



The Protector Press

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Partial Disability? Full Benefits

Show Clients 5 Ways Protector PlatinumSM Outdoes The Competition

Based on an interview with Doug Waters, 2nd Vice President
Disability Insurance Sales, The Standard

An industry joke goes, "Tell me how you're going to get disabled someday – and I'll tell you which disability insurance policy to buy today." The joke highlights the real challenge: your clients need to prepare for an event they can't predict.

In contrast, life insurance benefits are simple – there are no degrees of dead. But there are many forms and degrees of disability. Ask your clients, "Do you want to limit the ways you can collect benefits?" Follow up by showing five ways Protector Platinum delivers the most comprehensive coverage available:¹

Five Key Protector Platinum Advantages



1. You can qualify for partial disability without showing income loss. Business owners and professionals with trailing receivables – for example, doctors and accountants – may not see an income loss for months if they become partially disabled. This can be a problem with other policies, which typically require as much as a 25 percent loss of income before benefits are paid for partial disability. Protector Platinum, on the other hand, pays

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Carl And Sara: Taking Time Off To Care

Picture a busy, high-income couple. While traveling on business, Sara, a sales representative, survives an auto accident that leaves her partially paralyzed and requires months of hospitalization, surgery and 24-hour care. Her husband Carl, an attorney, takes four full months off to be by her side and then gradually returns to work. Thanks to the Compassionate Care Benefit built into Carl's Protector Platinum policy, they receive his full benefits for the first four months and proportionate benefits after that. So Carl can focus 100 percent on helping Sara recover, without worrying about the bills.⁴

Be sure to tell your customers about all the other industry-leading benefits built into Protector Platinum – like the Guaranteed Renewable feature and Survivor benefit. Anything less just isn't comprehensive – and that's a risk your customers shouldn't have to face.

benefits based on loss of income or time or duties. Qualifying for partial disability benefits under Protector Platinum may be the easiest in the industry¹ and can make a big difference in the amount of benefits received.

2. Receive full benefits for the first 6 months of partial disability. Many people want to work as much as they're able, even while receiving cancer treatment or recovering from a back injury. During partial disability, Protector Platinum pays 100 percent of the basic monthly disability benefit for the first six months (after the standard waiting period) – whether or not your client is earning an income. In comparison to other policies, Protector Platinum pays clients more benefits, faster.¹

3. Receive income after recovery, while you rebuild your client base. In general, individual disability claims last from about four to seven years,² which means it can take years to rebuild a client base and pre-disability earnings. Through the entire Maximum Benefit Period, Protector Platinum pays a Recovery Benefit each month proportionate to the loss of income resulting from the disability. In contrast, some competitors limit the time paid for recovery benefits or require the purchase of a rider.

4. Coverage for mental disorders and substance abuse is unlimited – versus typical two- or five-year limits. Mental disorders were one of the five leading causes of new industry claims in 2013, along with musculoskeletal/connective tissue conditions, cancer, injuries and cardiovascular conditions.³ The comprehensive protection Protector Platinum offers can be a major advantage, especially for customers in high-stress professions.

5. Receive a Compassionate Care Benefit[®] while caring for a family member. This exclusive benefit protects your client's income even if they lose time from work while caring for a loved one with a serious illness. They can receive up to six times the base disability benefit, either as a partial or total amount depending on the actual loss of income incurred. No other policy in the industry offers that!

¹ Based on [research conducted by Standard Insurance Company](#) comparing individual disability insurance policies offered by six leading carriers

² Average duration of disability lasting more than 90 days (and ending before age 65) for age ranges up to age 59, based on the individual's age when disability begins. 1985 Commissioner's Individual Disability Table A. 2012 Individual Disability Experience Committee of the Society of Actuaries.

³ The [2014 Council for Disability Awareness Long Term Disability Claims Review](#) (accessed Aug. 5, 2014)

⁴ Case study is hypothetical and for illustrative purposes only. See policy for complete details on benefits.

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