

Individual Disability Insurance

# The Standard's IDI Online Reference Product Guide

Revised 1/6/21



Standard Insurance Company

The Standard Life Insurance Company of New York



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.



# Index

Links To  
Occ Class List



Individual Disability Income Insurance	
Platinum Advantage .....	5
Issue and Participation Limits.....	14
Guaranteed Standard Issue Disability Income Insurance.....	17
Business Overhead Protector® Disability Insurance.....	20
Business Equity ProtectorSM Buy/Sell Funding Disability Insurance .....	25
Premium Discounts .....	31
Business Owner Rewards .....	36
Applications .....	38
Underwriting Guidelines	
Medical Underwriting, Medical and Nonmedical Requirements.....	39
TeleApps.....	39
Build.....	41
Simplified Underwriting .....	42
Modified Offers .....	43
Policy Effective Dates .....	44
Premium Payment and Calculation.....	45
Policy Changes & Reinstating Lapsed Policies .....	46
Taxation of Benefits .....	47
Income Documentation .....	49
Ineligible Conditions and Circumstances .....	50
Occupation Classifications	
Overview.....	52
Students and New Professionals .....	53
Government Employees .....	55
Entertainment Industry .....	56
Agriculture.....	58
Insurance Producers, Financial Advisors, Financial Planners.....	58
Working in the Home or Residence .....	59
Occupation Classifications List.....	60
Medical and Health Occupations.....	81

Aca - Art
Art - Bai
Bak - Bus
Bul - Clo
Coa - Con
Con - Del
Den - Edu
Edu - Est
Etc - Fin
Fin - Gro
Gui - Jai
Jan - Liq
Liq - Man
Man - Mov
Mov - Ost
Oto - Pri
Pri - Rec
Rec - San
San - Spr
Sta - Uro
Use - Zoo
MEDICAL



# Platinum Advantage

## Individual Disability Insurance

Please note: Platinum Advantage is not currently available in Wyoming.

### Included in the Platinum Advantage Policy

- Regular Occupation Definition of Disability<sup>1</sup>
- Guaranteed Renewable Policy
- Family Care Benefit<sup>2</sup>
- Total Disability Benefit
- Presumptive Total Disability Benefit
- Rehabilitation Benefit
- Survivor Benefit
- Premium Waiver Benefit
- Choice of Benefit Periods

### Riders Included at No Cost, When Eligible

- Benefit Increase Rider (BIR)
- Automatic Increase Benefit Rider (AIB)

### Optional Riders

- Residual Disability Benefit Rider<sup>3</sup>
  - Basic<sup>4</sup>
  - Enhanced
  - Short-Term
- Noncancelable Policy Rider<sup>5</sup>
- Indexed Cost of Living Benefit Rider (ICOL)
- Catastrophic Disability Benefit Rider (CAT)<sup>6</sup>
- Own Occupation Rider
- Student Loan Benefit Rider<sup>7</sup>

All benefits and riders are subject to the following considerations, which may result in the benefit or rider not being issued: eligibility, the underwriting evaluation, underwriting considerations and reinsurance availability. Adding optional riders may increase policy premium.

## Benefit Overview

### If You Cannot Work in Your Regular Occupation

Platinum Advantage's definition of total disability provides for payment of the full monthly benefit in the event you are disabled in your regular occupation. Regular occupation means the occupation(s) in which you are regularly engaged at the time your disability begins. If you are a physician or dentist who has limited your practice to a specialty recognized by the American Board of Medical Specialties, the American Osteopathic Association Bureau of Osteopathic Specialists or the American Dental Association, we will deem that specialty to be your regular occupation.

### California Definitions

**Regular Occupation:** In California, regular occupation means any employment, business, trade or profession and the substantial and material acts of the occupation you are regularly performing when your disability begins. It is not necessarily limited to your specific job.

**Total Disability:** In California, total disability means that due to your injury or sickness you are unable to perform with reasonable continuity the substantial and material acts necessary to perform your regular occupation in the usual and customary way, you choose not to work in any occupation for wage or profit, and you are receiving regular medical care from one or more physicians for your injury or sickness.

<sup>1</sup> In Florida, during the first 12 months of disability, you may be working in another occupation and still be considered totally disabled.

<sup>2</sup> Not available in California, Connecticut or New York.

<sup>3</sup> A Residual Disability Rider is required for California applicants. The type of rider is determined by occupation class. See [Rider and Endorsement Availability by Occupation Class](#) for more information.

<sup>4</sup> Not available in California.

<sup>5</sup> In Florida, noncancelable policy provisions are incorporated into the base policy, instead of being added with a rider.

<sup>6</sup> Not available in Connecticut.

<sup>7</sup> Not available in Connecticut or New York.

### When the Total Disability Benefit Applies

Under Platinum Advantage, you are considered totally disabled if due to your injury or sickness, you are unable to perform the substantial and material duties of your regular occupation,<sup>1</sup> you are not engaged in any other job or occupation for wage or profit, and you are receiving regular medical care from one or more physicians appropriate for your injury or sickness. The regular medical care requirement may be waived when The Standard<sup>±</sup> receives written proof that further care would not benefit you.

### When the Presumptive Disability Benefit Applies

You will be presumed to be totally disabled if, while the policy is in force, you suffer an injury or sickness that results in total and permanent loss of any of the following: speech, hearing in both ears not restorable by hearing aids, sight in both eyes after reasonable efforts are made to correct your vision using the most advanced medically acceptable procedures and devices available, or the use of both hands, both feet, or one hand and one foot.



## Platinum Advantage Overview

Occupation Classes	Issue Age	Monthly Coverage			Available Riders <sup>2</sup>	Benefit Periods Available <sup>3</sup>	Benefit Waiting Periods <sup>4</sup> Available <sup>5</sup> (days)	
		Maximum Issue from The Standard	Maximum Participation					Minimum Issue
			With other carriers' IDI coverage	With group LTD from other carriers and/or The Standard <sup>1</sup>				
5A, 4A	18-64	\$20,000	\$30,000	\$35,000	\$1,000. BIR minimum issue is \$200.	AIB, BIR, ICOL, Noncan, Own Occ, Residual (Basic, Enhanced or Short-Term), CAT and Student Loan	2 Years, 5 Years, 10 Years, To-Age-65 and To- Age-67	60, 90, 180 and 365
3A		\$15,000	\$25,000	\$25,000				
2A		\$10,000	\$10,000	\$15,000				
5P, 4P, 4S, 3P, 3D, 2P	18-55	\$20,000	\$30,000	\$35,000				
	56-64	\$15,000	\$25,000	\$30,000				
A, B	18-64	\$8,000	\$8,000	\$10,000				

<sup>1</sup> When LTD is employer-paid, it may net a higher participation amount than that published.

<sup>2</sup> Please see rider descriptions for availability. All benefits and riders are subject to the following considerations, which may result in the benefit or rider not being issued: the underwriting considerations and reinsurance availability. Occupation class restrictions may apply. Adding optional riders may increase policy premium.

<sup>3</sup> 2 years issued to age 64, 5 years issued to age 60, 10 years issued to age 55, and To-Age-65 and To-Age-67 issued to age 60.

<sup>4</sup> In California, Benefit Waiting Period is called Elimination Period.

<sup>5</sup> In NY, the 365-day waiting period is available only if the applicant has short term disability coverage. In CA, DE and SD, the 365-day waiting period is not available with a two-year benefit period.

### Benefits When You Participate in a Rehabilitation Program

If you participate in a voluntary rehabilitation program to help you prepare for your return to full-time work, The Standard will pay the reasonable costs of the program if:

- you have accepted the terms and objectives of the program, and
- The Standard has approved the program and determined it meets the mutually agreed-upon objectives.

### Premiums Waived While Receiving Disability Benefits

Premiums due under the policy while disability benefits are payable will be waived. They will also be waived while any recovery benefits are paid. After completion of the benefit waiting period, you will be refunded any premium you paid after the date your disability began.

### Family Care Benefit

The Standard's Family Care Benefit pays you a monthly benefit if you are working at least 20% fewer hours and you have at least 20% less income while taking time away from work to care for a family member who has a serious health condition. A family member is a parent, child (including an adopted child and stepchild), spouse, domestic partner, and child of your domestic partner.<sup>1</sup>

The maximum amount of Family Care Benefit The Standard will pay under any one policy for all claims and all family members, is an amount equal to six times the basic monthly benefit.

### Survivor Benefit

The Standard pays a Survivor Benefit equal to three times the policy's basic monthly benefit, if you die while disability benefits are payable.<sup>2</sup>

<sup>1</sup> The Family Care Benefit is not available in California, Connecticut or New York.

<sup>2</sup> In Florida, the Survivor Benefit will be the lesser of three times the basic monthly benefit or \$1,000.

# Platinum Advantage continued

## Choice of Maximum Benefit Periods

The maximum benefit period is the maximum period of time The Standard will pay disability benefits for any one continuous disability and any recovery benefits related to that disability. You may choose from the maximum benefit periods of: two years, five years, ten years, To Age 65 or To Age 67. **If you choose To Age 67, the policy will terminate at age 67. If you choose any other maximum benefit period, the policy will terminate at age 65.** The tables below shows the maximum lengths of time disability benefits can be paid for disabilities occurring at different ages.

Maximum Benefit Periods		
	Age When Disability Begins	Maximum Benefit Period
For 2 Year Benefit Periods	65 or younger	24 months
For 5 Year Benefit Periods	60 or younger	60 months
	61	48 months
	62	42 months
	63	36 months
	64	30 months
	65	24 months
For 10 Year Benefit Periods	54 or younger	10 years
	55	To Age 65
	56	To Age 65
	57	To Age 65
	58	To Age 65
	59	To Age 65
	60	60 months
	61	48 months
	62	42 months
	63	36 months
	64	30 months
	65	24 months
For To Age 65 Benefit Periods	59 or younger	To Age 65
	60	60 months
	61	48 months
	62	42 months
	63	36 months
	64	30 months
	65	24 months
For To Age 67 Benefit Periods	61 or younger	To Age 67
	62	60 months
	63	48 months
	64	42 months
	65	36 months
	66	30 months
	67	24 months



# Platinum Advantage continued

## Renewing Your Policy

### Guaranteed Renewable

Coverage is guaranteed renewable to the termination date as long as the premium is paid on time. No provision of the policy can be changed by The Standard, except for the premium, before the termination date. The premium can be changed only after the policy is three years old<sup>1</sup> and then, only if the change applies to all policies with similar benefits insuring the same risk class.

### The Renewal Option

The Platinum Advantage policy ends on the termination date. You may ask to continue coverage beyond the termination date under the Renewal Option if you are working at least 30 hours per week and you are not disabled at the time of your request. Only the coverage for Total Disability will continue. There will be a limited benefit period, and the premium will change.

## No-Cost Riders

### Automatic Increase Benefit (AIB) Rider

*Available to eligible applicants ages 18-59 and occupation classes 2A/2P or higher.*

This rider automatically raises your policy's basic monthly benefit by 4% each year during the increase period, compounded during the increase period, without evidence of insurability. The increase period lasts for up to six consecutive years.

The AIB Rider will not be issued if benefits applied for exceed 79% of issue and participation limits for the occupation class.

For example, an occupation class of 3A with a maximum issue limit of \$15,000 would not be eligible for the AIB Rider, if their benefit applied for (or illustrated) is greater than \$11,850.

Automatic benefit increases occur on your policy's anniversary. Premiums for each increase are based on your occupation class at time of original policy issue and your age at time of increase. You have the right to refuse automatic increases, but the rider will be terminated if two consecutive increases are refused. Automatic increases do not take effect while you are receiving disability benefits or recovery benefits.

### Renewing the Automatic Increase Benefit

You may be eligible to renew the AIB by applying for additional increase periods, subject to financial underwriting. You will be mailed a notification letter with renewal instructions approximately 75 days prior to the end of the increase period.

To be considered for the renewal, you must be under age 60 and work at least 30 hours a week in an occupation insurable by The Standard. You cannot have currently exceeded the maximum issue and participation limits for your occupation class (see [Platinum Advantage Overview](#)) or income level (see [Issue and Participation Limits](#)). Additionally, projected future increases cannot exceed Issue and Participation limits. Your documented income must be sufficient to justify all disability insurance coverage in force and applied for.

For those eligible to apply for renewal, the Application for Policy Increase, non-medical authorization and income documentation must be received in The Standard's home office prior to or on the date the sixth and final automatic increase takes effect.

### Benefit Increase Rider

*Available to eligible applicants ages 18-50 and occupation classes 2A/2P and higher.*

The Benefit Increase Rider provides the option to purchase additional coverage, without providing medical information, every three years after the policy effective date. This rider is included with eligible policies for no additional premium.

You are eligible for this rider, subject to underwriting rules and guidelines, if you are age 50 or younger and have accepted 75% or more of the base contract coverage for which you qualify.

With the use of Simplified Underwriting, we will waive the 75% rule for physician and dental residents and fellows. As a result, these individuals can purchase a monthly benefit as low as \$1,000 and still qualify for the Benefit Increase Rider.

You may be eligible for a benefit increase if on the date of application:

- you are not disabled, and
- no benefits are payable under the policy, and

<sup>1</sup> There is no three-year limitation to change policy premiums in Florida.

# Platinum Advantage continued

- you are not receiving disability benefits from any other source, and
- the policy is not in suspension due to active military service.

Each benefit increase will be effective on its option date. The premium is based on your age at time of increase.

To keep the rider in force, you must submit an application and income documentation during each benefit increase application period, and, if a benefit increase is offered, you must accept 50% or more of the increase. The rider will be terminated if these requirements are not met or if you request a reduction in the basic monthly benefit. This rider will automatically terminate on the policy anniversary following your 55th birthday.

You may apply for a benefit increase sooner than every three years if the following requirements are met.<sup>1</sup>

## Insured Accelerated Option Requirements

Age 50 or younger, and within the prior 90 days, you have:  
Increased earnings by at least 30% since the last option date or policy effective date,  
  
OR  
  
Experienced an involuntary loss of group long term disability insurance.

## Optional Riders

### Three Levels of Residual Disability Riders

#### Basic

*Available to ages 18-60 and occupation classes 2A/2P and higher. Not available in California.*

Under the Basic Residual Disability Rider, you are considered residually disabled if:

- you are not totally disabled, and
- you are working in your regular occupation or any other occupation, and
- due to your injury or sickness you have a loss of at least 20% of your predisability earnings and either a loss of time or a loss of duties, and
- you are receiving regular medical care from one or more physicians appropriate for your injury or sickness.

To receive disability benefits for residual disability, you must have either a loss of duties — which means you are able to perform some but not all substantial and material duties — or a loss of time — which means you are able to perform all substantial and material duties but you are unable to do them at least 20% of the time — and you must have a loss of income of at least 20% of your prior monthly earnings.

Your disability payment will be proportional to the amount of your loss of income. However, if your loss of income is more than 80%, the benefit will equal the Basic Monthly Benefit. You will be paid no less than 50% of your basic monthly benefit for the first six months that a disability benefit is payable.

