancer – *within six years of last treatment*
- Liver cancer – *all*
- Malignant melanoma with ulceration – *within nine years of last treatment*
- Malignant melanoma without ulceration – *all stage two and higher*
- Medullary thyroid cancer – *within six years of last treatment*
- Metastatic cancer – *all*
- Brain tumors
 - *malignant – all*
 - *benign – present, or tumor removed within five years*
- Myeloma, multiple myeloma – *all*
- Non-Hodgkin lymphoma (NHL) – *stage 4, or all stages if NHL was low-grade*
- Non-small cell lung cancer – *within nine years of last treatment*
- Ovarian cancer – *within nine years of last treatment*
- Pancreatic cancer – *all*
- Parathyroid cancer – *within six years of last treatment*
- Prostate cancer – *diagnosed before age 50*
- Small cell lung cancer – *all*
- Small intestine cancer – *within three years of last treatment*
- Stage 4 cancers – *all*
- Testicular cancer – *within three years of last treatment*
- Vaginal cancer – *within three years of last treatment*

Other Ineligible Circumstances

Bankruptcy – *discharged within two years*

Working less than 30 hours per week

Currently in active military service

Working in marijuana industry

Anyone currently on court-ordered probation

Anyone with felony or violent crime conviction

Occupation Classifications Overview

Specify the duties of the applicant's occupation, not just the title. Please avoid general terms such as salesperson, executive or president, without further description. If an individual has multiple or part-time occupations, the occupation with the greatest risk will determine the class assignment.

Class 5A

This class includes a number of select professionals and executives working in an office environment. Typical occupations are architects and attorneys.

Class 5P (only with Platinum Advantage)

This class includes medical professionals who do not perform surgery or interventional procedures. Typical occupations include pharmacists and family practice physicians. Occupations in this class may be classified as 4P or 4A for other products.

Class 4A

This class also includes a number of professionals in office occupations. Typical occupations include mortgage bankers and school principals.

Class 4P

This class is for most medical professionals who do not perform surgery or interventional procedures. Examples include neurologists, cardiologists and radiologists.

Class 4S (only with Platinum Advantage)

This class is for physicians who perform surgery or interventional procedures, with a few exceptions. Occupations in this class may be classified as 4P, 4A, or 3A for other products.

Class 3A

This class includes most professionals, including technical and managerial occupations that do not qualify for class 4A. In most cases these are office-only positions with a high degree of stability and responsibility.

Class 3P

This class is for physicians with higher-risk practices. Examples are anesthesiologists, emergency room physicians and orthopedic surgeons.



Class 3D (only with Platinum Advantage)

This class is for dentists. It includes general dentists and all dental specialties.

Class 2A

This class includes supervisors of various occupations who do not perform manual labor. Certain skilled clerical and technical workers are also included, such as court reporters and surveyors.

Class 2P

This class is for health care providers performing more strenuous manual duties. Examples are registered nurses and podiatrists.

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 and mechanics.

Special Occupations

Students and New Professionals¹



Unless otherwise noted, new-in-practice limits refer to those starting or in their first two years of professional practice. For those listed in the table on the next page, income documentation is not required to obtain the limits noted, except if they are eligible for group LTD.

Except as noted, for all insureds the new-in-practice limits are offset by other individual, group or association coverage in force or applied for.

On Platinum Advantage policies, during the first six months following completion of medical or dental residency or fellowship, physicians and dentists who have new employment in place can use the Accelerated Option under the Benefit Increase Rider to increase their coverage — without income documentation — up to the new-in-practice limits.

On Protector Platinum policies, The Standard allows special underwriting rules for these insureds, which allow them to purchase a Future Purchase Option (FPO) amount of up to \$10,000. These rules also allow a one-time, 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 remaining FPOs 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.

Group LTD coverage is not considered when determining the amount of available coverage for physicians and dentists applying under the new-in-practice limits during their first two years in professional practice.

New-in-practice limits are available to physicians and dentists during their first two years in professional practice or within 180 days before completion of residency or fellowship.

Graduating dentists, residents and fellows can apply for normal issue and participation limits with a signed employer contract up to six months before the beginning of employment. Students and new professionals limits, including new-in-practice limits, are not available to policies underwritten through a Graduate Medical Education program.¹

The Student Loan Rider is available to physicians and dentists ages 18–45 for a 10-year term and 18–40 for a 15-year term, and with base policy benefit periods of To Age 65 and To Age 67.

Please refer to the Government Employees section for government employee guidelines.

¹ Please refer to the [Graduate Medical Education Program Administrative Guidelines](#) for more information.

Students and New Professionals (continued)

Profession	Maximum Monthly Benefit ^{1,2}
Accounting	
CPA, new in practice	\$4,000
Student, final year	\$2,000
Architect	
Registered, new in practice	\$4,000
Student, final year	\$2,000
Certified Registered Nurse Anesthetist (CRNA)	
CRNA, new in practice	\$4,000
CRNA final year in training	\$2,000
Dental	
General Dentist, new in practice	\$5,000
Oral Surgeon, new in practice	\$7,500
Residents, including Oral Surgeon Residents	\$4,000
All Dental Students, in third and fourth year	\$2,500
Dental Specialties	
Dentist in specialty, new in practice	\$6,000
Residents	\$4,000
Engineer (see Occupation Classifications List)	
Working in field of degree, new in practice	\$4,000
Student, final year	\$2,000
Information Technology Professional	
Software Engineer, System Analyst, etc. ³	\$4,000
Senior computer science student	\$2,000
Legal	
Attorney, new in practice	\$4,000
Student, final year	\$2,000

Profession	Maximum Monthly Benefit ^{1,2}
Medical - MD or Osteopath	
New in practice - Surgeons, Cardiologists, Dermatologists, Gastroenterologists, Oncologists, Orthopedists, Otolaryngologists, Radiologists and Urologists	\$7,500
New in practice - Physicians, other than those listed above	\$6,500
Residents/Fellows	\$5,000
Intern	\$3,500
Medical Student in third and fourth year ⁴	\$2,500
Nurse Practitioner	
New in practice	\$4,000
Optometry	
Optometrist, new in practice	\$4,000
Student, final year	\$2,000
Pharmacist	
Registered, new in practice	\$4,500
Pharmacy, resident or final year student	\$2,500
PhD Psychologist	
New in practice	\$4,000
Resident, final year	\$2,000
Physician's Assistant	
Licensed	\$4,000
Podiatrist/Chiropodist	
New in practice	\$2,500
Resident or student, final year	\$1,000
Veterinary Medicine, large animals	
New in practice	\$4,000
Veterinary Student in fourth year	\$2,500
Veterinary Medicine, small animals	
New in practice	\$4,000
Veterinary Student in fourth year	\$2,500

* Available with only Protector Platinum and Protector Essential.

1 The Catastrophic Disability Benefit Rider benefit amount is available at a 1:1 ratio with the base coverage available. It is not available in CT.

2 Maximum monthly benefit includes any Supplemental Security income.

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

4 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.

If LTD is available in addition to FERS, PERS or other similar benefits, please contact your underwriter at The Standard.

Federal Government Employees

Assume FERS disability coverage of 40 percent of salary to a maximum of \$10,000.

State, Local and Municipal Employees

These employees' plans vary on the types of benefits offered. Please provide a copy of your benefits booklet. In lieu of a benefits booklet, underwriting will assume disability coverage of 60 percent to a maximum of \$10,000.

