



Standard Insurance Company  
The Standard Life Insurance Company of New York  
Standard Insurance Company is licensed to issue insurance in all states except New York. The Standard Life Insurance Company of New York is only licensed to issue insurance in the state of New York.

## An Overview Of TeleApplications For Producers

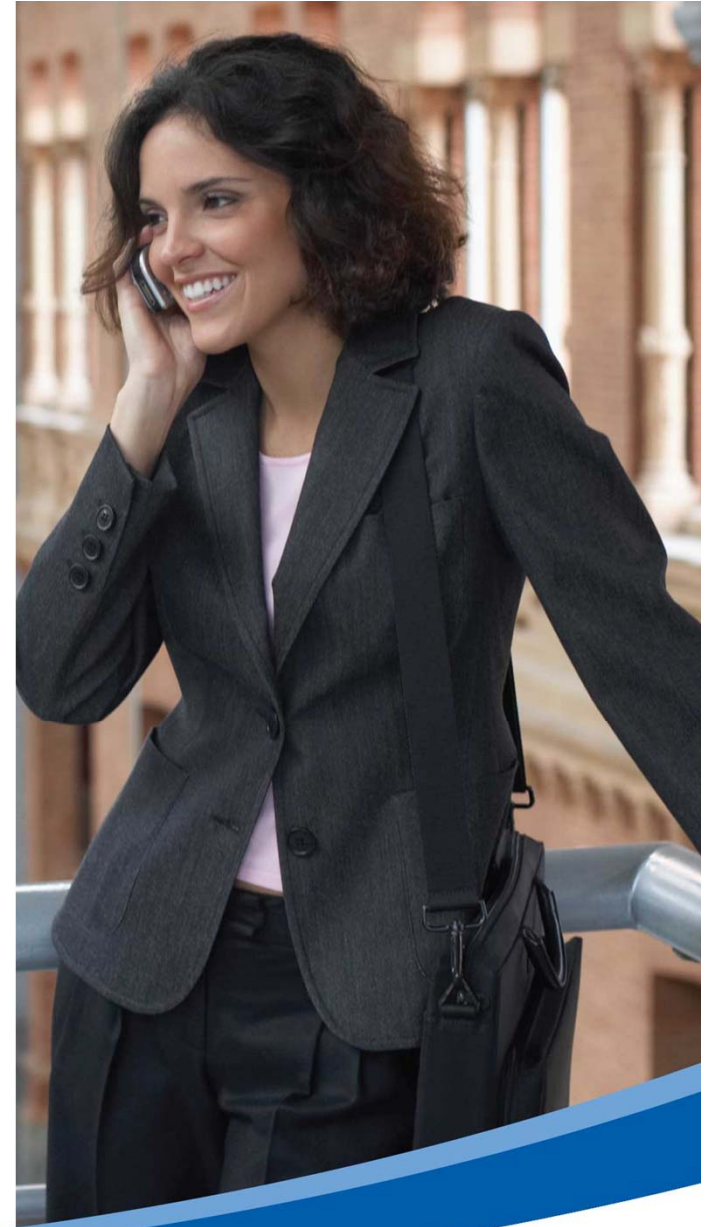
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# What is TeleApp?

- TeleApp is a way you can take an application for individual disability insurance (IDI), where a third party vendor asks employment, income and medical questions on the IDI application in a telephone interview.
- The telephone interviews are conducted by LifePlans.\*

\* LifePlans is an independent vendor and not affiliated with or otherwise a part of The Standard



# Features of TeleApp

- Available in all states
  - Can be used for all products\* in The Protector Series<sup>SM</sup>
    - Protector Platinum<sup>SM</sup>
    - Protector+<sup>SM</sup>
    - Protector Essential<sup>SM</sup>
    - Business Overhead Protector<sup>SM</sup>
    - Business Equity Protector<sup>SM</sup>
- and for
- All occupation classes
  - Simplified Underwriting<sup>SM\*\*</sup>
  - Second Chance Underwriting<sup>SM</sup>