You will be paid a recovery benefit if you return to work in your regular occupation, working at least as many hours as you worked prior to disability and continue to have a loss of earnings of at least 20% due solely to your previous injury or sickness.

#### Enhanced

*Available to ages 18-60 and occupation classes 3A/3P/3D and higher. Required for all ages and occupation classes 3A/3P/3D and higher in California.*

Under the Enhanced Residual Disability Rider, you are considered residually disabled during the benefit waiting period if:

- you are not totally disabled, and
- you are working in your regular occupation or any other occupation, and
- due to your injury or sickness you have one of the following: a loss of duties, a loss of time or a loss of at least 20% of your predisability earnings, and
- you are receiving regular medical care from one or more physicians appropriate for your injury or sickness.

After the benefit waiting period, you are considered residually disabled if:

- you are not totally disabled, and
- you are working in your regular occupation or any other occupation, and
- due to your injury or sickness you have a loss of income, and
- you are receiving regular medical care from one or more physicians appropriate for your injury or sickness.

<sup>1</sup> Medical residents and fellows may be eligible for additional increase opportunities. For fully underwritten policies, [see Students and New Professionals](#). For The Standard's GME program, [please see Platinum Advantage for GME Increase Opportunities](#) for more information.

# Platinum Advantage continued

After the benefit waiting period, you will be paid a disability benefit for residual disability if you have a loss of income of at least 20% of your predisability earnings. Your disability payment will be proportional to the amount of your loss of income. However, if your loss of income is more than 80%, the benefit will equal the Basic Monthly Benefit. You will be paid no less than 50% of your basic monthly benefit for the first 12 months that a disability benefit is payable.

You will be paid a recovery benefit if you return to work in your regular occupation or any other occupation, working at least as many hours as you worked prior to disability and continue to have a loss of earnings of at least 20% due solely to your previous injury or sickness.

## Short-Term

*Available to ages 18-60 and occupation classes 2A, 2P, A and B only. Required for all ages and occupation classes 2A, 2P, A and B in California.*

Under the Short-Term Residual Disability Rider, you are considered residually disabled if:

- you are unable to perform one or more of the substantial and material duties of your regular occupation, or you are performing all of the substantial and material duties of your regular occupation but you are not able to perform them for more than 50% of the time that you did immediately prior to your injury or sickness, and<sup>1</sup>
- you have a loss of income of at least 20%, and
- you are receiving regular medical care from one or more physicians appropriate for your injury or sickness.

The residual disability benefit will pay 50% of your basic monthly benefit for up to six months as long as you're residually disabled and your income loss is below 80%. If your income loss is more than 80%, the benefit will equal the Basic Monthly Benefit. No recovery benefits are offered.

## Noncancelable Policy Rider

*Available to ages 18-60 and all occupation classes.<sup>2</sup>*

If you wish to ensure your premium rates cannot be changed before your policy's termination date, the Noncancelable Policy Rider will allow you to do so as long as you pay your premiums in a timely manner.

## Own Occupation Rider

*Available to ages 18-60 and occupation classes 3A/3P/3D and higher.*

With the Own Occupation Rider, you will be considered totally disabled if, due to injury or sickness, you are unable to perform the substantial and material duties of your regular occupation, even though you may be working in another gainful occupation. Physicians and dentists working in an ABMS, AOABOS or ADA recognized specialty will have that specialty deemed their regular occupation. Attorneys performing the usual and customary duties of a trial attorney will have trial attorney deemed their regular occupation. You must be receiving regular medical care from one or more physicians appropriate for your injury or sickness.

## Indexed Cost of Living Benefit Rider

*Available to ages 18-60 and occupation classes 2A/2P or higher.*

Just as inflation affects the value of your savings, the value of your disability income coverage can be eroded by inflation. With the Indexed Cost of Living Benefit Rider, while you are disabled the monthly benefit payment can increase annually. Increases will be based on changes in the Consumer Price Index. You may choose a maximum increase of 3% or 6%.

## Catastrophic Disability Benefit Rider

*Available to ages 18-64 and all occupation classes.<sup>3</sup>*

In the event you suffer a catastrophic disability, you may need additional help to offset your expenses. The Catastrophic Disability Benefit Rider pays you a monthly benefit in addition to the disability benefits paid for total disability.

Catastrophic disability means you are unable to perform two or more activities of daily living without assistance, you have a severe cognitive impairment, or you have a Presumptive Total Disability.<sup>4</sup> Activities of daily living include: bathing, continence, dressing, eating, toileting and transferring. Transferring means moving into or out of a bed, chair or wheelchair, with or without adaptive devices.

<sup>1</sup> Does not apply in California.

<sup>2</sup> In Florida, noncancelable policy provisions are incorporated into the base policy instead of being added with a rider.

<sup>3</sup> The Catastrophic Disability Benefit Rider is not available in Connecticut.

<sup>4</sup> In California, a Catastrophic Disability Benefit will be paid only if the insured individual is presumptively disabled.

# Platinum Advantage continued

Catastrophic disability benefit amounts are offered from a minimum of \$500 up to a maximum of three times the basic monthly benefit or \$10,000, whichever is less. The catastrophic disability benefit amount cannot exceed 60% of your earned income. Combined benefits from all sources, including the catastrophic disability benefit, the basic monthly benefit, other IDI and group LTD, may not exceed 100% of your earned monthly income.

## Student Loan Rider

*Available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3P and 3D and ages 18-45 for a 10-year term and 18-40 for a 15-year term. Base policy benefit periods must be to Age 65 or To Age 67.<sup>1</sup>*

Under the Student Loan Rider, The Standard will reimburse you for the amount of monthly student loan expense you pay under a student loan agreement, subject to the maximum monthly student loan benefit, if:

- you become totally disabled while this rider is in force, and
- benefits for total disability are payable, and
- the student loan benefit waiting period has been met, and
- you incur a monthly student loan expense prior to the student loan benefit expiration date, and
- you provide the required proof of loss for each month.

The student loan benefit is limited to a minimum of \$100 and a maximum of \$1,500 monthly for 5A, 4A and 3A occupation classes and a minimum of \$100 and a maximum of \$2,500 monthly for 5P, 4P, 4S, 3P and 3D occupation classes.

## Exclusions and Limitations<sup>2</sup>

The Standard will not pay benefits for the first 90 days of your disability due to normal pregnancy or childbirth. The Standard will not pay benefits for disability due to war or active military service, disability caused by your committing a felony or participating in a riot, disability caused by intentionally self-inflicted injury, or disability that occurs while you are engaged in an illegal occupation. We will not pay disability benefits while you're confined to a penal or correctional institution for a period of more than seven days.

The Standard will not pay benefits for a pre-existing condition unless it is disclosed on your application and it is not specifically excluded from coverage. A pre-existing condition is any mental or physical condition for which, during the 365-day period preceding the policy's effective date:

- you have consulted a physician, or any other licensed medical professional, or received medical treatment or services,
- you have undergone diagnostic procedures or you have taken prescription drugs or medications, or
- a reasonably prudent person would have sought medical advice, care or treatment.

## Two-Year Mental Disorder/Substance Abuse Limitation

*Required for occupation classes 3D, 3P, 2A, 2P, A, B and all California policies. Available to occupation classes 5A, 5P, 4A, 4P, 4S and 3A.*

Without the limitation benefits can be payable through the maximum benefit period when a disability is caused or contributed to by a mental disorder or substance abuse. With the limitation, payment of disability benefits and recovery benefits is limited to a total of 24 months by endorsement. A 10% premium rate discount will be applied to policies with the limitation.

## Limitation for Residence Outside the U.S. or Canada

*Required for policies issued in CA, CT, DE, DC, FL, MT, NY, ND, and SD.*

The Standard will not pay disability benefits for more than a total of 12 months while you are living outside of the U.S. or Canada (and Mexico for policies issued in New York). If, after 12 months of receiving benefit payments, you return to the United States or Canada (or Mexico for policies issued in New York), you may be eligible to resume benefits.

<sup>1</sup> The Student Loan Rider is not available in Connecticut or New York.

<sup>2</sup> CA, CT, DE, DC, FL, MT, ND, NY and SD have varying exclusions and limitations. Please see [Platinum Advantage Policy Language Differences by State](#) for more information.

# Platinum Advantage continued

Rider and Endorsement Availability by Occupation Class												
Riders and Endorsements	5A	5P	4A	4P	4S	3A	3D	3P	2A	2P	A	B
Residual Options												
Basic Residual <sup>1</sup>	•	•	•	•	•	•	•	•	•	•		
Enhanced Residual	•	•	•	•	•	•	•	•				
Short-Term Residual									•	•	•	•
Noncancelable	•	•	•	•	•	•	•	•	•	•	•	•
Catastrophic Disability Benefit <sup>2</sup>	•	•	•	•	•	•	•	•	•	•	•	•
Own Occupation	•	•	•	•	•	•	•	•				
Indexed Cost of Living (COLA)	•	•	•	•	•	•	•	•	•	•		
Benefit Increase (BIR)	•	•	•	•	•	•	•	•	•	•		
Automatic Increase Benefit (AIB)	•	•	•	•	•	•	•	•	•	•		
Student Loan <sup>3</sup>	•	•	•	•	•	•	•	•				
Two-Year MDSA Endorsement <sup>4</sup>	•	•	•	•	•	•	•	•	•	•	•	•

<sup>1</sup> Not available in California.

<sup>2</sup> Not available in Connecticut.

<sup>3</sup> Not available in Connecticut or New York.

<sup>4</sup> The limitation is required for occupation classes 3P, 2A, 2P, A and B.



# Issue and Participation Limits I<sup>1</sup>

Maximum Benefit Amounts in Relation to Income for Individual Disability Income Insurance			
Annual Earned Income <sup>2</sup>	Monthly Earned Income	Individual Disability Insurance Only	
		Employee Paid	Employer Paid
		Monthly Benefit	Monthly Benefit
\$15,000	\$1,250	\$1,020	\$1,110
\$20,000	\$1,667	\$1,320	\$1,460
\$24,000	\$2,000	\$1,540	\$1,730
\$25,000	\$2,083	\$1,600	\$1,800
\$30,000	\$2,500	\$1,880	\$2,140
\$35,000	\$2,917	\$2,150	\$2,470
\$40,000	\$3,333	\$2,430	\$2,810
\$45,000	\$3,750	\$2,680	\$3,140
\$50,000	\$4,167	\$2,920	\$3,470
\$55,000	\$4,583	\$3,170	\$3,800
\$60,000	\$5,000	\$3,410	\$4,130
\$65,000	\$5,417	\$3,630	\$4,420
\$70,000	\$5,833	\$3,850	\$4,710
\$75,000	\$6,250	\$4,060	\$4,990
\$80,000	\$6,667	\$4,280	\$5,280
\$85,000	\$7,083	\$4,500	\$5,590
\$90,000	\$7,500	\$4,710	\$5,890
\$95,000	\$7,917	\$4,930	\$6,200
\$100,000	\$8,333	\$5,140	\$6,500
\$120,000	\$10,000	\$5,950	\$7,530
\$140,000	\$11,667	\$6,800	\$8,850
\$160,000	\$13,333	\$7,640	\$9,930
\$180,000	\$15,000	\$8,500	\$10,950
\$200,000	\$16,667	\$9,410	\$12,020
\$225,000	\$18,750	\$10,545	\$13,475
\$250,000	\$20,833	\$11,680	\$14,930
\$275,000	\$22,917	\$12,490	\$15,880
\$300,000	\$25,000	\$13,300	\$16,830
\$325,000	\$27,083	\$14,175	\$17,815
\$350,000	\$29,167	\$15,050	\$18,800
\$375,000	\$31,250	\$15,575	\$19,365
\$400,000	\$33,333	\$16,100	\$19,930
\$425,000	\$35,417	\$16,525	\$20,000
\$450,000	\$37,500	\$16,950	\$20,000
\$475,000	\$39,583	\$17,475	\$20,000
\$500,000	\$41,667	\$18,000	\$20,000
\$550,000	\$45,833	\$19,000	\$20,000
\$600,000	\$50,000	\$20,000	\$20,000
\$650,000	\$54,167	\$20,000	\$20,000
\$700,000	\$58,333	\$20,000	\$20,000

<sup>1</sup> The individual coverage portion may not exceed individual maximum issue and participation limits by occupation class.

<sup>2</sup> The minimum insurable annual earned income is \$15,000.

# Issue and Participation Limits I<sup>1</sup> continued

For Individual Disability Income Insurance (continued)			
Annual Earned Income	Monthly Earned Income	Maximum participation with other carriers' IDI	
		Individual Insurance Paid by	
		Employee	Employer
\$250,000	\$20,833	\$11,680	\$14,930
\$275,000	\$22,917	\$12,490	\$15,880
\$300,000	\$25,000	\$13,330	\$16,830
\$325,000	\$27,083	\$14,175	\$17,815
\$350,000	\$29,167	\$15,050	\$18,800
\$375,000	\$31,250	\$15,575	\$19,365
\$400,000	\$33,333	\$16,100	\$19,930
\$425,000	\$35,417	\$16,525	\$20,365
\$450,000	\$37,500	\$16,950	\$20,800
\$475,000	\$39,583	\$17,475	\$21,150
\$500,000	\$41,667	\$18,000	\$21,500
\$525,000	\$43,750	\$18,500	\$22,000
\$550,000	\$45,833	\$19,000	\$22,500
\$575,000	\$47,917	\$19,500	\$23,000
\$600,000	\$50,000	\$20,000	\$23,500
\$650,000	\$54,167	\$21,000	\$24,700
\$700,000	\$58,333	\$22,000	\$25,900
\$750,000	\$62,500	\$23,000	\$27,100
\$800,000	\$66,667	\$24,000	\$28,300
\$850,000	\$70,833	\$25,000	\$29,500
\$900,000	\$75,000	\$26,000	\$30,000
\$950,000	\$79,167	\$27,000	\$30,000
\$1,000,000	\$83,333	\$28,000	\$30,000
\$1,100,000	\$91,667	\$29,000	\$30,000
\$1,200,000	\$100,000	\$30,000	\$30,000
\$1,300,000	\$108,333	\$30,000	\$30,000
\$1,400,000	\$116,667	\$30,000	\$30,000
\$1,500,000	\$125,000	\$30,000	\$30,000

<sup>1</sup> The individual coverage portion may not exceed individual maximum issue and participation limits by occupation class.

