



Peace Of Mind For Medical Professionals

Many medical professionals see firsthand how often disabilities occur. So, you may not be surprised to learn that just over one in four of today's 20-year-olds will become disabled before reaching age 67¹. And as the table below shows, the length of disabilities is tending to increase.

Average Duration* of Disability in Years

Age	1981	2012	Increase
Under 40	4	4.3	↑ 8%
40-44	4.3	7.5	↑ 74%
45-49	4.6	7.3	↑ 59%
50-54	4.5	6.3	↑ 40%
55-59	3.5	3.9	↑ 11%
60-64	1.8	1.9	↑ 6%

*Average duration 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 Table A. 2012 Disability Experience Committee of the Society of Actuaries.



Essential Protection For The Medical Professional

Protector+SM disability income insurance policy from Standard Insurance Company pays monthly benefits that you can use to help pay your bills should you become disabled.

This flexible policy includes several optional riders, including an Own Occupation Rider designed for professionals just like you. With the Own Occupation Rider, you receive monthly benefits if, due to disability, you are unable to perform the substantial and material duties of your occupation, even if you earn money doing something else.

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¹ Social Security Basic Facts, April 2, 2014.

Protector+ includes strong base contract coverage:²

- Guaranteed renewable coverage
- Choice of maximum benefit periods
- Choice of waiting periods

And a full range of benefits

- Total Disability Benefit
- Presumptive Total Disability Benefit
- Survivors Benefit
- Waiver of Premium Benefit
- Rehabilitation Benefit
- Cosmetic and Transplant Surgery Benefit

Protector+ may be customized with optional riders:³

- Residual Disability
- Supplemental Social Insurance
- Own Occupation
- Indexed Cost of Living
- Future Purchase Option
- Noncancelable Policy
- Catastrophic Disability Benefit

Count on The Standard

Standard Insurance Company ranks among the leading individual disability insurance carriers in the nation. You can be confident that we're financially strong, our disability products are high in quality and we can pay what we promise – now and in the future. In the event you become disabled and need to make a disability claim, you'll discover our exceptional service. Our goal is to give you the kind of expert, friendly service we wish for ourselves and our families.

² Not all provisions or benefits are available in all states.

³ Not all riders are available in all states. The addition of policy riders may increase premiums.

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. Additional optional riders 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.