



Is Your Income Properly Protected?

10-Year Benefit Period Offers Choice And Value

Chances are you already have home, auto, health and life insurance. You know it makes sense to purchase the right plan, with the right amount of protection. That's also an important consideration when you insure what's possibly your most valuable asset – your income.

Your Risk Of Disability Is Real

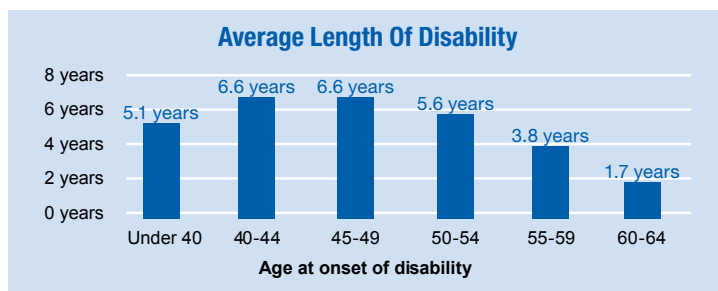
Consider the following national statistics:

- Three in 10 workers entering the workforce today will become disabled before retiring.
Social Security Administration, Fact Sheet March 18, 2011
- A disabling injury occurs nearly every second of each day – on and off the job. That's more than 70,000 every day, more than 25 million every year.
National Safety Council, Injury Facts 2011

The Average Disability Lasts 5-7 Years

A typical office worker, age 35, with a healthy lifestyle, has a 21-24 percent risk of becoming disabled for three months or longer during their working career. And their average disability lasts for 82 months.*

The chart below shows the average duration for insured individuals of a disability lasting more than 90 days and ending before age 65, based on the individual's age when disability begins.



Individual Disability Experience Committee of The Society of Actuaries, 2005.

Protection That Pays Benefits Up To 10 Years

Protector PlatinumSM Individual Disability Income Insurance from Standard Insurance Company offers a 10-Year Benefit Period option. Depending on your age, health and occupation, it could save up to 30 percent in premium costs compared to a traditional policy that covers you up to your Social Security Normal Retirement Age.

With our 10-Year Benefit Period, you'll get innovative, comprehensive disability coverage at an affordable price. That's true peace of mind.



Talk to your insurance advisor about all the advantages of Protector Platinum and which options are right for you.



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* CDA Personal Disability Quotient (PDQ) calculator, http://www.disabilitycanhappen.org/chances_disability/pdq.asp

This policy has exclusions and limitations and terms under which the policy may be continued in force or discontinued. For complete cost and coverage details, please contact your insurance representative or The Standard.

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10-Year Benefit Option
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