# Issue and Participation Limits II<sup>1</sup>

## Maximum Benefit Amounts in Relation to Income for Individual Disability Income Insurance When Combined with Employer-Paid Group LTD

Annual Earned Income <sup>2</sup>	Monthly Earned Income	Maximum Benefit Amounts in Relation to Income							
		Individual Insurance Paid by Employee				Individual Insurance Paid by Employer			
		60 % Group Plan		66.67 % Group Plan		60 % Group Plan		66.67 % Group Plan	
		Group Benefit	Indiv. Benefit	Group Benefit	Indiv. Benefit	Group Benefit	Indiv. Benefit	Group Benefit	Indiv. Benefit
\$15,000	\$1,250	\$750	\$530	\$833	\$470	\$750	\$520	\$833	\$440
\$20,000	\$1,667	\$1,000	\$600	\$1,111	\$530	\$1,000	\$620	\$1,111	\$510
\$24,000	\$2,000	\$1,200	\$680	\$1,333	\$590	\$1,200	\$700	\$1,333	\$570
\$25,000	\$2,083	\$1,250	\$700	\$1,389	\$600	\$1,250	\$720	\$1,389	\$590
\$30,000	\$2,500	\$1,500	\$800	\$1,667	\$690	\$1,500	\$820	\$1,667	\$660
\$35,000	\$2,917	\$1,750	\$900	\$1,945	\$760	\$1,750	\$920	\$1,945	\$730
\$40,000	\$3,333	\$2,000	\$990	\$2,222	\$840	\$2,000	\$1,020	\$2,222	\$800
\$45,000	\$3,750	\$2,250	\$1,110	\$2,500	\$930	\$2,250	\$1,140	\$2,500	\$890
\$50,000	\$4,167	\$2,500	\$1,220	\$2,778	\$1,030	\$2,500	\$1,260	\$2,778	\$990
\$55,000	\$4,583	\$2,750	\$1,340	\$3,055	\$1,130	\$2,750	\$1,380	\$3,055	\$1,080
\$60,000	\$5,000	\$3,000	\$1,450	\$3,334	\$1,220	\$3,000	\$1,500	\$3,334	\$1,170
\$65,000	\$5,417	\$3,250	\$1,530	\$3,612	\$1,280	\$3,250	\$1,580	\$3,612	\$1,220
\$70,000	\$5,833	\$3,500	\$1,590	\$3,889	\$1,320	\$3,500	\$1,650	\$3,889	\$1,270
\$75,000	\$6,250	\$3,750	\$1,670	\$4,167	\$1,380	\$3,750	\$1,730	\$4,167	\$1,320
\$80,000	\$6,667	\$4,000	\$1,730	\$4,445	\$1,420	\$4,000	\$1,800	\$4,445	\$1,360
\$85,000	\$7,083	\$4,250	\$1,840	\$4,722	\$1,510	\$4,250	\$1,910	\$4,722	\$1,440
\$90,000	\$7,500	\$4,500	\$1,950	\$5,000	\$1,600	\$4,500	\$2,020	\$5,000	\$1,520
\$95,000	\$7,917	\$4,750	\$2,060	\$5,278	\$1,690	\$4,750	\$2,130	\$5,278	\$1,610
\$100,000	\$8,333	\$5,000	\$2,160	\$5,556	\$1,780	\$5,000	\$2,240	\$5,556	\$1,690
\$120,000	\$10,000	\$6,000	\$2,620	\$6,667	\$2,160	\$6,000	\$2,720	\$6,667	\$2,060
\$140,000	\$11,667	\$7,000	\$3,120	\$7,778	\$2,580	\$7,000	\$3,240	\$7,778	\$2,470
\$160,000	\$13,333	\$8,000	\$3,460	\$8,889	\$2,840	\$8,000	\$3,590	\$8,889	\$2,710
\$180,000	\$15,000	\$9,000	\$3,800	\$10,001	\$3,100	\$9,000	\$3,950	\$10,001	\$2,950
\$200,000	\$16,667	\$10,000	\$4,070	\$11,112	\$3,300	\$10,000	\$4,240	\$11,112	\$3,130
\$225,000	\$18,750	\$11,250	\$4,510	\$12,501	\$3,640	\$11,250	\$4,700	\$12,501	\$3,450
\$250,000	\$20,833	\$12,500	\$4,950	\$13,889	\$3,980	\$12,500	\$5,160	\$13,889	\$3,780
\$275,000	\$22,917	\$13,750	\$5,440	\$15,000	\$4,560	\$13,750	\$5,520	\$15,000	\$4,270
\$300,000	\$25,000	\$15,000	\$5,920	\$15,000	\$5,920	\$15,000	\$5,940	\$15,000	\$5,940
\$325,000	\$27,083	\$15,000	\$7,160	\$15,000	\$7,160	\$15,000	\$7,590	\$15,000	\$7,590
\$350,000	\$29,167	\$15,000	\$8,400	\$15,000	\$8,400	\$15,000	\$9,210	\$15,000	\$9,210
\$375,000	\$31,250	\$15,000	\$9,880	\$15,000	\$9,880	\$15,000	\$10,790	\$15,000	\$10,790
\$400,000	\$33,333	\$15,000	\$11,360	\$15,000	\$11,360	\$15,000	\$12,360	\$15,000	\$12,360
\$425,000	\$35,417	\$15,000	\$12,310	\$15,000	\$12,310	\$15,000	\$13,940	\$15,000	\$13,940
\$450,000	\$37,500	\$15,000	\$13,250	\$15,000	\$13,250	\$15,000	\$15,450	\$15,000	\$15,450
\$475,000	\$39,583	\$15,000	\$14,380	\$15,000	\$14,380	\$15,000	\$16,950	\$15,000	\$16,950
\$500,000	\$41,667	\$15,000	\$15,500	\$15,000	\$15,500	\$15,000	\$18,450	\$15,000	\$18,450
\$550,000	\$45,833	\$15,000	\$18,250	\$15,000	\$18,250	\$15,000	\$20,000	\$15,000	\$20,000
\$600,000	\$50,000	\$15,000	\$20,000	\$15,000	\$20,000	\$15,000	\$20,000	\$15,000	\$20,000
\$650,000	\$54,167	\$15,000	\$20,000	\$15,000	\$20,000	\$15,000	\$20,000	\$15,000	\$20,000
\$700,000	\$58,333	\$15,000	\$20,000	\$15,000	\$20,000	\$15,000	\$20,000	\$15,000	\$20,000
\$750,000	\$62,500	\$15,000	\$20,000	\$15,000	\$20,000	\$15,000	\$20,000	\$15,000	\$20,000

1 The individual coverage portion may not exceed individual maximum issue and participation limits by income and class. For group LTD plans different from those described above, please call your underwriter at The Standard. Assumes maximum benefit under the group plan is \$15,000.

2 The minimum insurable annual earned income is \$15,000.



# Guaranteed Standard Issue IDI



Income protection insurance sold on a Guaranteed Standard Issue basis is offered in the workplace at discounted rates with benefits and options chosen by the employer. It requires no medical underwriting and limited financial documentation. Employers can provide GSI as a stand-alone disability benefit or in combination with a group long term disability plan.

## Guaranteed Standard Issue Advantages

GSI coverage is offered without medical underwriting so eligible employees may obtain coverage for which they might not otherwise qualify, subject to minimum qualifying criteria. Other advantages include:

- Policies are discounted at rates not otherwise available to individuals applying on their own.
- Benefits may be tax-free.<sup>1</sup>
- Incentive pay may be covered.
- Policies are portable and individually owned.
- There is no offset for supplemental social insurance.
- Employees will experience a simplified application and enrollment process.

For more information about GSI, please see [www.standard.com/di](http://www.standard.com/di).

## What is a Good GSI Case?

From an underwriting perspective, a good GSI case includes:

- employees with annual incomes of \$75,000 or more and organizations with groups of professional employees
- employees with commissions, bonuses or other incentive compensation
- an employer-paid group LTD plan in place providing 40%-60% income replacement with a monthly maximum benefit of \$5,000 - \$15,000 covering base salary only
- a company with a strong benefit culture and sense of commitment to its employees
- a segment of employees that is underinsured with existing LTD
- an average employee age of under 50

<sup>1</sup> Benefits are generally tax-free if premium is employee-paid and not reimbursed by the employer.

# GSI Disability Income Insurance continued

## Platinum Advantage Features

The Standard's GSI income protection product can appeal to employer clients, with features such as:

- Powerful options, such as three types of residual disability – Enhanced, Basic and Short-Term<sup>1</sup>
- The Standard's exclusive Family Care Benefit,<sup>2</sup> which can provide income protection for individuals caring for a family member with a serious health condition due to injury or sickness
- Competitive offers on favorable cases

## Differences Between GSI and Fully Underwritten Policies

### Platinum Advantage

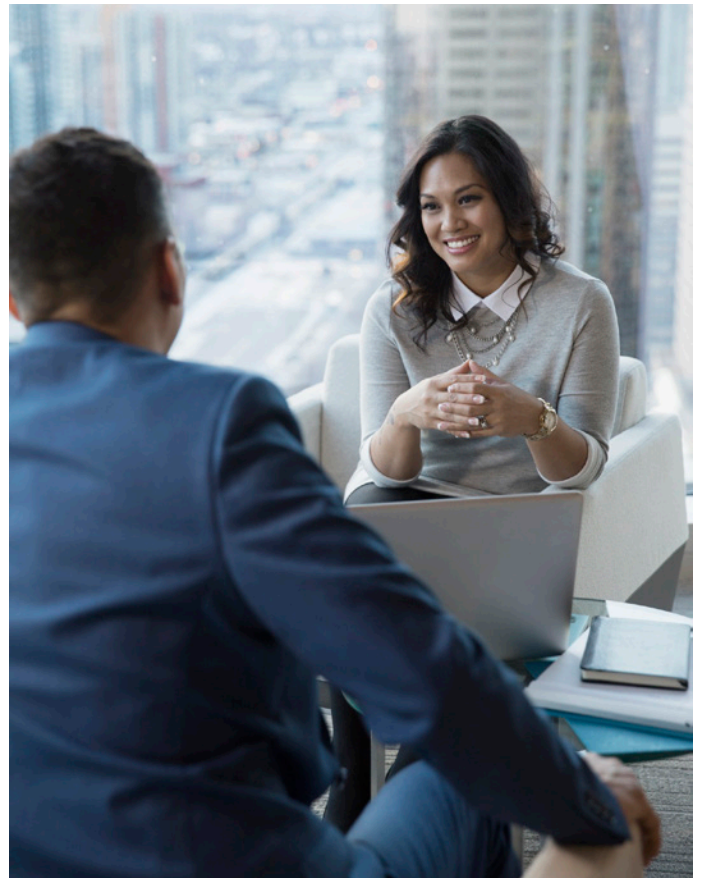
There are notable differences between the Platinum Advantage GSI and fully underwritten policy. Platinum Advantage GSI is different in these ways:

- The GSI base definition of total disability is identical to the fully underwritten policy for the first 24 months of disability. After 24 months, insureds are totally disabled if they are unable to perform the substantial and material duties of any occupation.
- The Regular Occupation Extension Rider is available to match the fully underwritten base policy's definition of total disability beyond 24 months, until the GSI policy's termination date.
- The ERISA endorsement is included.
- The Noncancelable Policy Rider is required.<sup>3</sup>
- Benefits payable under the Catastrophic Disability Benefit Rider<sup>4</sup> are up to \$12,500. The fully underwritten product limits benefits to the lesser of three times the monthly benefit amount or \$10,000.

For more details, please see policy summaries at [www.standard.com/di](http://www.standard.com/di) under [Find Marketing Materials](#).

## When You Believe You Have a Good GSI Candidate

It is important to have experienced resources at your side when you go out on a big case. If you have developed a relationship with an employer that you think is a good GSI candidate, please contact [gsisales@standard.com](mailto:gsisales@standard.com).



<sup>1</sup> In California, the Enhanced or Short-Term Residual Disability Rider is required for all policies, determined by the individual's occupation class.

<sup>2</sup> Not available in California, Connecticut or New York.

<sup>3</sup> In Florida, noncancelable policy provisions are incorporated into the base policy instead of being added with a rider.

<sup>4</sup> Not available in Connecticut.

### GSI Participation Requirements

GSI Plan Type	Minimum Number of Employees With No Group LTD	Minimum Number of Employees With Group LTD	Participation Required	Features
Mandatory GSI	10	7	100%	60, 90, 180 and 365-day waiting period <sup>1</sup> ; 2, 5 and 10-year and to age 65 or to age 67 benefit periods <sup>2</sup>
Voluntary GSI <sup>3</sup>	N/A	100	30%	

### Available Riders<sup>4</sup> in GSI Cases

Enhanced, Basic or Short-Term Residual Disability Rider<sup>5</sup>

3 or 6% Indexed Cost of Living Rider (ICOL)<sup>6</sup>

Own Occupation Rider

Noncancelable Policy Rider<sup>7</sup>

Catastrophic Disability Benefit Rider

### Endorsements in GSI Cases

Waiver of Pre-Existing Conditions

Pre-Existing Conditions: 3/12, 6/12 or 12/12

### Examples of Monthly Benefit

Depending on the case profile, the following table illustrate the monthly benefit amounts that may be offered.

Mandatory GSI <sup>8</sup>	
Number of Lives	Typical Monthly Benefit
7 - 9 <sup>9</sup>	\$4,000
10 - 19	\$8,000
20 - 39	\$12,000
40 - 74	\$15,000
75 - 100	Case-by-case solutions

1 In CA, DE and SD, the 365-day waiting period is not available with a two-year benefit period. The 365-day waiting period is not available to those age 65 and older, and the 180-day waiting period is not available to those age 75 and older.

2 Some benefit periods may not be available to all occupation classes.

3 Not available to MDs, DOs, DDSs or RNs.

4 Some riders may not be available to all occupation classes or in all states.

5 In California, the Enhanced or Short-Term Residual Disability Rider is required for all policies, determined by the individual's occupation class.

6 With mandatory GSI cases, ICOL is available with 10 or more lives.

7 In Florida, noncancelable policy provisions are incorporated into the base policy instead of being added with a rider.

8 Check with home office for available occupations.

9 Requires Group LTD.

# Business Overhead Protector®

*Business Overhead Expense Individual Disability Insurance¹*

## Eligibility

Coverage may be considered for business owners actively involved in the business at least 30 hours a week, where it can be demonstrated the owner's disability would cause the business a significant, near-term loss of income. Coverage is not available for home-based businesses or when a business has more than four owners (eight owners for professional, fee-for-service businesses). Please contact [diunderwriting@standard.com](mailto:diunderwriting@standard.com) for more information.

Applications for \$10,000 or less may qualify for [Simplified Underwriting](#), which waives the lab and income documentation underwriting requirements. New applicants may also be eligible for a [Business Owner Upgrade](#) offered through Business Owner Rewards.

## Summary of Base Policy Provisions

### Policy Renewability and Premiums

Your coverage is noncancelable and guaranteed renewable to the termination date² as long as the premium is paid on time. We cannot change any feature of your policy, including its premium, until the termination date. The policy ends at that time unless you ask that it be continued under the Renewal Option.

### Renewable for Life (Renewal Option)

You may ask to continue the policy beyond the termination date if you are: working at least 30 hours per week, responsible for business expenses, and not disabled at the time of your request. Only the total disability benefit will be available and the premium may change. Benefits are limited and are payable for limited periods under the Renewal Option.

