

## Life has a way of surprising you

Prepare for the unexpected with individual disability insurance from The Standard.



## Count on The Standard

Standard Insurance Company ranks among the top 10 insurance carriers in the nation. You can be confident that we're financially strong, our disability products are high in quality and we can pay what we promise – now and in the future.

In the event you become disabled and need to make a disability claim, you'll discover our exceptional service. Our goal is to give you the kind of expert, friendly service we wish for ourselves and our families.

These policies have exclusions and limitations and terms under which the policies may be continued in force or discontinued. Some policy provisions and available riders may vary by state. Optional riders are subject to underwriting and reinsurance availability, and may increase premiums. A medical exam may be required upon application. For complete cost and coverage details, please contact your insurance representative, or The Standard at 800.247.6888.

Standard Insurance Company  
1100 SW Sixth Avenue  
Portland OR 97204

[www.standard.com](http://www.standard.com)

B123, B128, B152

Individual Disability Insurance  
SI 9224 (7/14)

## Individual Disability Insurance

Protect your dreams with  
The Protector Series<sup>SM</sup>



Standard Insurance Company  
Individual Disability Insurance





# What You Don't Know Can Hurt You

Making the decision to buy disability insurance is one of those key decisions that will allow you to continue to live your dream in the event a disabling illness or accident comes your way.

Consider the story of an active, healthy father who spent his time with his family, travelling for work and participating in the local ski patrol until the day when a stroke changed his life forever. He credits his family's continuing financial stability to their savings plan and the fact that he had purchased a disability income insurance plan just in case he or his wife ever became disabled.

“Thank goodness we were prepared”<sup>1</sup>



To help protect you and your loved ones, The Standard offers The Protector Series<sup>SM</sup> individual disability insurance.

## Protector+<sup>SM</sup>

Protector+ individual disability income insurance is designed to help offset loss of income following a disabling illness or accident. Both policies can be customized with additional options to fit your needs.

The Standard also offers disability insurance for business owners that helps provide income for such things as employee salaries, business overhead expenses as well as funding for buy/sell agreements.

## Protector Essential<sup>SM</sup>

Protector Essential individual disability income insurance offers basic disability income coverage at a great price.

## Business Overhead Protector<sup>SM</sup>

The Business Overhead Protector will reimburse you for continuing business overhead expenses during disability, helping you keep your business operating until you are ready to be an active participant again.

## Business Equity Protector<sup>SM</sup>

A typical buy/sell agreement rarely addresses the impact of disability, placing the business interests of all owners in jeopardy. The Business Equity Protector provides the necessary funding to protect your business should a prolonged disability strike you or a business partner. It provides funding for active owners to purchase the business shares of the disabled owner, helping to ensure that payments can be made to a disabled owner while allowing other owners to carry on with the business of doing business.



# The Likelihood Of Disability

Just over one in four of today's 20-year-olds will become disabled before reaching age 67.<sup>2</sup>

## Disabilities Are Tending To Last Longer

Average Duration in Years			
Age	1980	2005	2012
Under 40	4	5.1	4.3
40-44	4.3	6.6	7.5
45-49	4.6	6.6	7.3
50-54	4.5	5.6	6.3
55-59	3.5	3.8	3.9
60-64	1.8	1.7	1.9

\* Average duration for insured individuals of disability lasting more than 90 days and ending before age 65, based on the individual's age when disability begins. 1985 Commissioner's Individual Disability Table A. 2012 Individual Disability Experience Committee, The Society of Actuaries.

1 David's Story. The Council for Disability Awareness. [www.disabilitycanhappen.org](http://www.disabilitycanhappen.org)

2. Social Security Basic Facts, April 2, 2014.