The following guidelines are for all federal, state, city and county employees:

Occupation Class	Maximum Amount
5P, 4P, 4S, 3P & 2P ¹ physicians	\$10,000
All other medical professionals in 4P, 3P, 3D & 2P ¹	\$5,000
5A, 4A & 3A	\$5,000
2A, A & B	\$2,000

Available Benefits

- Noncancelable Policy Rider²
- Residual or Partial Disability Benefit Rider
- Future Purchase Option Rider (part or all of the FPO may not be exercisable)
- Benefit Increase Rider
- Own Occupation Rider
- Catastrophic Disability Benefit Rider³
- 3 percent Indexed Cost of Living Benefit Rider
- Student Loan Rider

Limitations

- Maximum age to qualify for coverage: 55
- Maximum years of government employee service to qualify for coverage: 10
- Premium discounts are not available to government employees.

¹ Subject to availability and product applied for.

² Not available with Protector Essential. In Florida, noncancelable policy provisions are incorporated into the base policy instead of being added with a rider.

³ The Catastrophic Disability Benefit Rider benefit amount is available at a 1:1 ratio with the base coverage available. Not available in all states.

Special Occupations (continued)

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, Business Owner Discount or Earned Income Enhancer.

Many applicants employed in the entertainment industry will be considered according to the guidelines on the following page.

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.

The maximum benefit amounts shown below refer to maximum coverage in force or applied for with all companies.

Entertainment Industry Eligibility Group 1	
Occupation Class	3A
Maximum Monthly Benefit	\$6,000
Minimum Waiting Period	90 days
Maximum Benefit Period	To Age 65 or To Age 66/67*
Optional Benefits	Noncan only

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)

* Benefit periods available vary depending on product applied for.

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

Available to the Following Occupations:

- Anchor
- 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
- Publicity Agent
- 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.

Entertainment Industry Eligibility Group 3	
Occupation Class	A
Maximum Monthly Benefit	\$2,000
Minimum Waiting Period	90 days
Maximum Benefit Period	2 years
Optional Benefits	Noncan only

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

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

Special Occupations (continued)

Agriculture



Agriculture (Farm Herd/Acre Limits)

The 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

For those farmers with positive net income with three years' tax returns showing profitable operations, The Standard will add depreciation to the net income to determine the benefit amount.

Insurance Producers, Financial Advisors, Financial Planners

Insurance Producers, Financial Advisors, Financial Planners

Occupation Class	Requirements
5A	CLU, CFP or ChFC and five years of continuous experience in the industry and \$150,000 or more income for each of the prior three years.
4A	<ol style="list-style-type: none"> 1. CLU, CFP or ChFC and at least three years of continuous experience in the industry and \$60,000 earned income for each of the prior two years or \$50,000 earned income for each of the prior three years (documentation required) <p>OR</p> <ol style="list-style-type: none"> 1. At least three years of continuous experience in the industry 2. and \$75,000 earned income for each of the prior three years (documentation required)
3A	All others

Working in the Home or Residence



In general, applicants working in the home can be considered for disability income insurance from The Standard if they provide their last two years' tax filings, including supporting documentation.

- Business owners who work in their home less than 75 percent of the time and all non-owner employees (W-2 employees) may be eligible without modifications based on their working-from-home status.
- Business owners who work in their home 75 percent or more of the time will be limited to a 90-day or greater waiting period. Less than two years' ownership will be limited to a maximum five-year benefit period. With more than two years' ownership and two years of tax filings, a longer benefit period may be available.
- For the purpose of these guidelines, independent contractors receiving 1099 wages:
 - and working for a single employer will be considered to be non-owner employees
 - from multiple sources will be considered to be business owners

Business Overhead Protector coverage is not available to those working in the home.

Occupation Classifications List

Aca - Arm

Academic Dean (see <i>Education</i>)		Aircraft Mechanic (not flight testing) (see <i>Aviation</i>)	
Accountant		Airline Ground Crew (see <i>Aviation</i>)	
Bookkeeper (see <i>Bookkeeper</i>)		Airport Screener (see <i>Aviation</i>)	
CPA	5A	Air Traffic Controller (see <i>Aviation</i>)	NO
Other accountants, with degree	4A	Alarm Install, Service	B
Other accountants, no degree	3A	Allergist** (see <i>Medical and Health Occupations</i>)	
Account Executive (see <i>Financial Services</i>)		Amusements (see <i>Sports</i>)	
Actor, Actress	NO	Amusement Park/Theme Park Employee	NO
Actuary		Anesthesiologist** (see <i>Medical and Health Occupations</i>)	
Fellow or MAAA	5A	Anesthetist** (not MD) working full-time as Anesthetist (see <i>Medical and Health Occupations</i>)	
Other actuarial designation	4A	Animal Control Officer, Dog Catcher	NO
Without actuarial designation	3A	Animator [†]	
Acupuncturist** (see <i>Medical and Health Occupations</i>)		Announcer [†]	
Adjustor (see <i>Claims Adjustor</i>)		Antenna Erector, Maintenance	NO
Administrative Assistant (see <i>Office Worker, Manager and Executive</i>)		Antiques (also see <i>Sales</i>)	
Advertising Executive (see <i>Artist, Office Worker, Manager and Executive, Sales,)</i>		Buyer	3A
Aerobics/Exercise Instructor (see <i>Sports</i>)		Refinisher, Repairer, Restorer	A
Aeronautical Engineer (No experimental flying; see <i>Engineer</i>)		Others	2A
Aesthetician	A	Apartment Manager (see <i>Building Services</i>)	
Agent [†] (see also <i>Literary Agent</i>)		Appliance, TV, Video	
Agent/Producer (<i>Insurance: Life, Disability, P&C or other products; See also Insurance Producer in Special Occupations Section</i>)		Install, Service, with field duties	B
Agriculture (Beekeeping, Dairy, Farm, Hatchery, Nursery, Orchard, Ranch, Vineyard, Winery, Greenhouse)		Bench duties only, no pickup, delivery or field duties	A
Employee (year-round, full-time only)	B	Appraiser, Assessor	
Foreman, Manager, Superintendent	A	Insurance, Art	3A
Owner ¹	A	Merchandise	A
Owner ¹ , with two or more full-time, year-round workers and \$50,000+ earned income	2A	Real Estate (see <i>Real Estate</i>)	
Breeders	A	Arborist (see <i>Tree Surgeon</i>)	
Others	NO	Archeologist (see <i>Scientist</i>)	
Agronomist (see <i>Scientist</i>)		Architect with a minimum requirement of a B.A. or B.S.	5A
Air Conditioning, Heating, Ventilation		Landscape Architect (see <i>Landscaping</i>)	
Administrative and/or sales only (see <i>Sales</i>)		Architectural Draftsman (see <i>Draftsman</i>)	
Install, Repair, Service	B	Armed Forces Personnel	NO
		Armored Car Driver	NO
		Guard (see <i>Bank</i>)	

1 See Special Occupations under Agriculture

Occupation Classifications List

Art - Bai

Art Director [†]	
Art Gallery	
Owner, Curator	3A
Dealer, Sales	2A
Artist	
Animator [†]	
Commercial Artist, Graphic Artist, Graphic Designer, Illustrator	3A
Others, including free lance	NO
Art Restorer	2A
Asbestos Worker	NO
Asphalt Paver	B
Assessor (see <i>Appraiser</i>)	
Athletics (see <i>Sports</i>)	
Attorney	5A
Attorney, specializing in Real Estate [†]	5A
Auctioneer	
Livestock	A
Not Livestock	2A
Audiologist	3A
Auditor (if CPA, see <i>Accountant</i>)	3A
For Internal Revenue Service or Certified Internal Auditor	5A
Author (if applicable, see <i>News</i>)	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 or Driver</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 <i>Garage, Service Station</i> 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
Baggage Handler	B
Bail Bondsman	NO
Bailiff	NO