### Total Disability Benefit

After the commencement date³ and during your continuous total disability, we will reimburse your covered business expenses up to the policy maximums. The commencement date is the first day of your disability that you are eligible for benefits. You are totally disabled if, because of your injury or sickness, you are unable to perform the substantial and material duties of your regular occupation (your occupation at the time your disability begins) and you are under the care of a physician.⁴

Overview			
Occ Class	Benefit Limit Multiples	Monthly Benefit Amount	
		Minimum	Maximum
5A	12	\$500	\$50,000
	18	\$500	\$40,000
	24	\$500	\$30,000
4A	12	\$500	\$50,000
	18	\$500	\$40,000
	24	\$500	\$30,000
3A	12	\$500	\$50,000
	18	\$500	\$40,000
	24	\$500	\$30,000
2A	12	\$500	\$15,000
	18	\$500	\$15,000
	24	\$500	\$15,000
A	12	\$500	\$10,000
	18	\$500	\$10,000
	24	\$500	\$10,000
B	12	\$500	\$7,000
	18	\$500	\$7,000
	24	\$500	\$7,000
Issue Ages		18 - 60	

### Covered Expenses

These are your share of business expenses incurred or allocable in your regular occupation on or after the commencement date that are ordinary and necessary in the operation of your business or profession.

Covered expenses include: salaries, fees, wages and benefit payments made to or on behalf of employees; employer-paid portion of any FICA or other employment taxes; rent and lease payments for furniture, equipment and premises; utility costs including phone, electricity, heat and water; laundry, janitorial and maintenance

1 Not available in MA, NY and WY.

2 The normal termination date is the policy anniversary on or next following the insured's 65th birthday.

3 Commencement dates available: 31st, 61st and 91st day of disability.

4 In California you are totally disabled if, because of your injury or sickness, you are unable to perform with reasonable continuity the substantial and material acts of your regular occupation in the usual and customary way.



# Business Overhead Protector continued

service costs; property, liability, malpractice and business insurance premiums; professional, trade and association dues; business property taxes; the greater of depreciation or principal payments on business loans on business property; interest on business debt; and legal, accounting and similar business fees.

Some expenses are not covered, such as: compensation to a family member not employed in your business during the 60-day period prior to your disability; bonus, incentive compensation, profit sharing and commission payments; cost of sales and inventory; travel and entertainment expenses; income and excise taxes for you or your business; expenses covered by any other insurance contract and expenses for any capital equipment purchased after the date of your disability. For certain risks, compensation paid to someone hired to perform your duties is not a covered expense. (Not all covered and non-covered expenses are listed here.)

## Benefit and Expense Carry-Forward

While you remain continuously disabled, unused benefits and unreimbursed expenses may carry forward to future months of continuous disability (subject to policy limits). This may allow for reimbursement in future months of unreimbursed expenses that were incurred in earlier months (but after the commencement date), as long as the total benefit amount and maximum benefit period limits have not been reached. See Limitations on Reimbursement of Expenses.

## Partial Disability Benefit<sup>1</sup>

After the commencement date and during your continuous partial disability, we will reimburse 50% of your covered business expenses (up to the policy maximums) for up to six months. You are partially disabled if, because of your injury or sickness, you are able to do some, but not all, of the substantial and material duties of your regular occupation; or you are able to do all of these duties, but for no more than 50% of the time you normally spent on such duties immediately prior to your injury or sickness. You must be under the care of a physician and you may not be totally disabled. The Residual Disability Benefit Rider is also available to provide additional benefits based on loss-of-business income. (However, we will not pay both benefits for the same period of disability.)

## Base Policy Benefits and Features

- Noncancelable and Guaranteed Renewable
- Renewable for Life (Renewal Option)
- Total Disability Benefit
- Covered Expenses
- Benefit and Expense Carry-Forward Feature
- Partial Disability Benefit<sup>1</sup>
- Choice of Maximum Benefit Amount and Commencement Date
- Recurrent Periods of Disability
- Conversion Option
- Waiver of Premium Benefit
- Presumptive Total Disability Benefit
- Survivor Benefit
- Cosmetic or Transplant Surgery Benefit
- Cash or Accrual Method available while disabled

## Optional Benefit Riders<sup>2</sup>

- Residual Disability Rider<sup>3</sup>
- Future Purchase Option Rider
- Salary Replacement Rider<sup>4</sup>

## Choice of Maximum Benefit Amount and Commencement Date

Subject to our underwriting requirements, you may choose the policy base amount and benefit multiples (12, 18 or 24) to determine your maximum benefit. You may also choose a commencement date of the 31st, 61st or 91st day of continuous disability.

## Recurrent Periods of Disability

If you recover and then become disabled from the same cause or causes within six months of a prior disability, it is a continuation of the prior disability.

<sup>1</sup> The base policy's Partial Disability Benefit is not available in California.

<sup>2</sup> The addition of optional riders may increase policy premiums. All benefits and riders are subject to the following considerations, which may result in the benefit or rider not being issued: underwriting considerations and reinsurance availability.

<sup>3</sup> Not available in California. The Partial Disability Rider is available in that state.

<sup>4</sup> This benefit is added automatically at no additional cost to policies for occupation classes 3A, 4A and 5A. The rider allows you to hire someone (other than a family member) to perform your duties and to have his or her salary included in covered expenses. Not available for 2A, A and B occupation classes.

### Conversion Option

If your needs change, after two years from the effective date and before your 60th birthday, you may request conversion of this policy to an individual disability income policy. You cannot be disabled at the time of the request nor for six months prior. Certain limitations will apply to the new policy. (Optional riders cannot be converted to the new policy.)

### Waiver of Premium Benefit

We will waive all premiums due while benefits are payable.

### Presumptive Total Disability Benefit

If you permanently lose your hearing in both ears, speech, sight in both eyes, or the use of two limbs, we will pay the total disability benefit, beginning with the day of loss.

### Survivor Benefit

If you die while receiving total disability benefits, we will pay the owner or the owner's estate up to three times the base amount, but not more than any remaining maximum benefit.

### Cosmetic or Transplant Surgery Benefit

We will consider you as totally disabled if, more than six months after the policy is effective, you become totally disabled due to cosmetic or transplant surgery.

### Cash or Accrual Method Available While Disabled

The cash or accrual accounting method, whichever you are using in your business when you become disabled, will be used to determine your covered business expenses.

## Summary of Policy Provisions on Maximum Benefit Periods and Exclusions From Coverage

### Limitations on Reimbursement of Expenses

Benefit payments are subject to the policy benefit limit and maximum benefit period provisions, and other policy terms and limitations.

#### *Benefit Limit*

The total amount that we have paid for any period of continuous disability at any time cannot be more than the policy base amount times the number of months since the commencement date, or the maximum benefit, if less.



#### *Maximum Benefit Periods<sup>1</sup>*

If benefits begin on or before age 63, we will not pay beyond age 65. If they begin after age 63 but before age 65 we will not pay for more than 24 months. If the Renewal Option is selected and benefits begin after age 65 but before age 75 we will not pay for more than 24 months. For benefits starting after age 75 (if the Renewal Option is selected), benefits will not be paid for more than 12 months.

### Exclusions From Coverage

We will not pay benefits for the first 90 days of disability due to pregnancy or childbirth or for disability due to war. We will also not pay benefits for a pre-existing condition unless it is disclosed on your application and it is not specifically excluded. A pre-existing condition is any mental or physical condition, for which you have consulted a physician, received medical treatment or services, or taken prescribed drugs or medications, or for which an ordinary person would have sought medical advice, care or treatment, for which, during the 365-day period preceding the policy's effective date, you have consulted a physician.

After two years from the later of the policy's effective date or last reinstatement date, no misstatements in the application will be used to rescind the policy or deny a claim for disability starting after the end of the two-year period. (This may be three years in

<sup>1</sup> References to ages 63, 65 and 75 mean the policy anniversary on or next following the insured's 63rd, 65th or 75th birthday, respectively.

# Business Overhead Protector continued

**In California**, a pre-existing condition is any physical or mental condition, whether diagnosed or undiagnosed, which was misrepresented or not disclosed in your application, and for which during the 365-day period ending the day before this policy's effective date:

- You have received a physician's advice, treatment or services; or
- A reasonably prudent person would have sought medical advice, care or treatment, for symptoms occurring.

some states.) However, we will not pay benefits for any disability if fraud is involved or if the condition is specifically excluded.

## Summary of Optional Riders<sup>1</sup>

### Salary Replacement Rider

*Available to ages 18-60 and 5A, 4A & 3A occ classes.*

This rider is added automatically at no additional cost for eligible occupation classes (5A, 4A and 3A). The rider allows you to hire someone (other than a family member) to perform your duties and have his or her salary included in covered expenses.

### Residual Disability Rider<sup>2</sup>

*Available to ages 18-60 and all occupation classes.*

This rider adds a residual disability benefit and a recovery benefit to your coverage. You will be residually disabled if you are not totally disabled, but because of your injury or sickness, you have at least a 20% loss of business income and you are able to do some but not all, of the substantial and material duties of your regular occupation or you are able to do all of these duties, but not for as long a time or as effectively as before. You must also be under the care of a physician.

For the first six monthly payments, eligible expenses (used to determine the amount of benefit paid) will be at least 50% of the policy's base amount. If your loss of business income for a period of residual disability is 75% or more of your prior business income, we will pay the total disability benefit for that period. If, while you are residually disabled, a greater benefit would be payable under the policy's partial disability benefit provision than would be payable under this rider, we will pay the greater benefit. (We will not pay both benefits at the same time.)

A limited recovery benefit may be payable for up to 12 months if, immediately after a disability for which you received benefits, you return to work for at least 30 hours per week in your regular occupation. Payments will not be made beyond your age 65.

### Future Purchase Option Rider

*Available to ages 18-48 and all occupation classes.*

As your business grows and as your expenses increase, this rider allows for the purchase of increased benefits at two year intervals, regardless of your health, subject to financial underwriting requirements. The first option amount purchased may be doubled if you are not disabled at the time of the purchase. Unused option amounts may be carried over to the next option date but not beyond it. Only one increase is allowed during any continuous disability.

### Partial Disability Rider (Available in California only)

*Available to ages 18-60 and all occupation classes.*

This rider adds a partial disability benefit and a recovery benefit to your coverage. You are partially disabled if you are not totally disabled and, while actually working in your regular occupation, as a result of your injury or sickness, you are unable to earn 80% or more of your prior income.

If your loss of business income for a period of residual disability is 75% or more of your prior business income, we will pay the total disability benefit for that period.

A limited recovery benefit may be payable for up to 12 months if, immediately after a disability for which you received benefits, you return to work for at least 30 hours per week in your regular occupation. Payments will not be made beyond your age 65.

<sup>1</sup> The addition of optional riders may increase policy premiums. All benefits and riders are subject to the following considerations, which may result in the benefit or rider not being issued: underwriting considerations and reinsurance availability.

<sup>2</sup> The Residual Disability Rider is not available in California. See Partial Disability Rider.

## Participation Limits on Future Purchase Options

The maximum total option amount is the lesser of 2.5 times the basic monthly amount being purchased, or The Standard's issue limits for your occupation class less the amount of coverage in force and applied for with The Standard and all other companies.

The maximum amount of FPO which may be issued is the maximum total option amount divided by the maximum number of option dates based on your issue age.

Maximum Number of Option Dates	
Issue Age	Maximum Options
18	17
19 - 20	16
21 - 22	15
23 - 24	14
25 - 26	13
27 - 28	12
29 - 30	11
31 - 32	10
33 - 34	9
35 - 36	8
37 - 38	7
39 - 40	6
41 - 42	5
43 - 44	4
45 - 46	3
47 - 48	2

### Example

Your age is 35, occupation class 2A, \$4,000 benefit with no other coverage in force. The maximum total FPO amount is the lesser of:

$$2.5 \times \$4,000$$

or

\$15,000 less the amount applied for.

Therefore the maximum total FPO amount is \$10,000. The maximum number of options is 8. The maximum amount of each unit of FPO is  $\$10,000 \div 8 = \$1,250$ .

In addition, the amount of FPO is limited by the maximum in the table below. If the calculated limit is below the \$100 minimum, the FPO is not available with that policy.

Maximum FPO Exercise Amount		
Occupation Class	Maximum Amount Of Each Unit	Minimum Amount Of Each Unit
5A	\$3,000	\$100
4A		
3A	\$2,000	
2A	\$1,500	
A	\$1,000	
B	\$700	





# Business Equity Protector<sup>SM</sup>

*Buy/Sell Funding Individual Disability Insurance<sup>1</sup>*

## Eligibility

Coverage may be considered when a business has operated profitably for a minimum of two years and has a minimum of two and a maximum of 10 owners.

All eligible owners must apply. When an owner is uninsurable, remaining eligible owners may still be considered. Eligible owners must have at least 10% and no more than 90% interest in the business, and must be active in the business at least 30 hour per week.

In some situations, ownership interest as low as 5% may be considered when there are at least five active owners and no owners have ownership interest greater than 75%.

Coverage is not available for spousal or parent/child relationships, where owners have an age variance greater than 20 years, or when an owner's interest cannot be adequately insured based on The Standard's published issue and participation limits.

For more information please contact  
[diunderwriting@standard.com](mailto:diunderwriting@standard.com).



<sup>1</sup> Not available in MA, NY and WY.

Business Equity Protector Overview						
Occ Class	Waiting Period	Maximum Benefit Amounts				
		Lump Sum <sup>1,2</sup>	Aggregate <sup>1,3</sup>	Monthly Benefit <sup>1</sup>		
				2 year	3 year	5 year
5A All Occupations	365 days	\$1,000,000	\$1,500,000	\$62,500	\$41,666	\$25,000
	540 days	\$1,500,000	\$2,000,000	\$83,333	\$55,555	\$33,333
	730 days	\$2,000,000	\$2,500,000	\$104,166	\$69,444	\$41,666
4A Medical and Health Occs only	365 days	\$1,000,000	\$1,200,000	\$50,000	\$33,333	\$20,000
	540 days	\$1,250,000	\$1,500,000	\$62,500	\$41,666	\$25,000
	730 days	\$1,500,000	\$2,000,000	\$83,333	\$55,555	\$33,333
4A Other	365 days	\$1,000,000	\$1,500,000	\$62,500	\$41,666	\$25,000
	540 days	\$1,500,000	\$2,000,000	\$83,333	\$55,555	\$33,333
	730 days	\$2,000,000	\$2,500,000	\$104,166	\$69,444	\$41,666
3A Medical and Health Occs only	365 days	\$750,000	\$1,000,000	\$41,666	\$27,777	\$16,666
	540 days	\$1,000,000	\$1,250,000	\$52,083	\$34,722	\$20,833
	730 days	\$1,500,000	\$1,500,000	\$62,500	\$41,666	\$25,000
3A Other	365 days	\$1,000,000	\$1,500,000	\$62,500	\$41,666	\$25,000
	540 days	\$1,500,000	\$2,000,000	\$83,333	\$55,555	\$33,333
	730 days	\$2,000,000	\$2,500,000	\$104,166	\$69,444	\$41,666
2A	365 days	\$750,000	\$1,000,000	\$41,666	\$27,777	\$16,666
	540 days	\$1,000,000	\$1,250,000	\$52,083	\$34,722	\$20,833
	730 days	\$1,500,000	\$1,500,000	\$62,500	\$41,666	\$25,000
A, B	365 days	\$400,000	\$500,000	\$20,833	\$13,888	\$8,333
	540 days	\$600,000	\$700,000	\$29,166	\$19,444	\$11,666
	730 days	\$800,000	\$900,000	\$37,500	\$25,000	\$15,000
Issue Age	18 - 60					

1 Occasionally, certain amounts may be unavailable or limited because of reinsurance availability. The Minimum Monthly Benefit for the Business Equity Protector is \$600.