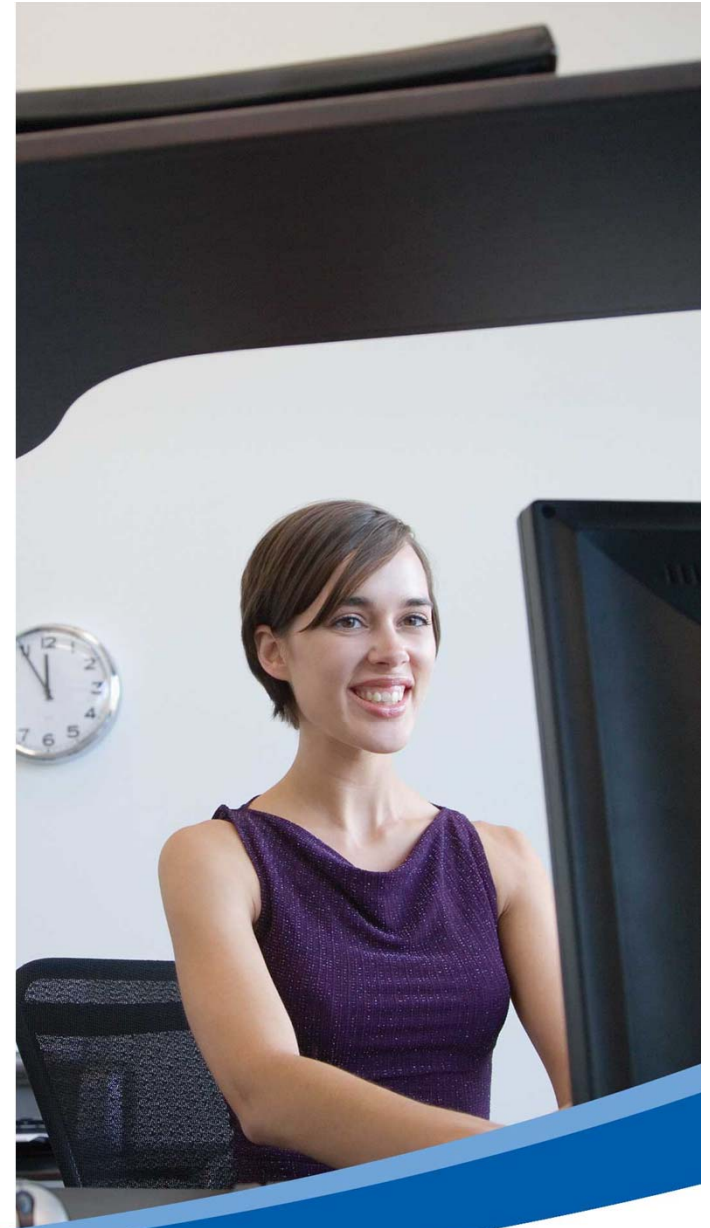


\* Product availability varies by state \*\*The use of TeleApp is one of the requirements of Simplified Underwriting.

# How To Initiate The TeleApp Process


The first step is to locate the state-specific Application for disability insurance. You can find it at [www.standard.com/di](http://www.standard.com/di).




Click on *Find Forms* and then *New Business Forms*.



# How To Initiate The TeleApp Process

- Each state has two disability insurance application choices: The full application and the TeleApp application. Download the TeleApp version.