Occupation Classifications List

Bak - Bui

Bakery	
Baker, Foreman, Manager, Proprietor, Skilled Worker	A
Delivery (see <i>Driver</i>)	
Bank , Credit Union, Finance, Savings and Loan, Title and Escrow	
Bookkeeper (See <i>Bookkeeper</i>)	
Clerk, Teller \$30,000+	3A
Clerk, Teller under \$30,000	2A
Comptroller, Controller, Officer, Manager (See <i>Office Worker, Manager and Executive</i>)	
Economist with PhD	5A
Economists, Other	4A
Escrow Officer, Loan Officer, Searcher, Title Abstractor	3A
Guard, carrying gun	NO
Guard, others	B
Investment Analyst ¹ , Investment Banker ¹ (see <i>Financial Services</i>)	
Mortgage Banker ¹	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>Broker under Financial Services</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 (see <i>Financial Services</i> ; also see <i>Buyer</i>)	
Bond, Investment, Securities, Stock (see <i>Financial Services</i>)	
Commodity Broker, Floor Trader (see <i>Financial Services</i>)	
Insurance (Casualty, Disability, Life, Property, Other Lines) (see <i>Insurance Producer in 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

1 Three years' complete tax returns are required to establish consistent or increasing income.

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

** Blood profile and home office specimen required for any amount, except with Simplified Underwriting.

Occupation Classifications List

Bul - Cle

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)	
Earning \$150,000+ for 2 years, travel less than 10%	5A
Earning \$85,000+ for 2 years, travel less than 20%	4A
All Other Merchandise Buyers	3A
Cab Driver	NO
Cabinetmaker	
no installation duties	A
with installation duties	B
Cable Installer, Repair	B
Camera Operator [†]	
Cardiologist ** (see <i>Medical and Health Occupations</i>)	
Cantor	NO
Caretaker, Grounds keeper	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>Office Worker, Manager and Executive</i>)	
Casino office workers (see <i>Office Worker, Manager and Executive</i>)	

Caterer	A
Cement, Concrete Finisher	B
Cemetery Manager, Caretaker, Worker (see <i>Funeral Industry</i>)	
Certified Nurse's Aide (CNA) (see <i>Medical and Health Occupations</i>)	
Certified Registered Nurse	
Anesthetist** (CRNA) (see <i>Medical and Health Occupations</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
Chiropodist/Podiatrist ** (see <i>Medical and Health Occupations</i>)	
Chiropractor	NO
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

Occupation Classifications List

Clo - Con



Clock, Watch	
Repair, Assembly	2A
Coach	
Professional Sports (see Sports)	
Non Professional (see Education)	
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 Artist)	
Commodity Broker or Floor Trader (see Financial Services)	
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	
With bachelor's degree and income of \$75,000+	5A
Others earning less than \$75,000	4A
Earning less than \$50,000	3A
Computer Technician	
Earning \$50,000+	3A

Earning less than \$50,000	2A
Concrete, Cement Finisher	B
Conductor (Music, Symphony, full-time)	3A
Construction¹	
Architect, Engineer (see Architect or Engineer)	
Contractor (see Contractor)	
Draftsman (see Draftsman)	
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
Crane Operator	
Working from Ground	B
Others	NO
Bridge, Dam, Lock, Structural Iron/Steel, Subway, Tunnel:	
Foreman (supervising only), Inspector	B
Other worker	NO
Electrician	A
Carpenter, Drywall, Painter (not more than two story), Paperhanger, Pipefitter, 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 Energy Industries)	
Estimator , office duties only	3A
Others, no duties at heights, on roof, risk of falling, etc.	2A
(If other than above, see specific job/activity such as Carpenter, Roofer, etc.)	
Foreman, Superintendent, Supervisor	
No manual duties	2A
20% or less manual duties	A
More than 20% manual duties	B
Inspector	
Visual Only	2A

Occupation Classifications List

Con - Del

Others	B
Surveyor	2A
Consultant (see Appropriate Industry)	
Contractor¹ (Each must meet all requirements listed for each group)	
Group One Owner 3+ years, 25+ full-time employees (excludes subcontractors), \$200,000 annual income, no manual duties, 25% or less on-site visits. No direct supervision.	5A
Group Two Owner 3+ years, 5+ full-time employees, \$100,000 annual income, no manual duties, 25% or less on-site visits. No direct supervision.	4A
Group Three Owner 3+ years, 2+ full-time employees, \$75,000 annual income, no manual duties, 50% or less on-site visit. No direct supervision.	3A
Group Four Working Contractor (see <i>Construction</i> or specific trade industry)	
Controller, Comptroller (see <i>Office Worker, Manager and Executive</i>)	
Convalescent Home (see <i>Medical and Health Occupations</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 <i>Medical and Health Occupations</i>)	
Corporate Executive (see <i>Office Worker, Manager and Executive</i>)	
Corrections Officer	NO
Cosmetologist	A
Counselor (see <i>Medical and Health Occupations, Other</i>)	
Courier (see <i>Driver</i>)	
Court Reporter	2A
Crane Operator (see <i>Construction</i>)	
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
Carries 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>Financial Services</i>)	NO
Deckhand (see <i>Marine</i>)	NO
Decorator (see <i>Interior Designer</i>)	2A
Delivery Person (see <i>Driver</i>)	

Occupation Classifications List

Den - Edi



Dental (see Medical and Health Occupations, Dental)	
Dermatologist** (see Medical and Health Occupations)	
Design (see Interior Designer)	
Detective	NO
Dialysis Technician** (see Medical and Health Occupations)	
Diamond Cutter, Polisher, Sales (see Jewelry)	
Director† , Radio and TV	
Disc Jockey† , Radio	
Dishwasher (see Restaurant)	
Dispatcher	2A
Disposal Industry (see Sanitation)	
Distillery Worker (see Liquor Industry)	
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	
Four-year degree and \$50,000	4A
Others	3A
Dredge Operator (see Marine Industry)	
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 and Parts 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, Garbage, Heavy Appliance	B
Chauffeur, Explosives, Hazardous Materials, Logging Truck, Moving and Storage, Mining Truck, Private Chauffeur	NO
Long Haul Truck Drivers	NO
Driving School	
Administration and sales only	2A
Instructor	A
Dry Cleaner, Laundry	
Driver, Delivery, other (see Sales or Driver)	
Proprietor, Manager, Clerk, Seamstress, Alteration	A
Cleaner, Presser, Dryer	B
Drug Store (see Sales or Pharmacist)	
Drywall Installer, Taper	B
Economist (see Bank)	
Editor	
Film†	
Other (see News, Newspaper, Radio, TV Industry)	

Occupation Classifications List

Edu - Eng

Education¹ (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
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 of exercise, aerobics, martial arts, other	
in home/residence	NO
not in home/residence (see <i>Sports</i>)	
Elected Officials	
Judge (see <i>Attorney</i>) ^{†††}	
Others	NO
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>)	
Endocrinologist** (see <i>Medical and Health Occupations</i>)	
Emergency Medical Technician** (see <i>Medical and Health Occupations</i>)	

