



# Individual Disability Income Insurance

Income Protection When  
You Need It Most

## Count On The Standard

The Standard 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.

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.

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1100 SW Sixth Avenue  
Portland OR 97204

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

B170, B152

Individual Disability Income Insurance  
15403 (4/12)



Standard Insurance Company  
Individual Disability Insurance



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

Individual disability income insurance is designed for one purpose: to help provide financial security in the event an accident or long-term illness prevents you from earning your usual income. Help safeguard your financial future with income protection from Standard Insurance Company.

### Disability Happens

Disabling events happen much more frequently than you may think and the financial and emotional toll can be devastating. Consider this:

- Every 90 seconds someone files for bankruptcy in the wake of a serious illness.\*

### Benefits Of The Standard's Individual Disability Income Insurance

- Your future earnings can be protected in the event disability strikes.
- While you recuperate, a steady stream of monthly income can help offset the mounting financial strain associated with loss of income.
- You can count on comprehensive coverage, valuable benefits and The Standard's expert support.
- With Protector Platinum you could even receive a monthly Compassionate Care<sup>SM</sup> Benefit if you have a loss of income while caring for a family member with a serious health condition.



## How Much Protection Do You Need?

Imagine you're a 35-year-old who earns \$8,400 per month until you retire at 67. You would have \$3,225,600 in future earnings to protect. However, that's a very conservative estimate. If you assume that your salary increases 4 percent per year, your future earned income would be \$6,320,308!

Take a moment to calculate your future income. Then contact your insurance representative or The Standard at 800.247.6888 to find out how to protect it.

### Estimate Your Future Earnings

$$67 - \text{[ ]} = \text{[ ]} \times \text{[ ]} \times 12 = \$ \text{[ ]}$$

Retirement age	Your age now	The number of your future working years	Your monthly salary	Your total estimated earnings until age 67
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This figure will likely be substantially larger if you receive annual increases and/or bonuses.

\* The American Journal of Medicine, Vol 122, No. 8, August 2009.