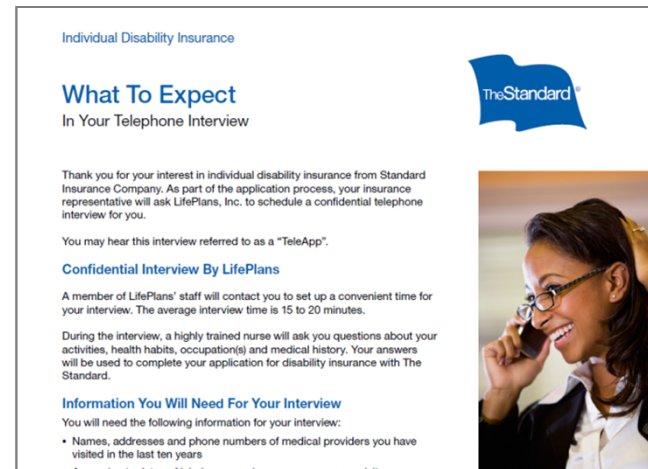
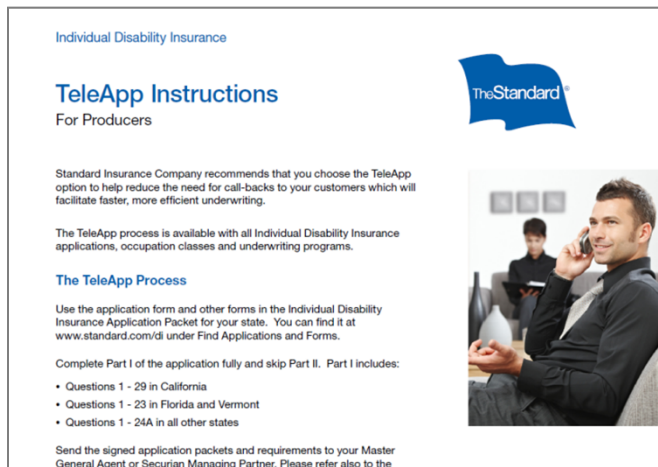


Form	Number	View/Print
DISABILITY APPLICATION PACKET (click <a href="#">here</a> to obtain the TeleApp version) Contains Replacement Notice	p9963il	
The Business Protector - BOE Application Supplement	2967_691	
The Business Equity Protector Supplemental Application Packet This packet contains: Producer Instructions, The Business Equity Protector - Buy-	7202	

- The TeleApp includes the same supplements and compliance forms as the full application, but there are fewer questions in the TeleApp for the producer to ask.

# TeleApp Details And Resources

Each TeleApp includes additional information for producers as well as a link to a flyer for customers explaining what to expect from the telephone interview.\*



\* Both flyers are also listed separately on the marketing materials listing at [www.standard.com/di](http://www.standard.com/di) under Find Marketing Materials:

[What To Expect In Your Telephone Interview](#), form 16459 SI/SNY

[TeleApp Instructions For Producers](#), form 16501 SI/SNY

# TeleApp Details And Resources

Each application packet also includes a list of discussion topics.\*

Individual Disability Insurance

**Discussion Topics**  
For Your Disability Insurance Prospects

As you begin your discussions with customers who are interested in individual disability insurance, you may find discussion of the topics below helpful.

**Occupation**

- Your customer's occupation and duties at work
- Location of your customer's work, e.g., office, in the field, home
- Number of hours and percentage of duties performed at each location
- If self-employed, for how long
- If the customer is a business owner,
  - percent of the business owned by the customer
  - number of employees

**Hazardous Activities**

- Work-related or recreational activities, hobbies, and avocations that might be considered hazardous



\* This flyer is also listed separately on the marketing materials listing at [www.standard.com/di](http://www.standard.com/di) under *Find Marketing Materials: [Discussion Topics For Your Disability Insurance Prospects](#), form 8486 SI/SNY*

# TeleApp Details And Resources

Even though LifePlans will ask your customers about their employment, income and medical status, it is helpful to discuss these topics with your customer early in the application process. If your customer discloses information that may impact consideration of coverage, please contact your Master General Agent or Securian Managing Partner so he or she can discuss the issue with an underwriter at The Standard before the application is submitted.

This will help you manage your customers' expectations with regard to the possible outcome of underwriting, and avoid unproductive effort, both on your part and that of the underwriters.