Emergency Room Physician** (see <i>Medical and Health Occupations</i>)	
Energy Industries (Construction, Generation, Distribution, Discovery)	
Electric and/or Nuclear	
Powerhouse, Substations:	
Direct Control Operator, Inspector, Tester, Transformer Operator, Wireman, Other Skilled Worker	B
Electrician, Foreman, Generator and Turbine Tender, Stationary Engineer	A
Meter Inspector/Reader	A
Remote Control Switchboard Operator, Superintendent	2A
Wind Energy Technician	NO
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
Others	NO
Offshore	NO
Refineries (see <i>Manufacturing</i>)	
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

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

Occupation Classifications List

Esc - Fin



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 <i>specific job/activity such as carpenter, roofer, etc.</i>)	
Etcher	2A
Event Planner No Manual Duties	3A
Others	B
Executive (see <i>Office Worker, Manager and Executive</i>)	
Executive Recruiter (see <i>Human Resources</i>)	
Exercise Instructor (see <i>Sports</i>)	
Explosives Handler	NO
Exporter, Importer (office and travel only)	
Earning \$150,000+ for 2 years, travel less than 10%	5A
Earning \$85,000+ for 2 years, travel less than 20%	4A
Others	3A
Express Mail Delivery (see <i>Driver</i>)	
Exterminator, Fumigator	B
Eyeglasses (see <i>Medical and Health Occupations, Optical Services</i>)	
Factory Worker (see <i>Manufacturing</i>)	
Family Practice or Family Medicine** (MD) (see <i>Medical and Health Occupations</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 Advisor, Financial Planner (See <i>Insurance Producer, Financial Advisor, Financial Planner in Special Occupations Section.</i>)	
Financial Services ¹ (See also <i>Insurance Producer, Financial Advisor, Financial Planner or Accountant</i>)	
Investor trading own accounts	NO
Account Executive	
No floor trading, documented income \$75,000+ last 2 years and minimum 3 continuous years in business	4A
No floor trading, other	3A
Analyst	
No floor trading, documented income \$75,000+ last 2 years and minimum 3 continuous years in business	4A
No floor trading, other	3A
Broker	
On exchange floor	NO
No floor trading, documented income \$75,000+ last 2 years and minimum 3 continuous years in business	4A
No floor trading, other	3A
Commodity Broker	
On exchange floor	NO
No floor trading, documented income \$75,000+ last 2 years and minimum 3 continuous years in business	4A
No floor trading, other	3A
Day Trader	NO

¹ Three years' complete tax returns required

Occupation Classifications List

Fin - Gol

Financial Advisor and Financial Planner <i>(See Insurance Producer, Financial Advisor, Financial Planner in Special Occupations Section.)</i>	
Floor Trader	NO
Hedge Fund Manager	
Large firm, documented income \$75,000+ last 2 years and minimum 3 continuous years in business	4A
Large firm, other	3A
Others	NO
Investment Banker, documented income \$75,000+ last 2 years and minimum 3 continuous years in business	4A
Others	3A
Insurance Producer <i>(See Special Occupation section)</i>	
Stockbroker	
No floor trading, \$75,000+ last 2 years and minimum 3 continuous years in business	4A
No floor trading, other	3A
Venture Capitalist	
\$75,000+ last 2 years and minimum 3 continuous years in business	4A
Others	3A
Fire Alarm Install, Service	B
Firefighter	NO
Volunteer (if no rescue work, rate for regular occupation)	
Fire Marshall†††	A
Fish and Game Warden <i>(see Park Services)</i>	
Fisherman	NO
Fish Hatchery , private, not governmental <i>(see Agriculture)</i>	
Fish Processing Plant	
Foreman, Manager, Superintendent (supervising only)	2A
Process Worker, Skilled Worker	B
Fish Processing Ship	NO
Fitness Instructor, Trainer <i>(see Sports)</i>	
Flight Attendant	NO
Flight Instructor	NO
Floor Finisher, Sander	B
Floor Trader , Stocks, Bonds, Commodities <i>(see Financial Services)</i>	

Florist	
Floral Arranger, Designer, no delivery	2A
Driver, delivery <i>(see Driver)</i>	
Retail duties only	2A
Greenhouse <i>(see Agriculture)</i>	
Foreign Correspondent	NO
Forest Ranger <i>(see Park Services)</i>	
Foster Home Care , working in home/residence	NO
Fumigator <i>(see 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 <i>(see Sales)</i>	
Gambling, Gaming Industry <i>(see Casino)</i>	
Game Warden <i>(see Park Services)</i>	
Garage	
Automotive or other vehicle sales or service <i>(see Automotive)</i>	
Parking Garage <i>(see Automotive)</i>	
Garbage	
Collector/Recycler <i>(see Sanitation)</i>	
Driver <i>(see Driver)</i>	
Others	NO
Gardener <i>(see Landscaping)</i>	
Gas Station Attendant	B
Gastroenterologist** <i>(see Medical and Health Occupations)</i>	
Gem Cutter, Polisher <i>(see Jewelry)</i>	
General Practitioner** MD <i>(see Medical Services)</i>	
Geneticist** MD <i>(see Medical and Health Occupations)</i>	
Geologist <i>(see Scientist)</i>	

Occupation Classifications List

GoI - Int

Geriatrician (see Medical and Health Occupations)	
Glazier	B
Goldsmith (see Jewelry)	
Golf Course Manager (see Sports)	
Golf Instructor , not touring pro (see Sports)	
Government Employee ††† (rate for regular occupation)	
Graphic Designer (see Artist)	
Greens Keeper (see Landscaping or Sports)	
Grocery Store (see Sales)	
Grounds Keeper (see Landscaping or Sports)	
Guidance Counselor (see Medical and Health Occupations, Other or Education)	
Guide	
Fishing, Hunting	NO
Museum	2A
Tour, Travel (within USA, not international)	A
Gunsmith	A
Gynecologist ** (see Medical and Health Occupations)	
Hairdresser, Hairstylist (if working in home/residence††)	A
Harbor Master (see Marine Industry)	
Heating, Air Conditioning, Ventilation	
Administrative and/or sales only (see Sales)	
Install, repair, service or removal	B
Hedge Fund Manager (see Financial Services)	
Helicopter Mechanic (see Aviation)	
Helicopter Pilot	NO
Hematologist *** (see Medical and Health Occupations)	
Hod Carrier	B
Horse Training, Shoeing	B

Hospital Administrator (see Medical and Health Occupations)	
Hospital Orderly, Aide, Attendant (see Medical and Health Occupations)	
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 Office Worker, Manager and Executive)	
Office Worker (see Office Worker)	
Illustrator (see Artist) (if Animator†)	
Immigration Official	
Office only (see Office Worker)	
Others	NO
Immunologist ** (see Medical and Health Occupations)	
Importer (see Exporter)	
Incinerator Plant (see Sanitation)	
Industrial Engineer (see Engineer)	
Inhalation Therapist (see Therapist)	
Insurance Adjustor (see Claims Adjustor)	
Insurance Underwriter , office only	4A
Insurance Producer , Life, Disability, P&C or other products (see Insurance Producer in Special Occupations Section)	
Interior Decorator	2A
Interior Designer	3A
Window Dresser	2A
Curtain/Drape Installer	A
Internist ** MD (see Medical and Health Occupations)	
Interpreter	



