

Protector+SM Individual Disability Income Insurance

Policy Summary



Not for use in California.

Standard Insurance Company
Individual Disability Income Insurance



Summary of Base 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 total disability benefit will be available and the premium may change. The maximum benefit period is limited under the Renewal Option. Prior to age 75 the period is 24 months. For benefits starting after age 75 the period is 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.

Rehabilitation Benefit

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

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

Survivor Benefit

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

Waiver Of Premium Benefit

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

Cosmetic Or Transplant Surgery Benefit

The Standard will consider you 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. However, for benefits to be payable, the waiting period must be satisfied within the total number of consecutive days which equals: two times the waiting period if 180 days or less, or one and one half times the waiting period if longer than 180 days. If you are disabled from separate, unrelated causes, and/or you become disabled after 12 months of recovery, a new waiting period will apply. The 12 month period is six months in some states.

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

Choice Of Maximum Benefit Periods And Waiting Periods

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

Exclusions From Coverage

We will not pay benefits for the first 90 days of disability due to pregnancy or childbirth, for disability due to war, or for disability caused or contributed to by your committing an assault or felony or your participating in a riot, or your intentionally self-inflicted injury. We also will not pay benefits for disability while you are confined to a penal institution. We will not pay benefits for a pre-existing condition unless it is disclosed on your application and it is not specifically excluded. A pre-existing condition is any mental or physical condition for which you have: consulted a physician, received medical treatment or services, undergone diagnostic procedures (including those that are self-administered or self-prescribed) or taken prescription drugs or medications, or for which a reasonably prudent person would have sought medical advice, care or treatment, during the 365 day period preceding the policy's effective date.

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

Summary Of Optional Riders

Residual Disability Rider

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

Supplemental Social Insurance Rider

This rider pays a benefit if the policy's total disability benefit is payable and no legislated benefits are payable

for the disability. You must apply for legislated benefits for which you may be eligible and meet other requirements as outlined in the rider. A reduced benefit may be payable if legislated benefits are payable that are less than the amount of the rider benefit.

Future Purchase Option Rider

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

Indexed Cost Of Living Rider²

This rider pays an additional benefit after 365 days of continuous disability. The monthly benefit is a percentage of the base amount. The base amount for any month is the total amount of disability benefits payable under the policy and all other riders made part of the policy, except this rider and the Catastrophic Disability Benefit Rider (below). The percentage applied is based on the average annual change in the Consumer Price Index for all urban consumers subject to a cap of either 3% or 6%, whichever is selected on the application. The owner also has the option, on recovery from disability, of purchasing the benefit increases provided by the rider during the disability. No underwriting is required for this purchase.

Own Occupation Rider

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

Mental Disorder/Substance Abuse Limitation Endorsement

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

Noncancelable Policy Rider

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

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



Catastrophic Disability Benefit Rider

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.)

Count On The Standard

The Standard ranks among the top ten 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.

* Based on active policies. JHA 2009 IDI Survey

This is not a contract. It is only a brief summary of policy terms. Any coverage issued is subject to the terms of the policy. Some policy provisions may vary by state. The policy has exclusions and limitations, and terms under which the policy may be continued in force or discontinued. Optional riders are subject to underwriting and reinsurance availability. Additional optional riders may increase premiums. Some riders may not be available in all states. A medical exam may be required when you apply for a policy. For costs and complete details of coverage contact your insurance representative or The Standard at 800.247.6888.

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