**Let Us Know  
That You Are Using A TeleApp**



# How to notify The Standard that you are using TeleApp

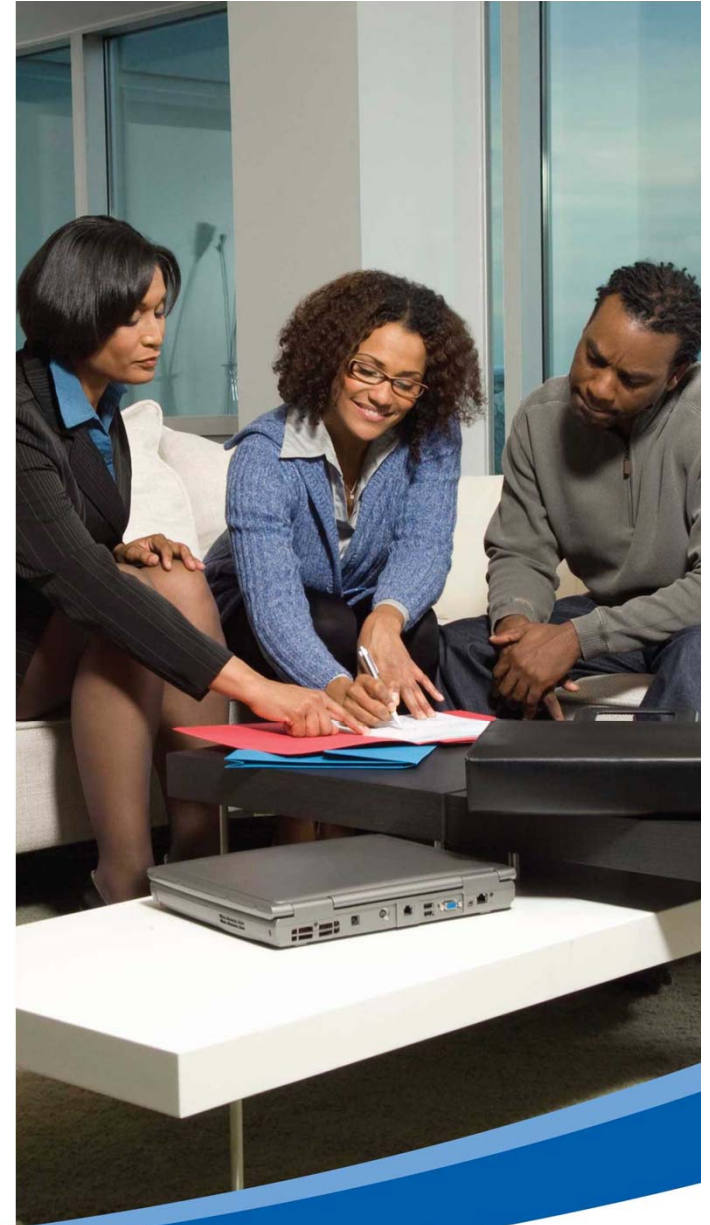
On the Producer Information Report for Application for Disability Insurance, please check **Yes** on Question 16.

In California, mention that you are using a TeleApp in the remark (Question 15) on the Producer Information Report.