Occupation Classifications List

Inv - Liq

For Hearing Impaired	2A
Language Translator	3A
Investigator Private, Detective	NO
Investment Analyst , Broker, Consultant <i>(see Financial Services)</i>	
Investment Banker , <i>(see Financial Services)</i>	
Investor , trading own account	NO
Jailer	NO
Janitor <i>(see Building Services)</i>	
Jewelry	
Gem/Diamond Cutter, Goldsmith, Polisher, Silversmith	A
Inside Sales <i>(see Sales)</i>	
Jewelry Repair	2A
Owner, Manager	2A
Jockey	NO
Journalist <i>(see News)</i>	
Judge , Elected Judges ^{†††}	5A
Judo Instructor or other Martial Arts	NO
Junk , Used Parts Dealer <i>(see Used Parts)</i>	
Karate Instructor or other Martial Arts	NO
Kennel Operator	B
Key Maker	A
Kidney Dialysis Technician ** <i>(see Medical and Health Occupations)</i>	
Labor Union Official	3A
Labor Union Organizer	2A
Landscaping	
Architect, accredited, not supervising construction	4A
Others	3A
Gardener, Greens keeper, Grounds keeper, 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 <i>(see Dry Cleaner or Medical and Health Occupations)</i>	
Law Enforcement	NO
Lawn Service <i>(see Landscaping)</i>	

Lawyer	5A
Leasing , Rental Company <i>(see Rental or Leasing)</i>	
Legal Aid, Assistant \$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 <i>(see Driver)</i>	
Office worker, Owner (not driving)	2A
Lineman , Electrical	NO
Telephone	B
Liquor Industry	
Distribution and Wholesale Sales	
Delivery, Driver <i>(see Driver)</i>	
Warehouseman	B
Distributor, Representative, Sales, no delivery	A



Occupation Classifications List

Liq - Man

Manager, Proprietor, office only	3A
Superintendent, Supervisor	2A
Manufacture, Brewery, Distillery, Winery	
Brewmaster, Examiner, Inspector, Superintendent, Winemaker	2A
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	A
Logging, Lumber and Related Occupations	
Lumberyard or Mill	
Boomman, 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 †	

Occupation Classifications List

Man - Min

Management Consultant <i>(see appropriate industry)</i>	
Manicurist	A
Manufacturing	
Assembler, Boilermaker, Carpenter, Craneman, Fireman, Glazer, Grinder, Molder, Receiving Clerk, Shipping, Welder	B
Chemist <i>(see Scientist)</i>	
Cleaner, Laborer, Sweeper, Unskilled Worker, Yardman	B
Designer	3A
Draftsman <i>(see Draftsman)</i>	
Electrician	A
Executive <i>(see Office Worker, Manager, Executive)</i>	
Foreman (supervision only), Inspector, Lab Technician, Manager, Timekeeper, Superintendent	2A
Machinist, Skilled Machine Operator, Working Foreman, Supervisor (with manual duties)	A
Professional Engineer <i>(see Engineer)</i>	
Marine Industry	
Harbor Master †††	
Civilian, office only	2A
Others	NO
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, Others	NO
Marina	
Office Only	2A
Others	A
Manager, Owner	A
Other Skilled Worker	B

Market Research Analyst , office only	3A
\$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 <i>(see Medical and Health Occupations)</i>	
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 <i>(see Engineer)</i>	
Merchant Seaman	NO
Meteorologist if on - air †	
Field and office work	2A
Office duties only	3A
Microphone Boom Operator †	NO
Midwife <i>(see 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 <i>(see Scientist)</i>	
Explosives handler, other, or underground more than six hours per week	NO
Professional Engineer <i>(see Engineer)</i>	
Open Pit, Other Surface Operations	
Assayer, Chemist, Manager, Metallurgist, Superintendent:	

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

** Blood profile and home office specimen required for any amount, except with Simplified Underwriting.

Occupation Classifications List

Min - Off

Office only	3A
Outside duties	2A
Explosives Handler, Other	NO
Foreman, Clerk, Weigher	A
Professional Engineer <i>(see Engineer)</i>	
Surveyor	2A
Heavy Equipment Operator	B
Truck Driver <i>(see Driver)</i>	
Minister	3A
Model , Photographic, Fashion	NO
Monument Worker , Stone Cutter <i>(see Funeral Industry)</i>	
Mortgage Banker <i>(see Bank)</i>	
Mortgage Broker <i>(see Real Estate)</i>	
Mortgage Clerk <i>(see Bank)</i>	
Mortician <i>(see Funeral Industry)</i>	
Motel Manager , Clerk <i>(see 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 <i>(see Education)</i>	
Others	NO
Nanny	NO
Natural Gas Industry Workers <i>(see Energy Industries)</i>	
Naturopathic Physician <i>(see Medical and Health Occupations)</i>	
Navigator Marine, Airline	NO
Neonatologist** <i>(see Medical and Health Occupations)</i>	



Nephrologist** <i>(see Medical and Health Occupations)</i>	
Neurologist** <i>(see Medical and Health Occupations)</i>	
Neuro-Otologist** <i>(see Medical and Health Occupations)</i>	
News , Newspaper, Radio, TV Industry <i>(see Printing, also†)</i>	
Advertising, Business or Circulation Manager, Editor, Rewriter, Copywriter	3A
Correspondent, Journalist, Newscaster, salaried Photographer, Proofreader, Reporter	2A
Freelance Photographer <i>(see Photography)</i>	
Driver, Delivery <i>(see Driver)</i>	
Editor-in-Chief, Publisher	
Urban	4A
Others	3A
Foreign Correspondent	NO
Nuclear Medicine** MD <i>(see Medical and Health Occupations)</i>	
Nuclear Power Plant <i>(see Energy Industries)</i>	
Nurseryman <i>(see Agriculture)</i>	
Nursing Home <i>(see Medical and Health Occupations)</i>	
Obstetrician** <i>(see Medical and Health Occupations)</i>	
Occupational Therapist <i>(see Medical and Health Occupations)</i>	

Occupation Classifications List

Off - Pit

Office Machine Repair	2A	Others or with maintenance duties	B
Office Worker, Manager, Executive ¹ not elsewhere classified		Parole Officer	NO
Earning \$75,000+ each of the last 2 years, 3 years in same occupation, management duties	5A	Parts Clerk	A
Others earning \$50,000+	4A	Pastor	3A
Others earning \$30,000+	3A	Pathologist ** (see <i>Medical and Health Occupations</i>)	
All others	2A	Pawn Shop, Owner	A
Oil and Natural Gas Workers (see <i>Energy Industries</i>)		Other Worker	B
Oncologist ** (see <i>Medical and Health Occupations</i>)		Pediatrician ** (see <i>Medical and Health Occupations</i>)	
Operator, Telephone, Switchboard	2A	Pedodontist ** (see <i>Medical and Health Occupations</i>)	
Ophthalmologist ** (see <i>Medical and Health Occupations</i>)		Periodontist ** (see <i>Medical and Health Occupations</i>)	
Oral Hygienist ** (see <i>Medical and Health Occupations</i>)		Personal Trainer (see <i>Sports</i>)	
Oral Surgeon ** (see <i>Medical and Health Occupations</i>)		Pest Control (see <i>Exterminator</i>)	
Orderly Hospital, nursing, retirement or convalescent facility (see <i>Medical and Health Occupations</i>)		Pet Groomer, Handler, Kennel Operator, Trainer (see <i>Dog Groomer or Kennel Operator</i>)	
Orthodontist ** (see <i>Medical and Health Occupations</i>)		Pharmaceutical Representative, Detailer (see <i>Sales</i>)	
Orthopedist ** (see <i>Medical and Health Occupations</i>)		Pharmacist (see <i>Medical and Health Occupations, Other</i>)	
Orthotics, Prosthetics (see <i>Medical and Health Occupations</i>)		Phlebotomist ** (see <i>Medical and Health Occupations</i>)	
Osteopath ** (see <i>Medical and Health Occupations</i>)		Photoengraver	2A
Otolaryngologist ** ear-nose-throat (see <i>Medical and Health Occupations</i>)		Photographer	
Painter, in shop or not more than two story height	B	Commercial, Salaried Newspaper, Studio, Wedding	2A
Paperhanger	B	Freelance, minimum three years in business	B
Paralegal		Aerial	NO
Certified, income \$50,000+	4A	Physiatrist **MD (see <i>Medical and Health Occupations</i>)	
Certified, income \$30,000+	3A	Physical Medicine/Rehabilitation or Physiatrist ** MD or DO (see <i>Medical and Health Occupations</i>)	
Others	2A	Physician ** MD or DO (see <i>Medical and Health Occupations</i>)	
Paramedic **	A	Physician Assistant ** licensed (see <i>Medical and Health Occupations</i>)	
Parking Lot, Garage (see <i>Automotive</i>)		Physicist (see <i>Scientist</i>)	
Park Services ^{†††}		Physiologist (see <i>Scientist</i>)	
Administrative Workers (see <i>Office Workers</i>)		Physiotherapist (see <i>Therapist</i>)	
Park/Forest Ranger	2A	Piano Tuner, Technician	2A
Flying or carrying a gun	NO	Picture Framer	2A
Superintendent/Game Warden, office duties only	3A	Pilot, commercial (see <i>Aviation</i>)	NO
Superintendent/Game Warden, with field duties	B	Pipefitter	B
Flying or carrying a gun	NO		