2 The Minimum Lump Sum is \$10,000.

3 Aggregate is the maximum total buy - out benefit available under the monthly benefit option or when combining lump sum and monthly benefits under the down payment option. Under the down payment option, the maximum monthly benefit available is the difference between the aggregate benefit applied for and the lump sum benefit requested, divided by the number of months in the monthly benefit period. For example, a class 5A risk applying for a 540 - day waiting period with a three year benefit period applies for an aggregate benefit of \$2,000,000 with a lump sum benefit of \$1,100,000. The monthly benefits are \$25,000  $(\$2,000,000 - \$1,100,000 = \$900,000; \$900,000 \div 36 \text{ months} = \$25,000 \text{ per month})$ .

# Business Equity Protector continued

## Summary of Base Policy Provisions

A well drafted business buy/sell agreement provides for the purchase of a business owner's share of the business in the event that the owner becomes totally disabled and is no longer able to work in the business. Business Equity Protector is a disability insurance policy that provides a source of funds to purchase the interest of a disabled business owner.

Business Equity Protector is designed to work with a business buy/sell agreement. It funds all or part of any buy-out due to total disability provided for in the buy/sell agreement, and the policy itself can be owned by the business or by the individual business owners.

A valid buy/sell agreement is necessary for a Business Equity Protector policy to function. The buy/sell agreement must be in effect within one year after the policy is put in force, or the policy will be considered void and all premiums will be returned. Any buy/sell agreement must be continuously in effect up to the date of disability. Policy benefits are payable under one of these funding methods: 1) on a monthly basis; 2) in one lump sum; or 3) with a partial lump sum down payment followed by monthly payments.

### Total Disability Benefit

Business Equity Protector pays benefits to assist in the funding of the purchase of your ownership interest in the business if you become totally disabled and are entitled to a buy-out under the terms of your buy/sell agreement. Under the policy you are considered totally disabled if, because of injury or sickness, you are: 1) unable to perform the substantial and material duties of your regular occupation; 2) under the care of a physician; and 3) not performing any work for the business.

Policy benefits may be paid in a single lump sum, or over a period of time under the monthly or down payment funding method. Once policy benefits become payable under the monthly or down payment funding methods, benefits will continue to be paid whether or not you remain totally disabled, if:

- the policyowner has incurred or contrives to incur a buy-out expense; and
- the policy benefit limits have not been exceeded. We will not pay more than the applicable percentage of policy benefit limits as described in the policy. Further, the total of all payments made under the policy may not exceed the lesser of the total buy-out expense or the aggregate benefit limit; and

## Base Policy Benefits and Features

- Total Disability Benefit
- Waiver of Premium Benefit
- Legal/Accounting Fee Benefit
- Policy Transferability and Convertibility
- Noncancelable and Guaranteed Renewable

## Optional Benefit Riders\*

- Extended Benefit Option
- Future Buy-Out Expense Option

\*The addition of optional riders may increase policy premiums. All benefits and riders are subject to the following considerations, which may result in the benefit or rider not being issued: underwriting considerations and reinsurance availability.

- the insured does not perform any work for the business.

### Waiver of Premium Benefit

We will waive any future premiums due when benefits are payable.

### Legal/Accounting Fee Benefit

The Standard will reimburse the policyowner up to \$3,000 for reasonable legal and/or accounting fees owed by and paid by the policyowner to carry out the terms of the buy/sell agreement.

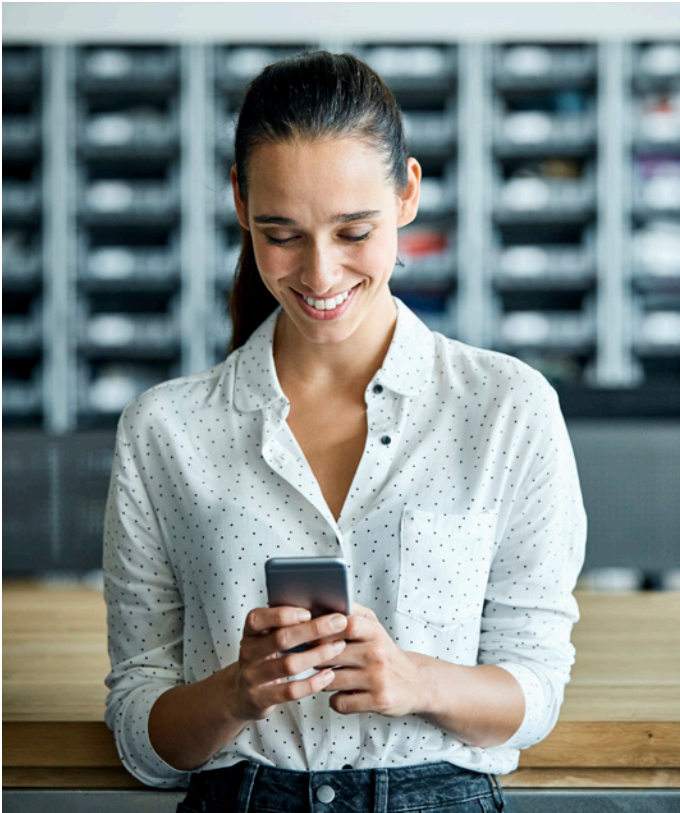
### Policy Transferability

The coverage may be transferred to a different business entity within 90 days of your leaving the original business if you:

- stop full-time employment in the original business
- are under age 58
- are not totally disabled and
- are working full-time in another business in which you own between a 10% and 90% share

No medical underwriting is required, although approval of the transfer is subject to the same financial underwriting requirements as a new Business Equity Protector policy.





### Policy Conversion

If you become the owner of more than 90% of the business, the policy can be converted within 90 days to an individual disability insurance policy with a two-year-benefit period and a monthly benefit not to exceed \$1,000. Financial underwriting is required. Medical underwriting is not required.

### Policy Renewability/Premiums

Premiums for Business Equity Protector cannot be changed by The Standard while the policy is in force. The policy may be continued by timely payment of premiums until the earlier of:

- the policy anniversary following the insured's 65th birthday (the insured's 70th birthday if the Extended Benefit Option Rider is added to the base policy)
- the date the insured terminates active full-time employment with the business for any reason other than total disability
- the date the buy/sell agreement terminates
- the date the aggregate benefit limit is reached or all of the actual buy/sell expense is paid

- the date one person owns more than 90% of the business
- the date of the insured's death
- the due date of any premium remaining unpaid at the end of its grace period

The policy will end on the earliest of the above dates. However, benefit payments begun prior to the insured's death under monthly or down payment funding methods will continue as provided under the policy.

## Exclusions From Coverage

We will not pay benefits for disability due to war. We will not pay benefits for a pre-existing condition unless it is disclosed on your application and it is not specifically excluded. A pre-existing condition is any mental or physical condition for which, during the 365-day period preceding the policy's effective date, you consulted a physician, received medical treatment or services, or took prescribed drugs or medication, or for which a prudent person would have sought advice, care or treatment.

After two years from the policy's effective date, no misstatements in the application may be used to deny a claim for disability starting after the end of the two-year period. (This period may be three years in some states.) However, we will not pay benefits for any disability if fraud is involved or if the condition causing the disability is specifically excluded.

## Summary of Optional Riders<sup>1</sup>

### Extended Benefit Option Rider

*Available to ages 18-50 and all occupation classes.*

This rider delays the reduction of policy benefits until age 65 and provides reduced coverage until the policy anniversary following the insured's age 70.

### Future Buy-Out Expense Option Rider

*Available to ages 18-49 and all occupation classes.*

This FBEO rider offers the owner an opportunity to increase the buy-out policy benefits on each even-numbered policy anniversary, such as the 2nd or 4th anniversary, to keep pace with business growth. No medical underwriting is required for increases; however, financial underwriting is required and the insured cannot be disabled at the time an increase is applied for.

<sup>1</sup> The addition of optional riders may increase policy premiums. All benefits and riders are subject to the following considerations, which may result in the benefit or rider not being issued: underwriting considerations and reinsurance availability.



### Future Buy-Out Expense Option Limits

Each policy is issued with a Unit of Increase listed on the data page provided at purchase. The Unit of Increase determines the maximum amount the qualifying policyowner can purchase on an option date.

On an option date, the insured may exercise the full amount of increase or a portion of it. If any of the Unit of Increase is not used it may be carried over to the next option date.

If the funding method is the monthly or down payment option, the monthly benefit will increase. Otherwise, the lump sum benefit will increase.

If the funding method is the monthly or down payment option, the monthly benefit must increase by a minimum of \$100 per option and can't be more than \$500. For lump sum, the minimum FBEO amount per option is \$2,000 and the maximum is \$25,000.

Maximum Number of Option Dates	
Issue Age	Maximum Options
18 - 19	17
20 - 21	16
22 - 23	15
24 - 25	14
26 - 27	13
28 - 29	12
30 - 31	11
32 - 33	10
34 - 35	9
36 - 37	8
38 - 39	7
40 - 41	6
42 - 43	5
44 - 45	4
46 - 47	3
48 - 49	2

### Maximum Total FBEO Exercise Amount

Occupation Class	Monthly	Lump Sum
5A	\$3,000	\$100,000
4A		
3A	\$2,500	\$75,000
2A		
B	\$2,000	\$50,000
A		



# Premium Discounts<sup>1</sup>



Premium discounts are provided to help solicit multiple applications. The types of discounts available are: multi-life; preferred occupation; business owner; multi-product; Guaranteed Standard Issue and Guaranteed Standard Issue cross-sale.

## Employer-Based Multi-Life Discount

Multi-life groups are generally defined as three or more lives employed by the same employer. To qualify for the multi-life discount, three or more IDI applications on unique lives requesting multi-life rates must be received within a period of six months. When three or more applications are received at the same time, each policy is issued with the multi-life discount.

When fewer than three applications are received, the policies will initially be issued without the multi-life discount. When The Standard receives the third application, accompanied by a Producer Information Report identifying the names and policy numbers of the prior two policies as part of a multi-life group, the eligible previously placed policies will receive the multi-life discount rates effective on the policies' next premium due dates.

All applications must meet the minimum qualifications for a valid application, including meeting income, hours, and underwriting standards. Withdrawn or closed applications due to incomplete underwriting requirements will not be considered a qualifying life.

The multi-life discount is available for as few as two lives if those participating a) are each at least 20% owners of the same business, b) purchase policies with combined pre-discounted annual premium of at least \$5,000 (or less, if both insureds purchase the maximum benefit on

both policies) and c) meet all other provisions related to timing for the Employer-Based Multi-Life Discount.

Employer-Based Multi-Life Discounts are available with Platinum Advantage and Business Overhead Protector. Contract (1099) employees who share a common worksite address, supported by documentation, are eligible for the multi-life discount. All other contract employees, medical residents and students are not eligible for the discount.

### Requirements for Maintaining the Discount

Once established, the Employer-Based Multi-Life discount will remain active for two years. After two years, The Standard will review discounts established for each employer to confirm a minimum of two unique lives are in force in order for the discount to continue for new applications. If there are fewer than two lives in force, the discount must be re-established as if new, with three applications submitted within a six-month period.

## Multi-Product Discount

The Multi-Product Discount provides 5% savings on Platinum Advantage for individuals who apply for and purchase two or more new products at the same time from The Standard.

The Multi-Product Discount is available with approved Platinum Advantage policies when the applicant also applies for and accepts coverage under Business Overhead Protector or Business Equity Protector.<sup>2</sup> At least two policies must be approved and accepted by the insured to qualify for the discount. This discount is not available in New York or Massachusetts because Business Equity Protector and Business Overhead Protector aren't available in those states.

<sup>1</sup> Availability of discounts may vary depending on the state. Discounts are not available to government employees.

<sup>2</sup> Applications for BEP and BOP must be received no later than 30 days following the placement of Platinum Advantage.



# Premium Discounts continued

## Preferred Occupation Discount

We want to help you sell to your top clients. The Preferred Occupation Discount provides a 10% discount on Platinum Advantage to several 5A occupations. The occupations that are eligible:

- Actuaries (*Fellow or MAAA*)
- CPAs
- Data Scientists (*advanced data analytics*)  
*With master's degree or Ph.D.*
- Engineers with professional engineering license or degree (e.g. civil, mechanical, etc.)
- Executives earning at least \$75,000/year each of the last 2 years, 3 years in same occupation
- Ph.D. Economist
- Ph.D. Scientists (*Minimum of Ph.D., office and laboratory duties only*)

See the [Occupations Classifications List](#) for more information and eligible occupations.

This discount is currently unavailable for applicants in Connecticut and the District of Columbia.



## Business Owner Discount

The Business Owner Discount provides a 10% discount on Platinum Advantage on gender-distinct rates to qualifying business owners. For savings available to business owners with other products from The Standard, see the Business Owner Upgrade.

To be eligible for the Business Owner Discount, the qualifying business owner must:

- own at least 20% of the business.
- employ at least one full-time equivalent W-2 employee.
- have been financially successful for at least the last two years under the current business arrangement, as determined by The Standard based on appropriate business income documentation.

The Business Owner Discount is available to all occupations in classes 2A, 3A, 4A, and 5A, except for financial advisors, financial planners or insurance producers, or those listed under Financial Services, Entertainment Industry or Real Estate.

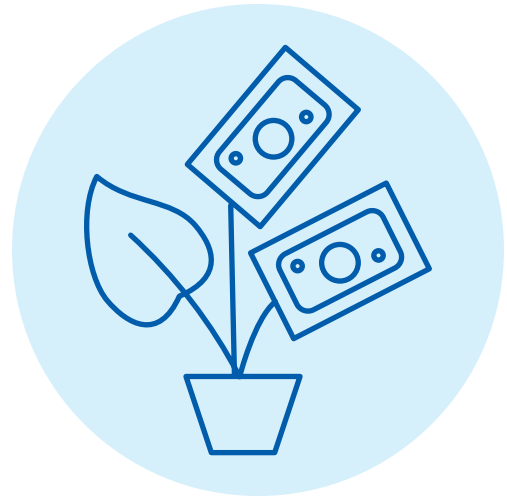


## Residency Multi-Life Discount

A 10% Residency Multi-Life Discount on Platinum Advantage for residents, interns and fellows can be established at most ACGME and AOA hospitals and medical centers. This discount is also available to post-doctorates in dental education programs accredited by the Commission on Dental Accreditation.

To establish the discount, The Standard must receive applications on three lives within a six-month period. The discount is available to residents, interns and fellows from when they are accepted into a training program until 180 days after completing training. Be sure to include the institution's program name on the Producer Information Report when submitting an application for a resident.