Standard Insurance Company Individual Disability Insurance 1100 15th Street, Astoria, Portland, OR 97103-1063		Producer Information Report for Application for Disability Insurance	
1. Producer Name (Please Print) _____		2. Producer Number _____	
3. Agency _____		HOME ( ) WORK ( ) OTHER ( )	
4. Telephone Numbers _____			
5. Fax Number _____		6. E-mail Address _____	
7. Other Producer(s) to Receive Credit for This Application:			
NAME (PRINT) _____	PRODUCER NO. _____	PERCENT _____	
NAME (PRINT) _____	PRODUCER NO. _____	PERCENT _____	
NAME (PRINT) _____	PRODUCER NO. _____	PERCENT _____	
8. Source of Sale: <input type="checkbox"/> CLUB/IT RESALE <input type="checkbox"/> RELATIVE/FRIEND/NEIGHBOR <input type="checkbox"/> UNSOLICITED (EXPLAIN IN REMARKS)			
<input type="checkbox"/> CLUB/IT REFERRAL <input type="checkbox"/> DIRECT MAIL/COLD CALL <input type="checkbox"/> OTHER (EXPLAIN IN REMARKS)			
9. How long and how well do you know the proposed insured? _____			
10. Does the proposed insured speak and understand English? If no, explain in REMARKS. <input type="checkbox"/> YES <input type="checkbox"/> NO			
11. Did you personally see and talk with the proposed insured and owner at the time this application was completed and signed? If no, explain in REMARKS. <input type="checkbox"/> YES <input type="checkbox"/> NO			
12. To the best of your knowledge, is replacement involved or intended to be involved with this application? <input type="checkbox"/> YES <input type="checkbox"/> NO			
13. Are you aware of prior (last 12 mos.) or pending applications with other companies? If yes, explain. <input type="checkbox"/> YES <input type="checkbox"/> NO			
14. Give billing instructions (if other than bill to policyowner). _____			
15. Discounts Applied (if any, check only one):			
<input type="checkbox"/> MULTIPLE (3 OR MORE LIVES) Number of Lives _____		<input type="checkbox"/> ASSOCIATION <input type="checkbox"/> RESIDENT/HOSPITAL ENDORSEMENT	
Employer's Name _____		(Underwriting pre-approval required.)	
Employer's TIN _____		Assoc./Resident/Hospital Name(s) _____	
You must list names and policy numbers if available, of at least two other insureds in REMARKS area below.		Assoc./Resident/Hospital Program Number(s) _____	
<input type="checkbox"/> OTHER _____			
16. TELEAPP? <input type="checkbox"/> YES <input type="checkbox"/> NO If yes, please complete numbers 1 through 4 of the Discussion Topics form and submit it with the application.			

# Completing The Application

After reviewing the discussion topics with your customer, if there are no medical, income, employment or other issues to be discussed with the underwriters at The Standard, go ahead and complete the application.