1 Must meet the following requirements plus any listed for that group: No manual duties. Duties are in office and administrative or managerial only.

Occupation Classifications List

Pla - Ran



Pit Boss (see <i>Casino</i>)	NO
Plasterer	B
Plastic Surgeon** (see <i>Medical and Health Occupations</i>)	
Plumber	A
Podiatrist/Chiropractist** (see <i>Medical and Health Occupations</i>)	
Police Officer, Inspector, Chief, Detective	NO
Porter	B
Postal Service†††	
Administrative Duties, Supervisor	2A
Carrier	B
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>News</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, Typesetter	2A
Compositor, Electrotypewriter, Linotype Operator, Maintenance Mechanic, Press Operator, Router	A
Probation Officer	NO
Process Server	NO
Proctologist** (see <i>Medical and Health Occupations</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 and Health Occupations</i>)	
Psychiatrist MD (see <i>Medical and Health Occupations</i>)	
Psychologist (see <i>Medical and Health Occupations</i>)	
Publicity Agent†	
Publisher, Publishing (see <i>Printing</i>)	
Pulmonologist** (see <i>Medical and Health Occupations</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 and Health Occupations</i>)	
Radio Repair	A
Radio Station, Manager or Other (see <i>News</i>)	
Railroad Worker	NO

Occupation Classifications List

Rea - Sal

Rancher (see Agriculture)	
Ranger, Park Superintendent (see Park Services)	
Real Estate	
Agent¹, Appraiser¹, Developer¹, Mortgage Broker¹	
In business continuously for last three years, documented earned income \$200,000+ each of last 2 years	4A
In business continuously for last three years, documented earned income \$75,000+ each of last 2 years	3A
Not meeting above requirements	2A
Attorney specializing in Real Estate (see Attorney) ¹	
Inspector, Home or Building	
Visual Only	2A
Other	B
Escrow Officer, Mortgage Banker, Searcher, Title Abstractor (see Bank)	
Receiving/Shipping Clerk (see Clerk or specific industry)	
Receptionist (see Office Worker)	
Recording Engineer[†]	
Recording Production[†]	
Recruiter, Personnel, Human Resources Manager (see Human Resources)	
Recycling Industry (see Sanitation)	
Reducing Salon	
Attendant, other	B
Manager, office/supervision	A
Referee, Umpire (see Sports)	NO
Refinery Worker (see Manufacturing)	
Rehabilitation/Physical Medicine or Physiatrist^{**} MD or DO (see Medical and Health Occupations)	
Rehabilitation Therapist (see Therapist)	
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 News)	



Respiratory Therapist (see Medical and Health Occupations)	
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, in business 3+ years, \$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 Liquor)	
Retail Sales (see Sales)	
Retirement Home (see Medical and Health Occupations)	
Rheumatologist^{**} (see Medical and Health Occupations)	
Roofer	B
Rug, Carpet Cleaner	B
Sales, Retail and Wholesale (If applicable, instead see Advertising, Automotive Trailer or RV Sales, Broker, Buyer, Driver, Insurance, Liquor Industry, Producer, Real Estate, Financial Services)	

¹ Three years' complete tax returns are required to establish consistent or increasing income. Business Owner Upgrade, Business Owner Discount and Earned Income Enhancer are not available.

Occupation Classifications List

Sal - Spe



Sales Manager, Owner office and administrative only	
Earning \$100,000+ for each of the past 2 years	5A
Earning \$75,000+ for each of the past 2 years	4A
Others	3A
Telemarketer , full-time, not working in home/residence	A
Route Sales, Delivery (see Driver)	
Home demonstration sales	NO
Salesperson, no delivery	
Earning \$150,000+ for each of the past 2 years	5A
Earning \$85,000+ for each of the past 2 years	4A
Earning \$75,000+ for each of the past 2 years	3A
Others	2A
Sander, Floor	B
Sanitation , Disposal and Incinerator Plant, Garbage, Landfill, Recycling	
Chemist (see Scientist)	
Collector (see Driver)	
Foreman, Inspector, Scrap/Salvage Metal Dealer, without yard duties	A
Maintenance, Mechanic, Skilled Worker	B
Trucker (see Driver)	
Septic Installer	B
Septic Cleaner	NO

Savings and Loan (see Bank)	
Scenery Mover †, Stage Hand, Grip	NO
Scenic Artist † (see Artist)	
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
with 50% or less field duties	4A
greater than 50% field duties	3A
School District Superintendent (see Education)	
School Teacher (see Education)	
Scrap Metal Dealer (see Sanitation)	
Screenwriter †	
Script Supervisor †	
Scriptwriter †	
Sculptor	NO
Seamstress not working in home/residence	A
Secretary (see Office Worker, Manager, Executive)	
Securities Industry (See Financial Services)	
Security Guard	
Not carrying firearm	B
Others	NO
Service Station Attendant (see Automotive)	
Set Designer †	
Sheet Metal Worker	B
Sheriff	NO
Ship Captain, Crew (see Marine Industry)	
Shipping/Receiving Clerk (see Clerk or specific industry)	
Shoe Repair Owner, Other Worker	B
Sign Painter , not over two story height	B
Silversmith (see Jewelry)	
Singer	NO
Small Appliance Repair (see Appliance)	