Please note that some institutions aren't eligible for the discount. You can find ineligible institutions at [Residency Discount Institutions](#) on standard.com.



## Additional Information

- Discounts may only be combined for Platinum Advantage policies.
- Discounts may not be available in all states and/or the discount amount may vary from state to state.
- Some discounts may be added to in force policies. In this case, the discount will be added as of the policy's next month anniversary.
- Clearly indicate the type of discount requested (as well as the number of lives) in the Producer Information Report in the application packet.

# Premium Discounts continued

## Premium Discount Percentages<sup>1</sup>

Employer-Based Multi-Life Discount <sup>2</sup>		
Products	Pricing	Discount
Platinum Advantage	Gender Distinct <sup>3</sup>	10%
Business Overhead Protector	Gender Distinct <sup>3</sup>	10%
Preferred Occupation Discount		
Products	Pricing	Discount
Platinum Advantage	Gender Distinct <sup>3</sup>	10%
Residency Multi-Life Discount		
Products	Pricing	Discount
Platinum Advantage	Gender Distinct <sup>3</sup>	10%
Business Owner Discount		
Products	Pricing	Discount
Platinum Advantage	Gender Distinct <sup>3</sup>	10%
Multi-Product Discount		
Products	Pricing	Discount
Platinum Advantage	Gender Distinct <sup>3</sup>	5%

<sup>1</sup> Availability of discounts may vary depending on the state.

<sup>2</sup> Not available to government employees.

<sup>3</sup> All Montana policies are issued as gender neutral.

### Guaranteed Standard Issue Discounts

The Guaranteed Standard Issue cross-sale discount is available for mandatory and voluntary GSI cases sold with a group LTD case from The Standard. GSI discount types and amounts vary by product. If you have additional questions about GSI discounts, please contact [gsisales@standard.com](mailto:gsisales@standard.com).

Guaranteed Standard Issue Discount			
Products	Pricing		Discount
Platinum Advantage	Voluntary	Gender Neutral	10% <sup>1</sup>
Platinum Advantage	Mandatory	Gender Neutral	10%, 20% and 25% <sup>1</sup>

Guaranteed Standard Issue Cross-Sale Discount		
Products	Pricing	Discount
Platinum Advantage	Gender Neutral	5% <sup>2</sup>

<sup>1</sup> Base discounts displayed, but additional discounts and adjustments will be determined by underwriting based on case characteristics.

<sup>2</sup> Discount is subject to underwriter approval.

# Business Owner Rewards



The Standard has created tools to help you tap into the lucrative business owner market. The Business Owner Upgrade, Business Owner Discount and Earned Income Enhancer reward these hard working individuals by increasing the amount of coverage for which they may be eligible.

For information on the Business Owner Discount, please see the Premium Discount section in this guide.

## Business Owner Upgrade<sup>1</sup>

Under this program, a business owner may be eligible to be written at one occupation class higher than might otherwise be available.

Applying for a Business Owner Upgrade is easy.

The upgrade applies to Business Overhead Protector and Business Equity Protector. Business owners must

- own at least 20% of the business.
- have been financially successful for at least the last two years under the current business arrangement, as supported by appropriate business income documentation.

The Business Owner Upgrade is not available to

- medical and health occupations.
- occupation classes under Financial Services, Real Estate or Entertainment Industry.

<sup>1</sup> Upgrades are subject to final approval by an underwriter from The Standard.

# Business Owner Rewards continued

## New Applicants for Business Overhead Protector

All new applicants for Business Overhead Protector business overhead expense disability insurance receive an upgrade of one occupation class in addition to any increases under the Business Owner Upgrade. In addition, 5A occupations will receive a 10% discount on gender-distinct rates.<sup>1</sup> Discounts cannot be combined. Only one discount per policy. Current multi-life discount rules remain in effect.

For new business owners with documented expenses, up to \$10,000 in monthly benefits are available for the Business Overhead Protector.

## Newly Self-Employed Business Owners With Work Experience in the Same Professional Capacity

Newly self-employed business owners with work experience in the same professional capacity may be eligible for individual disability income insurance coverage based on their historical W-2 earnings. Insurable income is based on 75% of each individual's final, annual earnings rate as a non-owner employee in the same profession as his or her new business. This is available to occupation classes 5A, 5P, 4A, 4P, 4S, 3P, and 3D.<sup>2</sup>

### To be eligible the business owner must:

- have established a new business within the past 12 months.
- be actively involved in the operation of the business.
- be actively generating revenue at the time of underwriting.
- have been employed in the same professional capacity for at least three years as a non-owner employee immediately before becoming an owner, earning at least \$50,000 annually.
- have provided documentation of two years' prior income. Bonus income may be included depending on occupation, bonus history and how the bonus was generated. Fluctuating income may be averaged.

## Earned Income Enhancer

Consider the Earned Income Enhancer as a complement to the Business Owner Discount because sometimes the amount of earned income may not accurately reflect the amount of income that needs protection. The Earned Income Enhancer is available with Platinum Advantage.

The Earned Income Enhancer enables business owners to qualify for up to \$2,000 of additional coverage (within issue and participation limits) otherwise unavailable to non-business owners in the same occupation class.

Business owners:

- must own at least 20% of the business.
- must have been financially successful for at least the last two years under the current business arrangement, as supported by appropriate business income documentation.

To determine the amount of coverage available with the Earned Income Enhancer, use the calculation below:

Earned Income	x 120% =	Amount of Earned Income Used to Determine Available Coverage
---------------	----------	--

The amount of additional coverage cannot be greater than \$2,000 and the total coverage must fall within that occupation's issue and participation limits.

The Earned Income Enhancer is not available to podiatrists and those listed with occupation classes under Real Estate or Entertainment Industry.

<sup>1</sup> The 10% discount for 5A occupations is not available in Florida or Ohio.

<sup>2</sup> Maximum individual disability income Issue & Participation Limit is \$10,000 for 5A and 4A occupation classes, and as published for 5P, 4P, 4S, 3P and 3D occupation classes in this guide. Other occupation classes may also be eligible with a maximum IDI Issue & Participation of \$1,000. The Standard reserves the right, on a case-by-case basis, to request additional financial information or modify its underwriting approach.



# Applications

## New Business Applications

### Individual Disability Income Insurance

The application used should be that of the applicant's state of residence. The rates and contract terms are based on the state of application. An application for a state other than the state of residence must be pre-approved by the home office.

### Business Products

The application used should be that of the state in which the business is located. The rates and contract terms are based on the state of application.

### Guaranteed Standard Issue Applications

We will provide pre-filled applications for Guaranteed Standard Issue cases. For questions regarding GSI applications, please contact [gsisales@standard.com](mailto:gsisales@standard.com). For all applications, the broker must be licensed and appointed in the state of application and the state of solicitation (if different).

## Increase Applications

For increase — FPO or BIR — applications, the state of application should be the state of the original contract.

For new business and increase applications, the broker must be licensed and appointed in the state of the application.



# Underwriting Guidelines



The application form should be completed by, or in the presence of, the proposed insured. No other person is qualified to answer the questions for the applicant. Answers to all questions in the application must be provided. Dates, reasons, results, names and addresses of physicians are essential. Completed applications and financial documentation must be received at The Standard within 30 business days of the application date or they will be returned to the producer.

## Medical Underwriting

Obtaining complete and accurate information regarding the applicant's medical status and conditions is critical to the timely processing of disability insurance applications. In the TeleApp process (which is required for [Simplified Underwriting](#)), most of this information is gathered by the telephone interviewer. In the traditional application process, this information is gathered by the producer.

Medical underwriting of disability insurance is substantially different than that for life insurance. Medical issues that may have little consequence for life insurance can have critical significance for disability insurance. IDI underwriting requires the evaluation of both the possibility of disability and the likelihood of recovery. Please see the list of [ineligible medical conditions](#), and other circumstances, that disqualify an individual from being offered coverage.

Application packets are available at [www.standard.com/di](http://www.standard.com/di) under [Find Applications & Forms](#).

## Medical and Nonmedical Requirements

**Important information about applications:** All traditional applications must include a complete medical history portion. Applications without a complete medical history portion of the application will not be accepted by The Standard's underwriters.

## TeleApps

When you choose the TeleApp option for your IDI applications, the majority of the questions are asked by professional interviewers in a telephone interview.

With The Standard's eApp, the TeleApp is automatically ordered when you submit an application. LTCG, our third-party vendor, will immediately email your client an online link and information to schedule the telephone interview.

If not using eApp, complete the required questions in the TeleApp version of the application found on our producer website. Then call LTCG at 844.276.1330 to schedule the interview while your client is still with you (or on the telephone). After scheduling the interview, submit the completed application, requirements and Producer Information Report to the office of your General Agent.

If you are unable to schedule the telephone interview with your client present, submit the completed application packet, requirements and Producer Information Report to your General Agent. The TeleApp will then be ordered and LTCG will contact your customer to schedule the interview.

# Underwriting Guidelines continued

The Standard has one set of medical underwriting requirements for both the TeleApp and traditional application.

Medical Underwriting Requirements <sup>1</sup>			
Amount	Age		
	18 - 40	41 - 50	51 - 64 <sup>2</sup>
\$0-\$2,499	0	0	0
\$2,500-\$5,000	1	2	2
\$5,001 - \$10,000	2	2	2
\$10,001 or more	2	2	3

0 = No medical requirements needed

1 = Urine HIV testing

2 = Blood profile, urinalysis, mini-exam (height, weight, pulse, blood pressure)

3 = Mini-exam, blood profile, urinalysis, EKG

Lab results completed for other insurance applications may be acceptable for up to 12 months. Current labs may be requested at underwriter discretion.

The amount refers to the amount of monthly benefits with The Standard, either in force or applied for in the last three years. This includes all individual disability products including business products. Disregard amounts provided by all other benefits and riders. For Business Equity Protector, divide any lump sum by 36 and add in the monthly benefits. Underwriting has the discretion to order medical requirements, regardless of the amount applied for.

For more details see [TeleApp Instructions, Form 16501 SI/SNY](#), and [What You Can Expect In Your Telephone Interview, Form 16459 SI/SNY](#), available at [www.standard.com/di](http://www.standard.com/di), under Find Marketing Materials.

## Vendor for Paramedic Services

Approved paramedic services vendors are APPS-Portamedic and ExamOne. ExamOne processes the lab tests.

## Smoking and Nicotine Use

Higher rates may apply for nicotine users. A non-smoker is an insured who has not used any form of tobacco or nicotine (including gum, patch, e-cigarette or any other form of nicotine) within the 12 months preceding the date of application. Occasional cigar smoking (such as one per month) may be considered with non-smoker rates, as long as urinalysis, if needed for age and amount, returns negative results for nicotine.

## Number of Hours Working Requirement

Applicants must be working at least 30 hours per week in their primary occupation.

<sup>1</sup> Not required with Simplified Underwriting.

<sup>2</sup> Ages 61-64 for Platinum Advantage.



## Build Chart

Use the build chart below for both males and females. In cases of overweight or borderline overweight individuals, in addition to the height and weight, your underwriter at The Standard may also consider other factors that influence the underwriting decision. These can include occupation, age, history of weight loss or gain, and musculoskeletal, bone, joint, cardiovascular and other medical histories or disorders.

Standard Rates		Rating in Percentages						Decline
Height	Weight	25%	50%	75%	100%	125%	150%+	
4'10"	89-162	163	178	187	197	202	206	211
4'11"	92-168	169	184	194	204	209	214	219
5'0"	95-173	174	190	200	211	216	221	226
5'1"	98-179	180	197	207	218	223	228	234
5'2"	101-185	186	203	214	225	230	236	241
5'3"	105-191	192	210	221	232	238	244	249
5'4"	108-197	198	216	228	240	245	251	257
5'5"	111-204	205	223	235	247	253	259	265
5'6"	115-210	211	230	242	255	261	267	273
5'7"	118-216	217	237	250	263	269	275	282
5'8"	122-223	224	244	257	270	277	284	290
5'9"	125-229	230	251	265	278	285	292	299
5'10"	129-236	237	259	273	287	294	301	308
5'11"	133-243	244	266	280	295	302	309	316
6'0"	137-250	251	274	288	303	311	318	325
6'1"	140-257	258	281	296	312	319	327	334
6'2"	144-264	265	289	305	320	328	336	344
6'3"	148-271	272	297	313	329	337	345	353
6'4"	152-278	279	305	321	338	346	354	362
6'5"	156-286	287	313	330	347	355	364	372
6'6"	160-293	294	321	338	356	364	373	382
6'7"	164-301	302	329	347	365	374	383	392
6'8"	168-309	310	338	356	374	383	392	401
6'9"	173-316	317	346	365	384	393	402	412

### Benefit Period:

- Up to 50%: individual consideration will be given To Age 65-67 benefit periods.
- With 75% or higher: usually a two-year maximum benefit period.

# Underwriting Guidelines continued

## Simplified Underwriting

Product	Age	Maximum Issue From The Standard <sup>1</sup>	Maximum Participation With Other Carriers
Platinum Advantage	18 - 45	\$6,000 <sup>2</sup>	\$10,000
	46 - 50	\$3,000	\$10,000
	50+	Ineligible	Ineligible
Business Overhead Protector	18 - 50	\$10,000	\$10,000

<sup>1</sup> This maximum includes all individual disability insurance, existing and applied for, with The Standard.

<sup>2</sup> Maximum issue may be up to new-in-practice limits for physician and dental residents and fellows age 18-45 within six months before or after completing their training. Physician residents can apply for up to issue and participation limits with financial documentation.

Simplified Underwriting removes the requirement of lab tests and income documentation<sup>3</sup>, which streamlines the underwriting process and often results in quicker policy placement. All applications using Simplified Underwriting must use TeleApp.

### Service Commitment

When a qualifying application and a completed TeleApp interview are received at The Standard, an underwriter will review the application and provide a decision or case status within 48 hours.

### Occupation Classes

Occupations listed 2A/2P or higher are eligible. The Standard's underwriters will determine occupation classes using the earned income and occupation duties indicated in the application.

### Maximum Benefit Amounts

See chart above. A Business Overhead Protector policy may be added to a Platinum Advantage policy for a combined maximum benefit amount of \$16,000 for applicants aged 18-45 and \$13,000 for those aged 46-50.

### Issue Ages

18-50

### Discounts

All discounts usually available are available with Simplified Underwriting. However, those applying for the Business Owner Discount must provide two years of tax returns.

### Available Riders

All riders usually available are available with Simplified Underwriting.<sup>3</sup>

### Waiting and Benefit Periods Available

All waiting and benefit periods usually available with Platinum Advantage and Business Overhead Protector are available with Simplified Underwriting. Not all waiting and benefit periods are available in every state.

### Business Owner Applications

Simplified Underwriting is not available to owners who have been in business less than one year. Newer business owners may qualify under the new-in-practice limits published in the Special Occupations section.

Business owners may also be considered for the Business Owner Rewards program by submitting two years' tax returns.

<sup>3</sup> In California, income documentation must be submitted to include the Benefit Increase Rider in the policy.

