

DI NEWS



The Standard is pleased to announce

Increased Benefit Amounts in Relation to Earnings

Effective immediately, maximum benefit amounts in relation to earnings have increased for The Protector+SM and The ProtectorSM individual disability income insurance. All eligible benefit amounts are subject to Issue and Participation limits.

Maximum Benefit Amounts				
Annual Earned income	Individual Insurance Paid by Employee		Individual Insurance Paid by Employer	
	Maximum benefit before	Maximum benefit now	Maximum benefit before	Maximum benefit now
\$100,000	\$5,000	\$5,080	\$6,210	\$6,420
\$120,000	\$5,750	\$5,940	\$7,200	\$7,520
\$140,000	\$6,440	\$6,650	\$8,120	\$8,650
\$160,000	\$7,080	\$7,470	\$8,990	\$9,710
\$180,000	\$7,710	\$8,370	\$9,820	\$10,780
\$200,000	\$8,330	\$9,270	\$10,620	\$11,840
\$225,000	\$9,135	\$10,380	\$11,635	\$13,225
\$250,000	\$10,000	\$11,480	\$12,770	\$14,670
\$275,000	\$10,800	\$12,470	\$13,835	\$15,000
\$300,000	\$11,380	\$13,280	\$14,580	\$15,000
\$325,000	\$12,055	\$14,030	\$15,000	\$15,000
\$350,000	\$12,720	\$15,000	\$15,000	\$15,000

* The Protector is available in California only.

Transition Rules

Pending Business



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Pending IDI applications for The Protector+ or The Protector that are in underwriting or have been recently issued, but not yet placed, may be eligible for the increased benefit amounts as a result of these changes. Please contact your Customer Management Specialist.

Policies Already in Force

Policies delivered to the insured on or after 2/4/10 may be exchanged for a policy with the higher benefit amounts by request. The last date to initiate the request for exchange to receive the higher benefit amounts is 4/4/10. Producers whose cases were delivered to the insured before 2/4/10 or those that fall after the 4/4/10 notification deadline must submit a new fully underwritten application in order to receive the new benefit amounts. For the purpose of producer commissions, any change to a policy already in force will be treated as a replacement and additional commissions are payable only to the extent of a premium increase. Changes to policies recently placed that result in a reduction in premium, will show a corresponding reduction in commissions. For more information or to initiate such a change, please contact your Customer Management Specialist.

Any increase in benefit amounts to either pending or in force policies require underwriter approval.

Illustrating the changes

Please download [Software Update 243](#).

Standard Insurance Company

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