Occupation Classifications List

Spo - Tra

Sound Mixer †, Technician		Street Cleaner	NO
Speech Therapist (see <i>Therapist</i>)		Stucco Worker	B
Sports , Amusements, Amusement Park, Arcade All employees, Athletics	NO	Student , some professions only	See <i>Students & New Professionals in the Special Occupations Section of this guide</i>
Aerobics, Athletics, Exercise		Studio Engineer †, Technician	
Professional:		Stuntperson †	NO
Athlete, Coach, Manager, Owner, Referee, Trainer, Umpire	NO	Surgical Technician (see <i>Medical and Health Occupations</i>)	
Non Professional:		Surveyor	2A
Aerobics/Exercise Instructor, full-time at health club	B	Swimming Pool Installations , Service	B
Coach (see <i>Education</i>)		Switchboard Operator	2A
Personal Trainer, full-time at health club	B	Tailor	2A
Martial Arts	NO	Tattoo Business	NO
Billiards, Bowling, Pool Hall		Taxidermist	A
Manager, Cashier	A	Taxi Driver	NO
Driving Range, Exercise Club, Golf, Health Spa, Racket, Tennis		Teacher (see <i>Education</i>)	
Greens keeper, Grounds keeper	B	Technical Writer ††	3A
Manager, office administrative duties only	3A	Technician , Surgical**, Dialysis**, Medical Lab**	2A
Manager, Other	2A	Telemarketer (see <i>Sales</i>)	
Resident Pro not on tour, Instructor, full - time	A	Telephone Answering Service	2A
Racing – Horse, Dog		Telephone	
Manager, no riding	A	Inspector, Installer, Mechanic, Tester, Technician	A
Jockey, Trainer, Others	NO	Lineman, Cable Splicer	B
Sprinkler/Irrigation System Installer	B	Telephone Operator	2A
Stable Worker	NO	Television †, Radio Announcer	
Stage Hand †	NO	Television , Video Repair (see <i>Appliance</i>)	
Stage Manager †		Television Producer †, Director	
Steamfitter	B	Television Station Manager or Other (see <i>News</i>)	
Steeplejack	NO	Teller (see <i>Bank</i>)	
Stenographer	2A	Tennis Instructor (see <i>Sports</i>)	
Stevedore , Longshoreman (see <i>Dockworker</i>)		Thoracic Surgeon ** (see <i>Medical and Health Occupations</i>)	
Stock Clerk (see <i>Clerk or Sales or specific industry</i>)		Tile Setter	B
Stockyard (see <i>Livestock</i>)		Title Abstractor , Searcher (see <i>Bank</i>)	
Stockbroker (see <i>Financial Services</i>)		Tool and Die Worker	B
Storage (see <i>Moving and Storage</i>)		Tow Truck Driver (see <i>Automotive</i>)	
		Trainer , Sports (see <i>Sports</i>)	

Occupation Classifications List

Tra - Zoo



Translator (see Interpreter and Translator)	
Transportation Industry , also††† (see also specific industry such as Marine Industry, Aviation Industry)	
Air, Bus, Rail, Ship	
Corporate Officer (see Office Worker, Manager and Executive)	
Driver, Trucker (see Driver)	
Stations, Terminals	
Baggage Handler	B
Inspector, Stationary Engineer, Ticket Agent	A
Manager, office duties	3A
Superintendent	2A
Telegrapher	A
Trash Collector (see Sanitation)	
Travel Agent	3A
Tree Surgeon , Pruner, Trimmer	B
Trucking Industry , Driver (see Driver)	
Tugboat Captain , Mate, Deckhand (see Marine Industry)	
Typesetter , Typist	2A
Ultrasound Technician (see Medical and Health Occupations)	
Umpire , Referee	NO
Underwriter , Insurance, office only	4A

Upholsterer	A
Urologist** (see Medical and Health Occupations)	
Used Parts, Junk	
Manager, Proprietor, primarily office duties only	B
Yard Worker, Other	NO
Usher	NO
Varnisher	B
Vending Machine Route, Delivery (see Driver)	
Venture Capitalist (see Financial Services)	
Veterinarian (see Medical and Health Occupations, Other)	
Video Machine Repair (see Appliance)	
Vineyard Worker , Owner (see Agriculture)	
Vocalist	NO
Waiter , Waitress	B
Warehouse (see Moving and Storage)	
Watch , Clock Repair, Assembly	2A
Watchman (see Security Guard)	
Waterworks Employees	
Chemist (see Scientist)	
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 Energy Industries)	B
Wholesaler (see Sales)	
Window , Door Installer	B
Window Washer	NO
Winery (see Agriculture or Liquor Industry)	
Writer (if applicable, see News)	NO
X-Ray Inspector , Repair, Tester	2A
Zoologist (see Scientist)	

Medical and Health Occupations

	Platinum Advantage	Protector Platinum	Protector Essential	Business Equity Protector	Business Overhead Protector ¹
Medical Services					
Allergist**	4P	4P	4P	4A	4A
Anesthesiologist** (MD)	3P	2P	2P	3A	3A
Anesthetist/CRNA (not MD, certified, working full time as anesthetist)**	3P	3P	3P	3A	3A
Cardiologist**	4P	4P	4P	4A	4A
Cardiothoracic Surgeon**	4S	4P ²	3P Surgeon	4A	4A
Chiropractor			NO		
Colorectal Surgeon (Proctologist)**	4S	4P ²	3P Surgeon	4A	4A
Coroner** (MD)	4P	4P	4P	4A	4A
Coroner** (not MD)	4A	4A	4A	4A	4A
Critical Care	4P	3P	3P	4A	4A
Dermatologist**	4P	4P	4P	4A	4A
Dialysis Technician**	2A	2A	2A	2A	2A
Ear-Nose-Throat (<i>See Otolaryngologist</i>)					
Emergency Medical Technician**	A	A	A	A	A
Emergency Room Physician**	3P	3P	3P	3A	3A
Endocrinologist**	5P	4P	4P	5A	5A
Family Medicine or Family Practitioner** (MD or DO)	5P	4P	4P	5A	5A
Gastroenterologist**	4P	4P	4P	4A	4A
Geriatrician	5P	4P	4P	5A	5A
Gynecologist**	3P	3P	3P	3A	3A
Hand Surgeon**	3P	3P Surgeon	3P Surgeon	3A	3A
Hematologist**	5P	4P	4P	5A	5A
Hospitalist**	5P	4P	4P	5A	5A
Immunologist**	4P	4P	4P	4A	4A
Infectious Disease	5P	4P	4P	5A	5A
Internist**	5P	4P	4P	5A	5A
Interventional Cardiologist**	4S	4P	4P	4A	4A
Interventional Nephrologist**	4S	4P ¹	3P Surgeon	4A	4A
Interventional Radiologist**	4S	4P	4P	4A	4A
Medical Assistant in Medical Office**	2A	2A	2A	2A	2A
Medical Clerk	2A	2A	2A	2A	2A

¹ Does not include the [automatic occupation class upgrade](#).

² 3P Surgeon in California.

Medical and Health Occupations Continued

	Platinum Advantage	Protector Platinum	Protector Essential	Business Equity Protector	Business Overhead Protector ¹
Medical Geneticist** (MD or PhD)	5P	4P	4P	5A	5A
Medical Records Clerk	2A	2A	2A	2A	2A
Medical Lab Technician**	2A	2A	2A	2A	2A
Medical Lab Worker**	2A	2A	2A	2A	2A
Medical Transcriptionist	2A	2A	2A	2A	2A
Naturopathic Physician**	3P	3P	3P	3A	3A
Neonatologist** (MD)	4P	4P	4P	4A	4A
Nephrologist** (see Interventional Nephrologist if performing surgery)	5P	4P	4P	5A	5A
Neurologist**	4P	4P	4P	4A	4A
Neuro-Otologist**	4P	4P	4P	4A	4A
Neuro-Otologist, Surgical**	4S	4P ²	3P Surgeon	4A	4A
Neurosurgeon**	4S	4P ²	3P Surgeon	4A	4A
Nuclear Medicine** (MD)	5P	4P	4P	5A	5A
Nurse ³					
Certified Nurse's Aide (CNA), Nurse's Aide, Orderly	B	B	B	B	B
Licensed (RNs, LPNs and LVNs)					
Licensed Practical/Vocational Nurse** (LPN or LVN)	A	A	A	A	A
Nursing Director** (RN), Nursing Instructor** (RN), Registered Nurse** (RN)	2P	2P	2P	2A	2A
Home Health Nurse** (RN) salaried, providing follow-up patient care	2P	2P	2P	2A	2A
Master's Degree Certified RN Nursing Specialties					
Nurse Practitioner**	4P	4P	4P	4A	4A
Clinical Nurse Specialist**	3P	3P	3P	3A	3A
Health Care Administrator**	3P	3P	3P	3A	3A
Nurse Administrator/Nurse Manager**	3P	3P	3P	3A	3A
Certified Registered Nurse Anesthetist** CRNA working full-time as Anesthetist	3P	3P	3P	3A	3A
RN, not working as "floor" nurse or providing primary patient care	3P	3P	3P	3A	3A
Midwife**					
RN, employed by hospital or other medical facility	2P	2P	2P	2A	2A
Not RN			NO		
Obstetrician	3P	3P	3P	3A	3A
Occupational Medicine (MD or DO)	4P	4P	4P	4A	4A

¹ Does not include the [automatic occupation class upgrade](#).