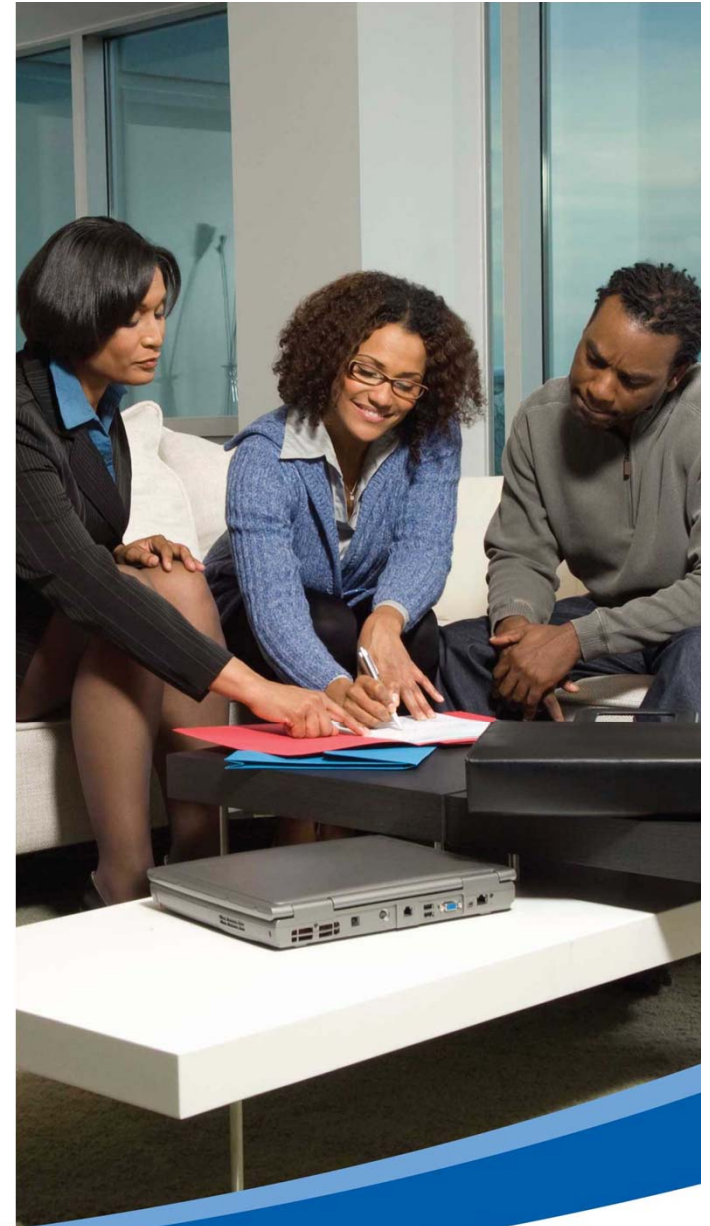
# Completing The Application

When you use the TeleApp, depending on the state version, your customers need to answer the following questions:

1-29 in California

1-23 in Florida and Vermont

1-24A in all other states



# Completing The Application

Instructions guide you and your customer through the application.

..... or had any indication of an overseas assignment or active service with any armed forces or military unit? .....  YES  NO


**If TeleApp complete 24A; then go to Part III. If Traditional process, skip 24A and proceed to Part II.**

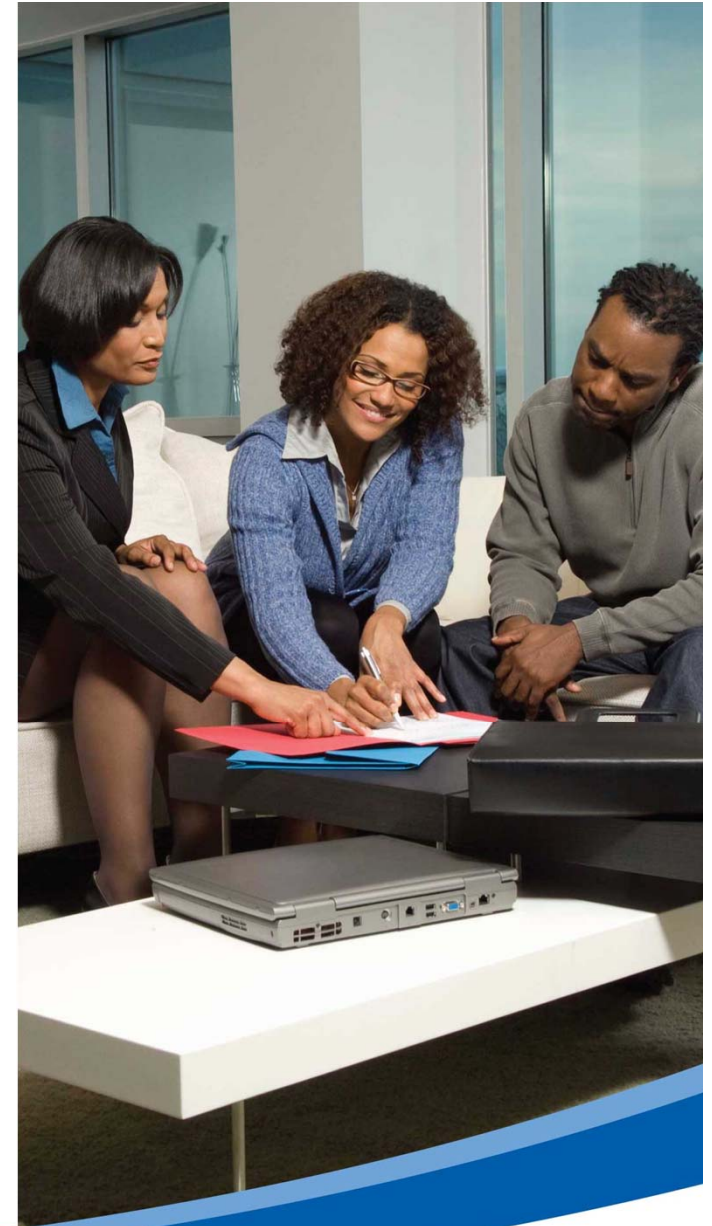
**24A.** In the last 5 years have you had, been treated for, or been diagnosed as having: A heart condition; chest pain; stroke; back or neck problem; psychological condition including, but not limited to, counseling from a mental health or substance abuse provider, and/or psychotherapy; cancer; diabetes; alcohol or drug abuse or dependency? .....  YES  NO  
If YES, give details in the REMARKS area above. Include date, diagnosis, duration and severity; treatment and results; and include health care provider name(s) and address(es).