# Underwriting Guidelines continued

## Modified Offers

The Standard's underwriters will consider all information received during the underwriting process with the intent of making an acceptable offer of coverage. In some cases you may receive a modified offer — sometimes more than one — providing the applicant a choice of coverage options.

### Review of Modified Policies

In some cases, modifications such as exclusions or limitations, premium ratings, and removal of riders will be deemed reviewable at a later date.

At the time of offer, The Standard will communicate if the policy modification(s) will be reviewable and how soon a request for review may be submitted. The earliest a policy may be reviewed is the one-year policy anniversary date, although some modifications may require a longer time period.

### Modification Review Requirements

Full medical and financial underwriting will take place at the time of review. A complete Reinstatement or Policy Change Application Packet and income documentation will be required to conduct the review. These forms can be found at [www.standard.com/di](http://www.standard.com/di) under “[Find Applications & Forms](#).”

## Participation with Lloyd's Coverage

With Platinum Advantage only, if an applicant reaches the [maximum issue and participation limits](#) based on occupation class, we'll allow the applicant to also apply for Lloyd's of London coverage at the same time. This won't reduce the benefit amount for their policy from The Standard.

If the applicant hasn't reached the maximum I&P limits, we'll integrate with Lloyd's coverage up to I&P limits based on income.

## Military Eligibility

The Standard is pleased to provide income protection to men and women in the United States military.

### Military Members Eligible for IDI

The Standard accepts applications from individuals in the reserves as long as the applicant otherwise qualifies, is not on active duty, and does not have call-up orders. (i.e., orders to report for military service).

We also accept applications from dental and medical students, residents and fellows attending civilian ACGME, AOA or CODA-accredited programs who have military pay-back obligations but are not on active duty. Applications from these individuals must be submitted in time for coverage to be approved and a policy issued at least six months prior to graduation.

The following are ineligible for IDI:

- Military personnel on active duty
- Individuals who have call-up orders
- Medical and dental students, residents and fellows within six months of graduation from a civilian program who have a military pay-back obligation
- Medical and dental students, residents or fellows who are currently in, or have been accepted into, a military residency in a military hospital



# Policy Effective Dates



The Standard allows flexible effective dating on fully underwritten individual disability policies. The policyowner must choose the policy effective date on the Policy Acceptance form at the time of delivery subject to the following guidelines:

- Requested effective dates cannot be after the date the Policy Acceptance form was signed.
- Effective dates of the 29th, 30th or 31st day of a month are not available. If the effective date elected is one of those three days, the effective date will be changed to the 1st of the following month.

## Policy Effective Date Election Without a Conditional Receipt

The policy effective date may be as early as the date of application or as late as the date the policyowner signs the Policy Acceptance form.

If no effective date is chosen on the Policy Acceptance form, the effective date will be the date the Policy Acceptance form was signed.

## Policy Effective Date Election With a Conditional Receipt

If there is a valid conditional receipt in effect at the time of policy acceptance, the effective date of the policy may be as early as the date the conditional receipt was signed or as late as the date the policyowner signed the Policy Acceptance form.

If no effective date is chosen on the Policy Acceptance form, the effective date will be the date the conditional receipt was signed.

If the policyowner chooses a date after the date the conditional receipt was signed, the conditional receipt and any coverage provided under the receipt is void. The applicant must then notify the producer of any change in health, employment or occupation (as stated in the disability insurance application). Note: When there is a change, the policy should not be delivered until the new information is reviewed by The Standard's home office.

## Policy Effective Dates and Age Changes

If the applicant's birthday was 29 or fewer days before the date the application was signed, the policyowner may select an effective date as early as the 30th day preceding the date the application was signed, subject to the effective date guidelines.



# Premium Payment and Calculation

Mode	Monthly	Quarterly	Semi-Annual	Annual
EFT	Yes	Yes	Yes	Yes
Direct	No	Yes	Yes	Yes
List Bill	Yes	No	No	No



## Electronic Funds Transfer

Electronic Funds Transfer is The Standard's preferred method for payment of premium. Premiums are paid as they become due on a monthly, quarterly, semi-annual or annual basis via automatic funds withdrawal from checking or savings bank accounts. The monthly payment option is available only with EFTs and list bills (see below).

Completion of an EFT Authorization, [Form SI 1804](#) (or [Form SNY 1804](#) in New York) is required to pay by EFT.

## Direct Billing

The Standard sends billing notices to individual policyowners via the U.S. Postal Service 21 days before payment is due. Direct billing for individual policies is available only quarterly, semi-annually or annually. Monthly billing is not available.

## List Bills

A group of three or more policies may be paid on a monthly list bill. The premium per list bill must be a total of at least \$200.00. Quarterly, semi-annual and annual list bills are not available. Premiums are billed by The Standard one month before their due date.

To request list billing, please submit Agreement For List Billing, [Form SI 4421IDI](#) ([SNY 4421IDI in New York](#)).

## How Amounts Due Are Calculated

If a billing frequency other than annual is chosen, a modal factor will be charged. To determine the approximate premium for different billing frequencies, multiply the annual premium by the billing frequency factor listed below.

Semi-Annual	.516
Quarterly	.265
Special Monthly EFT and List Bill	.0875

## Credit Card for Conditional Receipt

Applicants can pay for conditional receipt coverage online with credit cards or debit cards. Credit card payment capabilities are restricted to conditional receipt only at this time.

When applicants complete the Disability Insurance Conditional Receipt form, they'll also complete the One-Time Premium Payment For Use With Conditional Receipt form, which allows for both credit card and EFT payments at time of application.

Within two days of receiving the forms in the home office, The Standard will email the applicant a secure link to pay online with a credit card. Payment must be made within 72 hours of receiving the link. Credit card payment is not accepted for conditional receipt in New Jersey or New York.



# Premium Payment and Calculation

## Policy Changes

Some policyowners may request to reduce or increase benefits on an existing policy.

### Reduce Policy Benefits

Policyowners can reduce benefits on an existing policy. Requests must be submitted in writing. They may request to:

- reduce the monthly benefit amount
- reduce the benefit period
- increase the waiting period
- reduce or remove benefit riders

### Increase Policy Benefits

Increases in policy benefits are generally not available, with one exception:

Some policies are issued with modifications. A modification may mean we removed or reduced a benefit applied for or added an exclusion endorsement. We may reconsider a modification on an in force policy, subject to underwriting. Changes may include:

- increase benefit period
- decrease waiting period
- add benefit riders
- remove an exclusion

If we approve the change, we'll cancel the existing policy. We'll issue a new policy on the same product, if available in the applicant's state. The policy will be issued at the policyowner's attained age. If an exclusion is removed, a new policy is not needed.

### Reduce Premiums

Some policyowners may request to reduce their premium rates. The following changes are subject to proper forms, documentation and underwriting approval:

- reduce or remove substandard premium rating
- change occupation class to reflect new profession
- change to non-tobacco premium rates

### Request Changes

For complete information, including requirements to request any change, please contact [DIchanges@standard.com](mailto:DIchanges@standard.com).

## Reinstating Lapsed Policies

In the event a premium payment is not received at The Standard within the grace period of 31 days, a lapse notification will be sent to the policyowner.

If the required premium is received within 15 days of the date of the lapse notification, the policy will be reinstated with no gap in coverage.

If the required premium is not received within 15 days of the date of the lapse notification, evidence of insurability will be required to apply for policy reinstatement. To apply for reinstatement of a lapsed policy a completed Reinstatement or Policy Change Application Packet, and required income documentation must be submitted. These forms can be found at [www.standard.com/di](http://www.standard.com/di) under "[Find Applications & Forms](#)."

If reinstatement is approved, the policy will be reinstated with a gap in coverage between the date the policy lapsed and the date reinstatement of the policy is approved. An application for reinstatement of a policy that has lapsed can be submitted within six months of the date of policy lapse.

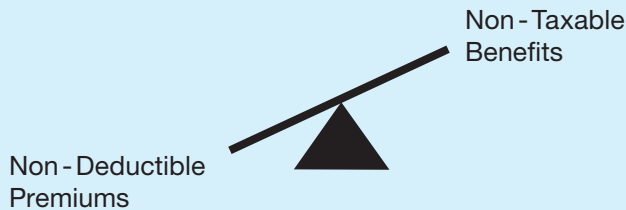
A request for reinstatement of a policy that was terminated at the request of the policyowner will not be considered.



# Taxation of Benefits<sup>1</sup>

## Individual Disability Income Insurance Plans

### Individual, Sole Proprietor Partnership and S Corporation<sup>2</sup>

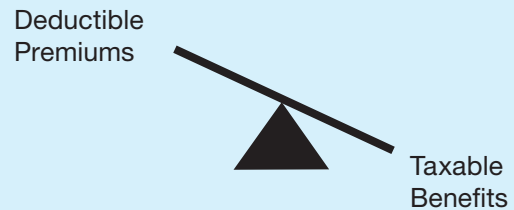


Non - deductible, IRC Sec. 213 (d)(1)(c) 162, 262 and 265 (a)(1); Non - taxable, IRC Sec. 104 (a)(3) Rev. Rul. 66 - 262 1966 - 2 C.B. 105; Rugby Productions, Inc. v. Commissioner, 100 TC 531 (1993).

While premiums paid for an individually purchased disability income insurance policy are not deductible, the benefits received are tax exempt.

## Salary Continuation Plans

### C Corporations



Deductible premiums IRC Sec. 162 Reg. 1.162 - 10(a) and reported as income, Reg. 1.162 - 10(a), Taxable benefits IRC. Sec. 105.

A salary continuation plan describes what the employer will do in the event of an employee's disability. To be effective the plan must be communicated to employees prior to the onset of disability, and must be authorized in a written company resolution or other appropriate documentation.

Internal Revenue Code Section 105 allows for salary continuation through an accident and health plan. Section 162 provides for the deduction of amounts contributed to the plan, and Section 106 provides that premiums paid into an insured plan will not be considered taxable income to a covered employee.

Salary continuation plans are generally funded by a combination of business earnings and disability income policies. The premiums are deductible when paid by the business on the behalf of employees who are covered by the salary continuation plan. The benefits are taxable to the employees.

### C Corporations

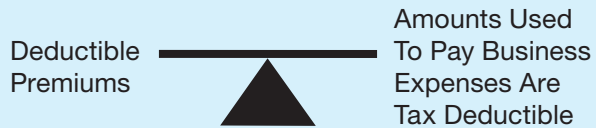
Actively participating shareholder - employees are usually treated as employees in a C Corporation for tax purposes. Therefore, the corporation generally may deduct disability premiums paid for coverage on shareholder and non - shareholder employees. The benefits are taxable to the employee.

For additional information, please see the Producer's Guide to Understanding Salary Continuation Plans, Form 1079 SI/SNY, available at [www.standard.com/di](http://www.standard.com/di).

<sup>1</sup> This discussion is for the producers' general information only and is not intended to be a complete explanation of taxation aspects of disability insurance. The Standard cannot give legal advice to anyone, including producers and clients. Please see your tax advisor for assistance.  
<sup>2</sup> For federal income tax purposes, limited liability companies are generally treated as partnerships. S Corporation shareholder - employees who own more than 2% of the outstanding stock of the corporation will be treated like partners.

### Business Overhead Expense Plans (Business Overhead Protector)

#### Business Overhead Expense



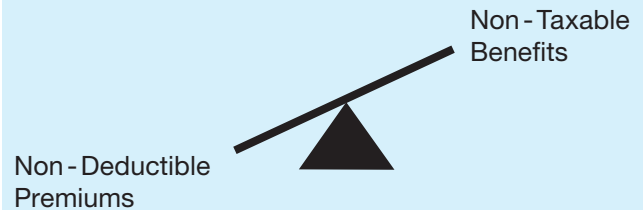
Deductible Premiums, Rev. Rul. 55-264, 1955-1 C.B. 11.

Premiums paid for business overhead expense plans are considered tax deductible business expenses — regardless of whether the business is a C Corporation, an S Corporation, a partnership or a sole proprietorship.

Because these premiums are tax deductible, the benefits are considered income to the business and as such are included in gross income. Please remember, however, that the benefits are used to pay overhead expenses, which **are** tax deductible.

### Disability Buy - Out Plans (Business Equity Protector)

#### Partnership/Corporation: Entity and Cross Purchase



Non - deductible IRC Sec. 213 and 265 (a)(10); Non - taxable, IRC Sec. 104 (a)(3)<sup>1</sup>, Castner Garage, Ltd. acq. Rev. Rul. 66 - 262 1966 - 2 C.B. 105.

Premiums paid for policies that are used to fund a disability buy-out plan are not deductible. However, the benefits are non-taxable. If the sale of the business interest causes the disabled business owner to receive more for the business share than the owner's original investment in that business share, the owner may have taxable gain, regardless of the source of funds used to make the purchase.

<sup>1</sup> Disabled business owner's receipt of benefits is treated as capital gains under both the entity purchase and cross purchase. In an entity purchase, the business must redeem all of the shareholder's stock, including any stock owned constructively, IRC Sec. 302 (b) (3).

# Income Documentation

Income documentation is required for all disability income insurance applications (except applications qualifying for Simplified Underwriting, and select Students and New Professionals). The documentation required depends on the applicant's business entity, as shown in the table below.

Entity	Documentation for			What Income Figure to Use	Employer-Paid Limits
	Platinum Advantage	Business Overhead Protector	Business Equity Protector		
<b>Students, Residents, New Professionals</b>	Not required unless requested by the underwriter	For new in private practice professionals, please contact your underwriter	Not available	See Student/New Professional Guidelines in the Special Occupations Section for benefit limits	Not eligible for employer-paid limits
<b>Non-owner employee</b>	Complete Form 1040 for most recent year including all schedules, W-2s of the proposed insured OR If income is from salary only, provide copy of paystub showing a minimum of six months of YTD income <b>OR</b> If 1099 income, complete 1040 to include related Schedule C	Not available	Not available	W-2 box #5 labeled "Medicare Wages and Tips" OR Project year to date salary to determine annual income. Do not project commissions or bonuses. <b>OR</b> 1099 report income from independent contractors. Most likely filed under a Schedule C, but may be reported as "other income"	May apply for employer-paid limits. <sup>1</sup> Independent contractors are not eligible for employer-paid limits.
<b>Owner of Sole Proprietorship</b>	Complete Form 1040 and Schedule C	Schedule C from personal tax return	Not available	Schedule C line #31	Not eligible for employer-paid limits
<b>C Corporation Owner</b>	Complete W-2s of the proposed insured. Business Tax Form 1120 is required if 20%+ owner	Business tax form 1120	2 years' complete business tax returns	W-2 box #5 labeled "Medicare Wages and Tips" and owner's share of Form 1120 line #30	May apply for employer-paid limits
<b>S Corporation Owner</b>	Complete 1040, W-2s and Schedule E <b>OR</b> Corporate Tax Return Form 1120S and Schedule K-1 (1120S) and W-2s	Business tax form 1120S	2 years' complete business tax returns	W-2 box #5 plus Schedule E Nonpassive income, subtract Nonpassive loss, Section 179 Expense. "Passive" may be counted as unearned income. <b>OR</b> Add 1120S line 7 (owner's share shown on W-2) and K-1 box number 1, subtract line 11	May apply for employer-paid limits if the proposed insured owns 2% or less of the business <sup>1</sup>
<b>Partnership</b>	Complete 1040 <b>OR</b> Partnership Form 1065, Schedule K-1 (1065)	Business tax form 1065	2 years' complete business tax returns	Schedule E Nonpassive income, subtract Nonpassive loss, Section 179 Expense. <sup>2</sup> "Passive" may be counted as unearned income <b>OR</b> Add K-1 lines 1 and 4, subtract line 12	Not eligible for employer-paid limits.
<b>LLC or LLP</b>	The type of business tax return filed for the LLC or LLP will govern the documentation required	See appropriate business entity above	2 years' complete business tax returns	Refer to the appropriate requirements above for regular corporations and partnerships.	See appropriate business entity above

The Standard reserves the right to require additional financial information on any applications regardless of amount, if necessary to reach an underwriting decision or to secure reinsurance. The Standard also reserves the right to limit or modify the amount of insurance coverage offered regardless of earned income, other financial information or other insurance in force. **A minimum of two years' tax returns are required for certain occupations to qualify for an occupation class; for business owners applying for the Business Owner Upgrade, Business Owner Discount or Earned Income Enhancer; or for bonus or commission income to be considered.**

1 To be eligible for employer-paid limits, the premium cannot be included in taxable income and the employee may not reimburse the employer for the premium.