² 3P Surgeon in California.

³ Not working in home/residence or a home health care environment except as noted.

Medical and Health Occupations Continued

	Platinum Advantage	Protector Platinum	Protector Essential	Business Equity Protector	Business Overhead Protector ¹
Oncologist, Medical	5P	4P	4P	5A	5A
Oncologist, Gynecologic**	3P	3P	3P	3A	3A
Oncologist, Radiation**	5P	4P	4P	5A	5A
Oncologist, Surgical**	4S	4P ²	3P Surgeon	4A	4A
Ophthalmologist**	4S	4P	4P	4A	4A
Optician (<i>see Optical Services</i>)					
Orthopedist/Orthopedic Surgeon**	3P	3P Surgeon	3P Surgeon	3A	3A
Otolaryngologist** Ear-Nose-Throat	4S	4P	4P	4A	4A
Pain Medicine**	3P	3P	3P	3A	3A
Paramedic**	A	A	A	A	A
Para-medical examiner** (MD)	4P	4P	4P	4A	4A
Para-medical examiner** (not MD)	2P	2P	2P	2A	2A
Pathologist (Anatomic/Clinical)**	4P	4P	4P	4A	4A
Pathologist Assistant**	3A	3A	3A	3A	3A
Pediatrician**	5P	4P	4P	5A	5A
Perfusionist**	3P	3P	3P	3A	3A
Phlebotomist**	2P	2P	2P	2A	2A
Physiatrist/Physical Medicine/Rehabilitation** (MD or DO)	3P	4P	4P	3A	3A
Physician Assistant** licensed	4P	4P	4P	4A	4A
Physicist, Medical	5P	4P	4P	5A	5A
Plastic Surgeon**	4S	4P ²	3P Surgeon	4A	4A
Podiatrist**/Chiropodist**	2P	2P	2P	2A	2A
Preventative Medicine / Public Health	4P	4P	4P	4A	4A
Professional Medical Technologist** Bachelor's Degree	3A	3A	3A	3A	3A
Professional Medical Technologist** others	2A	2A	2A	2A	2A
Psychiatrist	4P	4P	4P	4A	4A
Psychologist					
PhD	4P	4A	4A	4A	4A
Other	3P	3A	3A	3A	3A
Pulmonologist**	4P	4P	4P	4A	4A
Radiologist, Diagnostic**	4P	4P	4P	4A	4A
Rheumatologist**	5P	4P	4P	5A	5A
Surgeon, General**	4S	4P ²	3P Surgeon	4A	4A
Surgical Assistant**	3P	3A	3A	3A	3A

¹ Does not include [the automatic occupation class upgrade](#).

² 3P Surgeon in California.

Medical and Health Occupations Continued

	Platinum Advantage	Protector Platinum	Protector Essential	Business Equity Protector	Business Overhead Protector ¹
Surgical Technician**	2A	2A	2A	2A	2A
Therapist, not MD (Inhalation, Kinesiotherapist, Occupational, Physical, Physiotherapist, Rehabilitation, Respiratory, Speech)					
Master's or Doctorate Degree	4P	4A	4A	4A	4A
Bachelor's Degree	3P	3A	3A	3A	3A
Associate's Degree	2P	2A	2A	2A	2A
Physical Therapy Assistant	A	A	A	A	A
Urologist	4S	4P	4P	4A	4A
Dental					
Dentist, General	3D	3P	3P	3A	3A
Oral Surgeon** DDS or DMD	3D	3P	3P	3A	3A
Oral Surgeon** DDS or DMD plus MD or DO	3D	3P Surgeon	3P Surgeon	3A	3A
Dentist Specialties** DDS or DMD					
Endodontist**					
Exodontist**					
Orthodontist**					
Pedodontist**	3D	4P	4P	3A	3A
Periodontist**					
Prosthodontist**					
Other Dentist Specialties					
Dental Lab Owner	3A	3A	3A	3A	3A
Dental Hygienist/Oral Hygienist****			NO		
Dental Assistant	A	A	A	A	A
Dental Lab Technician	2A	2A	2A	2A	2A
Dental Lab Worker	2A	2A	2A	2A	2A
Medical Records Clerk	2A	2A	2A	2A	2A
Hospital: Assisted Care, Convalescent or Retirement Home					
Administrator, office only, income \$60,000+	5A	5A	5A	5A	5A
Other administrator, office only	4A	4A	4A	4A	4A
Attendant, Chef, Cook, Kitchen, Laundry Worker, Nurse's Aide, Orderly	B	B	B	B	B
Dietitian registered, not preparing food, Manager, Superintendent administrative only	3A	3A	3A	3A	3A
Medical Records Clerk, Medical Secretary	2A	2A	2A	2A	2A
MRI, Ultrasound and X-Ray Technician:					
Four-year degree	3A	3A	3A	3A	3A

¹ Does not include the [automatic occupation class upgrade](#).

Medical and Health Occupations Continued

	Platinum Advantage	Protector Platinum	Protector Essential	Business Equity Protector	Business Overhead Protector ¹
Two-year degree	2A	2A	2A	2A	2A
Optical Services, Eyeglasses					
Optician, with all duties	2A	2A	2A	2A	2A
Optician, dispensing only	3A	3A	3A	3A	3A
Optometrist	5A	5A	5A	5A	5A
Shopworker, grinding, other	A	A	A	A	A
Other					
Acupuncturist**	2P	2P	2P	2A	2A
Counselor					
PhD or Sociologist	4A	4A	4A	4A	4A
Master's Degree (MSW)	3A	3A	3A	3A	3A
Bachelor's Degree	2A	2A	2A	2A	2A
Social Worker (LCSW)	2A	2A	2A	2A	2A
Other (not government employee)	A	A	A	A	A
Hearing Aid Technician	2A	2A	2A	2A	2A
Hypnotherapist, Hypnotist, not working in home/residence	2A	2A	2A	2A	2A
Massage Therapist, Licensed	B	B	B	B	B
Orthotics, Prosthetics					
Orthotist, Prosthetist, consulting, fitting, sales	3A	3A	3A	3A	3A
Builder, Repairer	A	A	A	A	A
Pharmacy					
Pharmacist	5P	5A	5A	5A	5A
Pharmacy Technician	2A	2A	2A	2A	2A
Social Worker					
Master's Degree, MSW	3A	3A	3A	3A	3A
Other	2A	2A	2A	2A	2A
Veterinarian					
Large animals	3P	4A	4A	3A	3A
Small animals	5P	5A	5A	5A	5A
Veterinarian Technician	2A	2A	2A	2A	2A

¹ Does not include the [automatic occupation class upgrade](#).



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