# Completing The Application

If you start with a full, (non-TeleApp) application, and then decide you would prefer to have LifePlans to ask the questions using the TeleApp process,

1. remove pages 3, 4 and 5 (5, 6 and 7 in California)
2. when you have completed the application with your customer, submit it to your Master General Agent or Securian Managing Partner to forward to The Standard.



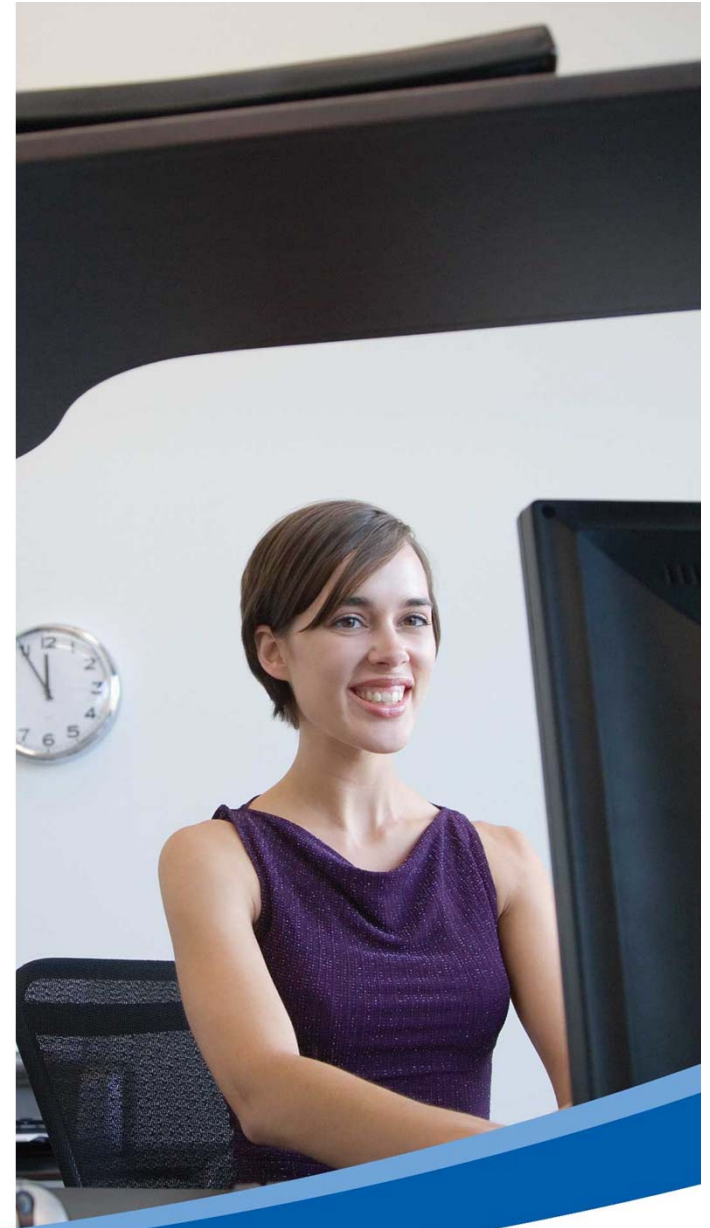


# The Telephone Interview



# When A TeleApp Request Is Received

When an application requesting TeleApp is received at The Standard, the underwriting department will review the application to confirm that “TeleApp” has been indicated on the Producer Information Report.





