

## Guarantee Issue Income Insurance For Physicians Can Increase Your LTD Sales



When you submit new group Long Term Disability (LTD) insurance proposals to physician groups, Guarantee Issue (GI) from Standard Insurance Company will help set your offer apart from that of competing proposals.

The reason is that when your physician groups implement new group LTD from The Standard, they are also eligible for premier Individual Disability Income (IDI) insurance on a GI basis. This opportunity is only available to new groups of 25 or more eligible physicians where the premiums are employer-paid and there is 100 percent participation.

### These Advantages Differentiate Your Proposal

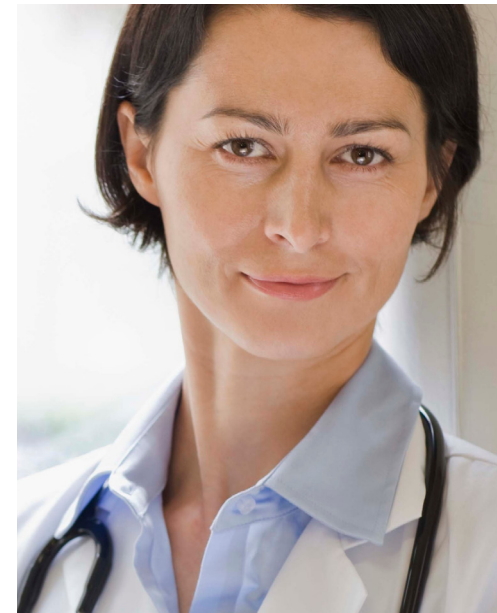
1. Valuable upgrades in group LTD insurance from The Standard are available to groups of 25 to 1,000 *at no additional cost*. Please refer to flyers Enhanced Group LTD Options Package Plan, form 14459, and Group LTD Options Package Plan, form 14458 for more details.
2. Physicians may obtain coverage they cannot find on their own since GI insurance is provided regardless of gender, age and health status.
3. GI IDI policy discounts not otherwise available up to 35%. An additional 5 percent discount for the cross-sale of LTD from The Standard could bring discounts up to 40%.
4. Maximum Income Protection. The higher the income, the greater the GI disability benefit that may be available. Bonuses and other incentive income may be covered. This is especially valuable for key employees.
5. One claims representative will administer each disability claim, whether under the GI policy, the LTD policy, or both.

### Premier Coverage Details: Protector Platinum<sup>SM</sup> GI

Your customers can choose between the robust coverage included in the Protector Platinum GI base policy or they can customize protection to better fit the needs of their physician group.

#### These Are The Benefits Built Into Protector Platinum's Base GI Contract:

- Physician-Specific Specialty Coverage
- Partial Disability Benefit. 100 percent of benefits are payable for the first six months, regardless of income loss
- Lifetime Benefits are payable for Presumptive Disabilities
- Recovery Benefit
- Rehabilitation Benefit
- Survivor Benefit
- Renewable for life
- Premium Waiver Benefit



**Group LTD From The Standard Plus Protector Platinum GI Helps You Land More Sales**

For producer use only.  
Not for use with consumers.

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Protector Platinum Physician GI  
SI 13186 (10/11) Policy B170GI

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**These Are The Flexible Plan Design Options For Protector Platinum GI:**

- Regular Occupation or True Own Occupation definitions of disability
- Guaranteed Renewable or Noncancelable options
- Unlimited coverage or two-year limitation for Mental Disorders and/or Substance Abuse
- Indexed Cost of Living Rider
- Catastrophic Disability Rider

For more information, please contact your Standard Insurance Company representative today.