

Applying for IDI is simple again with Old Fashioned UnderwritingSM



A simpler approach

For all the insurance professionals who have not tried selling individual disability insurance (IDI) because they think it is complicated—and for anyone looking to make IDI sales easier—the simplified approach of *Old Fashioned Underwriting* is a great way to offer customers disability income protection and increase business success.

Old Fashioned UnderwritingSM is a streamlined approach to applying for IDI.

With *Old Fashioned Underwriting* there is no

- medical exam or testing
- attending physician statement
- personal history interview
- income documentation*

*Except for business owners applying for the Business Owner Upgrade. In those cases the past two years' tax returns are required.

Coverage requires a completed application, which will include questions regarding the applicant's medical and financial history. Additional medical or financial information may be obtained if we determine it is necessary based upon information disclosed in the application or reported by the Medical Information Bureau.

Old Fashioned Underwriting is a streamlined approach to applying for IDI.

- Maximum issue limit is \$5,000*
- All occupation classes and ages 18 - 60
- All waiting and benefit periods available**
- Discounts available for associations and multi-life cases
- The Business Owner Upgrade may also be available*

* Includes SSI and FPO for The Protector and The Protector+. Includes FPO for The Business Protector.

Based on The Standard's minimum annual income requirements and currently published issue and participation limits. The Standard will participate up to \$6,500 with another IDI carrier's fully underwritten coverage.

**Benefit period for business owners in their first two years of business may be limited to five years. Business Owners who have been in business for more than two years, or occupations listed in the Students and New Professionals Section of the Protector SeriesSM product guide, form 9251, may apply for a longer period.

Available Riders for The ProtectorSM and The Protector+SM with Old Fashioned Underwriting

- Noncancelable Rider
- Residual Disability Rider
- Own Occupation Rider¹
- Future Purchase Option Rider
- Indexed Cost of Living Rider
- Catastrophic Disability Benefit Rider is available if there is a 1:1 ratio to benefit ²
- Supplemental Social Insurance Rider

The addition of policy riders may increase premiums.

1. Available to occupation classes that normally qualify.
2. Not available with The Protector.

Available Riders for The Business ProtectorSM with Old Fashioned Underwriting

- Residual Disability Rider¹
- Future Purchase Option Rider



1. This rider is termed “Partial Disability Rider” for The Business Protector in California.


The Key to *Old Fashioned Underwriting*

- Fill out the application completely.
- Indicate you are applying for **Old Fashioned Underwriting** on the application.
- Keep a realistic goal for the result.



Questions about Old Fashioned Underwriting?

Individual Disability Insurance



Keep it simple

Old Fashioned UnderwritingSM makes IDI easy again

Old Fashioned Underwriting from Standard Insurance Company speeds up the individual disability insurance, while increasing protection for customers.

The Standard's streamlined approach to applying for IDI means:

- No medical exams or testing
- No attending physician statements
- No personal history interview
- No income documentation¹

Old Fashioned Underwriting for The ProtectorSM 2 and The Protector+SM

- Up to \$5,000 monthly benefit
- Maximum issue limit is \$5,000³ including Supplemental Social Insurance (SSI) and Future Purchase Option (FPO)
- Available to ages 18-60
- Available to all occupation classes
- All waiting periods available
- All benefit periods available⁴
- Discounts available for associations and multi-life cases
- The Business Owner Upgrade⁵ is available

Available riders include:

- Noncancelable Rider
- Residual Disability Rider
- Catastrophic Disability Benefit Rider⁶ available if there is a 1:1 ratio to benefit
- Own Occupation Rider⁷
- SSI Rider
- FPO Rider
- Indexed Cost of Living Rider

continued on reverse

Notes: Coverage requires a completed application, which will include questions regarding the applicant's medical and financial history. Effective 2/1/2009, The Standard made temporary underwriting changes that affect some occupations in the financial services, real estate and related industries. For more information, please see the online reference product guide 9251REF at www.standard.com/di.

¹ Except for business owners applying for the Business Owner Upgrade. Past two years' tax returns are required.

² Available in California only.

³ Based on The Standard's minimum annual income requirements and currently published issue and participation limits. Maximum participation is \$9,500 of fully underwritten coverage with other IDI carriers.

⁴ The benefit period for business owners in their first two years of business may be limited to five years. Business owners who have been in business for more than two years, or occupations listed in the "Students and New Professionals" section of The Protector SeriesSM product guide (form 9251), may apply for a longer benefit period.

⁵ Must be in business for at least two years.

⁶ Not available for The Protector in California.

⁷ Available to occupation classes that normally qualify.

Disability insurance underwriting can be a simple process when broken down to these basic components:

- Fill out the application completely, including the financial questions
- Keep a realistic goal for the result

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Old Fashioned Underwriting
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