# Ordering The TeleApp Interview

- The Standard's Underwriting Department will contact LifePlans to request the telephone interview.
- LifePlans will contact your customer to schedule an appointment to conduct the telephone interview.
- During the telephone interview, LifePlans will document the answers on pages 3, 4 and 5 (in California pages 5, 6 and 7) from the Application for Disability Insurance and forward this information to The Standard.
- The Standard will include a copy of the completed application in the issued policy.

continued on next slide

# The TeleApp Interview

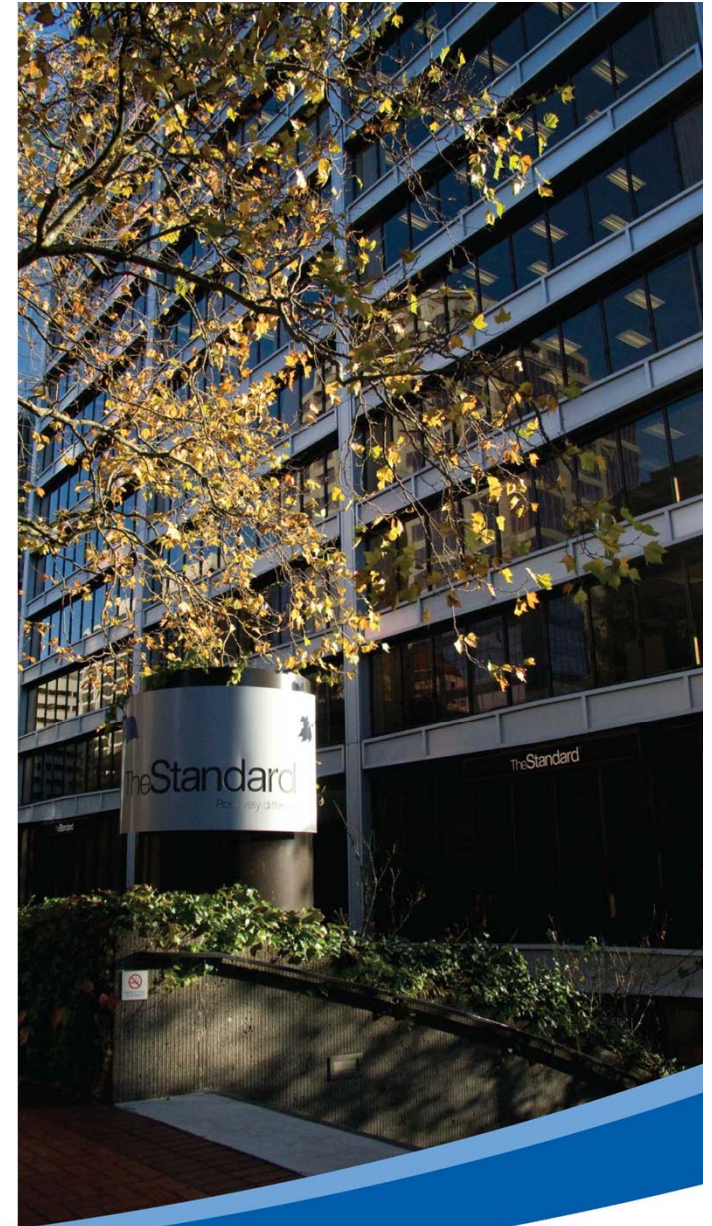
- Experienced nursing professionals will talk with your customers. They are skilled in collecting detailed medical information and are flexible with scheduling appointments to meet your customers' needs.
- LifePlans will record the answers to the questions on The Standard's Application for Disability Insurance which, as mentioned earlier, will also be included with the issued policy.
- At policy delivery, you **must** review the answers with your customer to confirm that the answers are complete, true and accurate at the time of the application.

# Questions?

If you have questions about  
The Standard's TeleApp, please contact  
Champion Agency, Inc.

800-274-0433

[info@champion-agency.com](mailto:info@champion-agency.com)





The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Ore. in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of White Plains, N.Y. 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 only in the state of New York.