



# The Value of Modified Offers



Applying for income protection insurance with The Standard<sup>‡</sup> is the right choice, whether you are interested in personal or business disability insurance. Or maybe you're looking to maximize your existing disability insurance.

Naturally, when you apply for this coverage, you hope your application will be approved with the benefits you applied for. But sometimes this isn't possible. In cases such as these, The Standard may present a modified offer of coverage instead.

## Modified Offers Are Good Offers

If The Standard's underwriters determine a modified offer is appropriate, we may present you with more than one offer so you can select the one that makes the most sense for you.

A modified offer may include an exclusion for a medical condition but only that medical condition would be excluded from coverage and any other disabling condition would be covered. For example, if a back disorder is excluded from coverage, you would have

coverage for other disabling conditions which were unrelated to the back disorder.

Keep in mind that some exclusions are temporary. For example, an exclusion due to a recent knee surgery could be reviewed and removed after a specified period of time, if there were no complications from the surgery and you fully recovered.



**Ask your insurance representative** for more information about individual disability insurance and modified offers.

These policies have exclusions, limitations and terms under which the policies may be continued in force or discontinued. For complete costs and coverage details, please contact your insurance representative or The Standard.

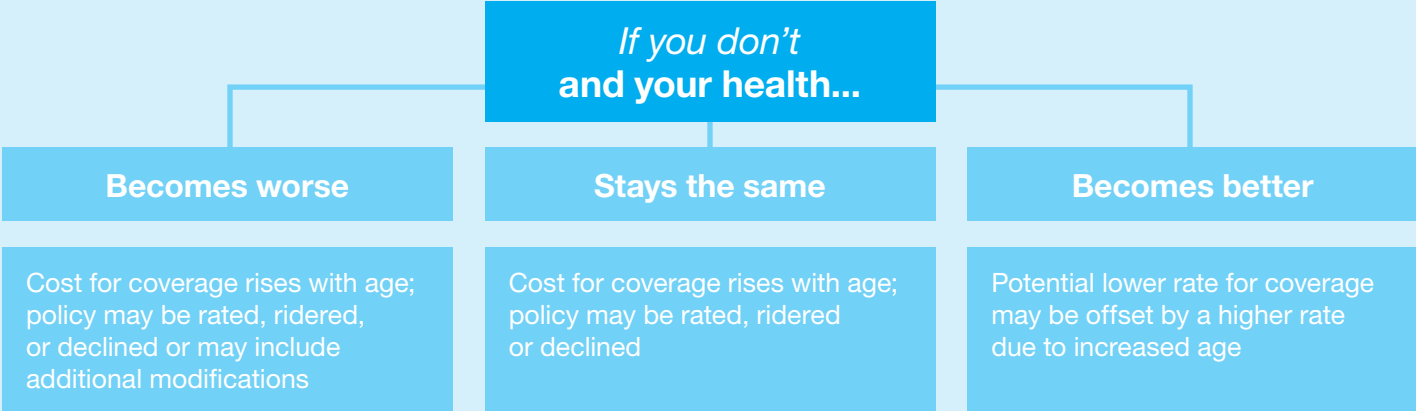
<sup>‡</sup> The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 333 Westchester Avenue, West Building, Suite 300, White Plains, New York. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York. Note for NY: This policy would provide disability income insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio is at least 55% for individual coverage and at least 60% for franchise coverage. This ratio is the portion of future premiums which The Standard expects to return as benefits, when averaged over all people with the applicable policy.

**Standard Insurance Company  
The Standard Life Insurance  
Company of New York**

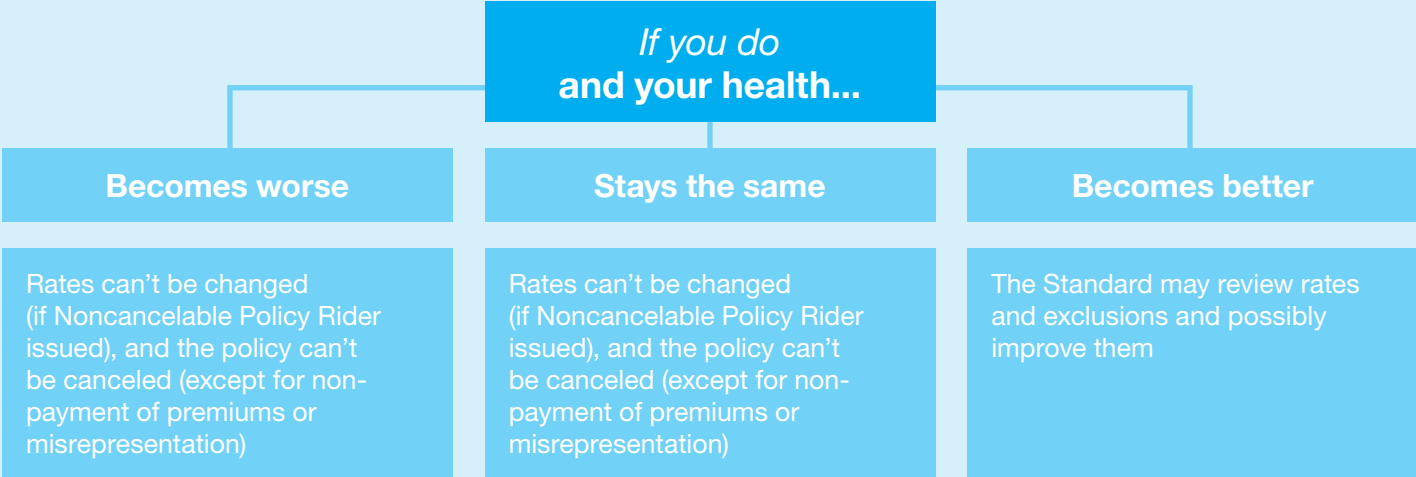

[www.standard.com](http://www.standard.com)

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# Why should you accept modified disability insurance?



**If you become disabled...**  
How will you maintain your financial security?



**If you become disabled...**  
Disability benefits could help protect your financial security!

