

# DI NEWS



## The Standard is pleased to announce

### Increased Issue & Participation limits for 3A occupations and 3P Dentists.

The changes below for 3A occupations and 3P Dentists are effective immediately and apply to both The Protector+<sup>SM</sup> and The Protector<sup>SM\*</sup> individual disability income insurance.

Occupation class		3A before	3A now	3P Dentist before	3P Dentist now
Monthly coverage	Maximum Issue from The Standard Including any SSI	\$10,000	\$15,000	\$10,000	\$15,000
	Maximum Participation with other carriers' IDI coverage	\$15,000	\$20,000	\$15,000	\$20,000
	Maximum Participation with group LTD from other carriers and/or The Standard	\$15,000	\$25,000	\$15,000	\$20,000

### Transition Rules

#### Pending Business

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 limits 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



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with the higher benefit limits by request. The last date to initiate the request for exchange to receive the higher benefit limits 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 limits. 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 limits to either pending or in force policies require underwriter approval.

### **Illustrating the changes**

The illustration software will be updated shortly to reflect these increases in Update 244 at [www.standard.com/dj](http://www.standard.com/dj) *Get Illustration Software.*

### **Marketing materials**

The Protector Series<sup>SM</sup> online product guide, [form 9251REF](#), and other materials will be updated in the future to reflect the changes in this announcement.

\* The Protector is available in California only.

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## **Standard Insurance Company**

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