2 Up to 20% of Section 179 depreciation can be added to the income to allow for an additional benefit of up to \$1,000 a month.

# Ineligible Conditions

Applicants with the following medical conditions are ineligible for individual disability insurance from The Standard.

## Medical Conditions

Adult Polycystic Kidney Disease – *all*

### Autoimmune Disorders

- Systemic Lupus Erythematosus (SLE) – *all*
- Fibromyalgia – *present, or symptoms within three years*
- Multiple Sclerosis – *all*
- Rheumatoid Arthritis – *present, diagnosed within the last five years*

Cancers (see tumors, cancers)

Chronic pain (also see mental or emotional disorders) – *with current opioid use*

Cirrhosis of the Liver – *all*

Cushing's Syndrome – *present, or within three years of treatment*

Diabetes – with any of the following:

- diagnosed under age 30
- BMI over 36
- history of angina pectoris
- history of myocardial infarction
- peripheral vascular disease
- renal impairments

Drug use (illicit, other than marijuana) – *current*

### Heart and Circulatory System

- Aortic aneurysm – *present*
- Angina – *present, or symptoms within two years*
- Cardiomyopathy – *all*
- Coronary artery disease – *diagnosed before age 40*
- Coronary artery disease – *with any of the following*
  - *current tobacco user*
  - *depression*
  - *atrial fibrillation*
- Endocarditis – *present, diagnosed within one year*
- Myocardial infarction – *more than one, or diagnosed within two years*
- Myocarditis – *present, or diagnosed within one year*
- Paroxysmal atrial fibrillation – *diagnosed within two years*
- Heart valve replacement – *all*

Hepatitis C – any of the following

- present and without treatment
- current treatment, or treatment completed within six months
- liver biopsy with moderate or severe fibrosis or cirrhosis
- Lyme disease – *present, or diagnosed within one year*

Human Immunodeficiency Viruses (HIV) – *all*

Meniere's Disease – *present, or treatment within two years*

### Mental or Emotional Disorders

- Alcohol abuse – *with current use of alcohol, or treatment within five years*
- Anorexia nervosa – *current, or treatment within five years*
- Bipolar disorder – *diagnosed within three years*
- Chronic fatigue syndrome – *present, or treatment within two years*
- Chronic pain – *present, with current comorbid psychiatric disorders*
- Suicide attempts – *single attempt within five years, or multiple attempts*
- Suicidal ideation – *within two years*

### Nervous System

Cerebral hemorrhage – *within five years*

Encephalitis – *present, or recurrent episodes, or in history with residuals*

Stroke – *within five years*

Transient Ischemic Attack (TIA) – *within two years*

Pancreatitis – *present, or within one year*

Paralysis (hemiplegia, paraplegia, quadriplegia, quadriparesia) – *all*

Sarcoidosis – *present, or treatment within two years*

Scleroderma – *all*

Sleep Apnea – any of the following

Central sleep apnea – *all*

Obstructive sleep apnea (OSA)

moderate or severe and either untreated or not compliant with treatment

with build rating greater than +50% (see [build chart](#))



# Ineligible Conditions continued

## Tumors, Cancers

- Bone cancer – *within six years of last treatment*
- Carcinoid tumor – *within six years of last treatment*
- Hodgkin lymphoma – *within six years of last treatment*
- Kidney cancer – *within six years of last treatment*
- Liver cancer – *all*
- Malignant melanoma with ulceration – *within nine years of last treatment*
- Malignant melanoma without ulceration – *all stage two and higher*
- Medullary thyroid cancer – *within six years of last treatment*
- Metastatic cancer – *all*
- Brain tumors
- malignant – *all*
- benign – *present, or tumor removed within five years*
- Myeloma, multiple myeloma – *all*
- Non-Hodgkin lymphoma (NHL) – *stage 4, or all stages if NHL was low-grade*
- Non-small cell lung cancer – *within nine years of last treatment*
- Ovarian cancer – *within nine years of last treatment*
- Pancreatic cancer – *all*
- Parathyroid cancer – *within six years of last treatment*
- Prostate cancer – *diagnosed before age 50*
- Small cell lung cancer – *all*
- Small intestine cancer – *within three years of last treatment*
- Stage 4 cancers – *all*
- Testicular cancer – *within three years of last treatment*
- Vaginal cancer – *within three years of last treatment*

## Other Ineligible Circumstances

Bankruptcy – *discharged within two years*

Working less than 30 hours per week

Currently in active military service

Working in marijuana industry

Anyone currently on court-ordered probation

Anyone with felony or violent crime conviction

# Occupation Classifications Overview

Specify the duties of the applicant's occupation, not just the title. Please avoid general terms such as salesperson, executive or president, without further description. If an individual has multiple or part-time occupations, the occupation with the greatest risk will determine the class assignment.

## Class 5A

This class includes a number of select professionals and executives working in an office environment. Typical occupations are architects and attorneys.

## Class 5P (only with Platinum Advantage)

This class includes medical professionals who do not perform surgery or interventional procedures. Typical occupations include gastroenterologists and family practice physicians. Occupations in this class may be classified as 4P or 4A for other products.

## Class 4A

This class also includes a number of professionals in office occupations. Typical occupations include mortgage bankers and school principals.

## Class 4P

This class is for most medical professionals who do not perform surgery or interventional procedures. Examples include neurologists, cardiologists and radiologists.

## Class 4S (only with Platinum Advantage)

This class is for physicians who perform surgery or interventional procedures, with a few exceptions. Occupations in this class may be classified as 4P, 4A, or 3A for other products.

## Class 3A

This class includes most professionals, including technical and managerial occupations that do not qualify for class 4A. In most cases these are office-only positions with a high degree of stability and responsibility.

## Class 3P

This class is for physicians with higher-risk practices. Examples are anesthesiologists, emergency room physicians and orthopedic surgeons.



## Class 3D (only with Platinum Advantage)

This class is for dentists. It includes general dentists and all dental specialties.

## Class 2A

This class includes supervisors of various occupations who do not perform manual labor. Certain skilled clerical and technical workers are also included, such as court reporters and surveyors.

## Class 2P

This class is for health care providers performing more strenuous manual duties. Examples are registered nurses and podiatrists.

## Class A

This class includes manual workers who have no unusual occupational hazard such as hair stylists and electricians.

## Class B

This class covers the most hazardous work that The Standard will insure for disability income insurance purposes. Examples are carpenters and mechanics.

# Special Occupations

## Students and New Professionals

Unless otherwise noted, new-in-practice limits refer to those starting or in their first two years of professional practice. For those listed in the table below, income documentation is not required to obtain the limits noted, except if they are eligible for group LTD. Except as noted, for all insureds the new-in-practice limits are offset by other individual, group or association coverage in force or applied for.

Profession	Maximum Monthly Benefit <sup>1,2</sup>
<b>Accounting</b>	
CPA, new in practice	\$4,000
Student, final year	\$2,000
<b>Architect</b>	
Registered, new in practice	\$4,000
Student, final year	\$2,000
<b>Certified Registered Nurse Anesthetist (CRNA)</b>	
CRNA, new in practice	\$4,000
CRNA final year in training	\$2,000
<b>Dental</b>	
General Dentist, new in practice	\$5,000
Oral Surgeon, new in practice	\$7,500
Residents, including Oral Surgeon Residents	\$4,000
All Dental Students, in third and fourth year	\$2,500
<b>Dental Specialties</b>	
Dentist in specialty, new in practice	\$6,000
Residents	\$4,000
<b>Engineer (see Occupation Classifications List)</b>	
Working in field of degree, new in practice	\$4,000
Student, final year	\$2,000
<b>Information Technology Professional</b>	
Software Engineer, System Analyst, etc. <sup>3</sup>	\$4,000
Senior computer science student	\$2,000
<b>Legal</b>	
Attorney, new in practice	\$4,000
Student, final year	\$2,000

Profession	Maximum Monthly Benefit <sup>1,2</sup>
<b>Medical - MD or Osteopath</b>	
New in practice - Surgeons, Cardiologists, Dermatologists, Gastroenterologists, Oncologists, Orthopedists, Otolaryngologists, Radiologists and Urologists	\$7,500
New in practice - Physicians, other than those listed above	\$6,500
Residents/Fellows	\$5,000
Medical Student in third and fourth year <sup>4</sup>	\$2,500
<b>Nurse Practitioner</b>	
New in practice	\$4,000
<b>Optometry</b>	
Optometrist, new in practice	\$4,000
Student, final year	\$2,000
<b>Pharmacist</b>	
Registered, new in practice	\$4,500
Pharmacy, resident or final year student	\$2,500
<b>Ph.D. Psychologist</b>	
New in practice	\$4,000
Resident, final year	\$2,000
<b>Physician's Assistant</b>	
Licensed	\$4,000
<b>Podiatrist/Chiropractist</b>	
New in practice	\$2,500
Resident or student, final year	\$1,000
<b>Veterinary Medicine, large animals</b>	
New in practice	\$4,000
Veterinary Student in fourth year	\$2,500
<b>Veterinary Medicine, small animals</b>	
New in practice	\$4,000
Veterinary Student in fourth year	\$2,500

1 The Catastrophic Disability Benefit Rider benefit amount is available at a 1:1 ratio with the base coverage available. It is not available in CT.

2 Maximum monthly benefit includes any Supplemental Security income.

3 With bachelor's degree in computer science and/or technical certification like MCSE and MCDBA.

4 Occupation class is 3P in all cases.

# Special Occupations

## Students and New Professionals continued



### Special Rules for Physicians and Dentists

Group LTD coverage is not considered when determining the amount of available coverage for physicians and dentists applying under the new-in-practice limits during their first two years in professional practice.

New-in-practice limits are available to physicians and dentists, as a new policy or an increase on an existing policy, during their first two years in professional practice. New-in-practice limits are also available the six months before completion of residency or fellowship. In addition, they may apply for new-in-practice limits under Simplified Underwriting in the six months before and after completing their training. Students and new professionals limits, including new-in-practice limits, are not available to policies underwritten through a Graduate Medical Education program.<sup>1</sup>

Graduating dentists, residents and fellows can apply for normal issue and participation limits with a signed employer contract up to six months before the beginning of employment.

During the first 12 months following completion of medical or dental residency or fellowship, physicians and dentists who have new employment in place can use the Accelerated Option under the Benefit Increase Rider to increase their coverage.

Please refer to the Government Employees section for government employee guidelines.

<sup>1</sup> Please refer to the [Graduate Medical Education Program Administrative Guidelines](#) for more information.



## Government Employees



Government employees generally participate in the Federal Employees Retirement System (FERS), Public Employees Retirement System (PERS) or other similar government-sponsored programs. These retirement programs include a disability benefit that is separate from any group long term disability (LTD) plan that may be available.

The Standard's IDI benefit amounts for all insurable government employees are determined by treating FERS, PERS and similar retirement disability benefits the same as a group LTD plan.

If LTD is available in addition to FERS, PERS or other similar benefits, please contact your underwriter at The Standard.

### Federal Government Employees

Assume FERS disability coverage of 40% of salary to a maximum of \$10,000.

### State, Local and Municipal Employees

These employees' plans vary on the types of benefits offered. Please provide a copy of your benefits booklet. If no benefits booklet is provided, we will assume disability coverage of 60% to a maximum of \$10,000.

The following guidelines are for all federal, state, city and county employees:

Occupation Class	Maximum Issue Amount
5P, 4P, 4S, 3P & 2P <sup>1</sup> physicians	\$10,000
All other medical professionals in 5P, 4P, 3P, 3D & 2P <sup>1</sup>	\$5,000
5A, 4A & 3A	\$5,000
2A, A & B	\$2,000

Maximum participation with other IDI coverage is equal to the maximum issue amount. Maximum participation with group LTD aligns with fully underwritten maximums.

### Available Benefits

- Noncancelable Policy Rider<sup>2</sup>
- Residual Disability Benefit Rider
- Benefit Increase Rider
- Own Occupation Rider
- Catastrophic Disability Benefit Rider<sup>3</sup>
- 3% Indexed Cost of Living Benefit Rider
- Student Loan Rider<sup>4</sup>

### Limitations

- Maximum age to qualify for coverage: 55
- Maximum years of government employee service to qualify for coverage: 10
- Premium discounts are not available to government employees, except for employees of institutions where a Residency Discount is in place.

<sup>1</sup> Subject to availability and product applied for.

<sup>2</sup> In Florida, noncancelable policy provisions are incorporated into the base policy instead of being added with a rider.

<sup>3</sup> The Catastrophic Disability Benefit Rider benefit amount is available at a 1:1 ratio with the base coverage available. Not available in CT.

<sup>4</sup> Not available in Connecticut or New York.



# Special Occupations continued



## Entertainment Industry

The underwriting of individuals working in the entertainment industry presents a variety of challenges for disability insurers. Stability of employment and earnings may be difficult to establish. Success in the entertainment field may be dependent upon factors that are beyond the control of the individual, such as changing public opinion, ratings and support of sponsors. Job skills required in the entertainment industry may not be readily transferable to another industry.

Occupations in this industry do not qualify for the Business Owner Upgrade, Business Owner Discount or Earned Income Enhancer.

Many applicants employed in the entertainment industry will be considered according to the guidelines on the following page.

Consideration is also subject to underwriting review of the two most recent years' tax returns if the applicant is an employee, or three most recent years' tax returns if the applicant is self-employed.

The maximum benefit amounts shown below refer to maximum coverage in force or applied for with all companies.

Entertainment Industry Eligibility Group 1	
Occupation Class	3A
Maximum Monthly Benefit	\$6,000
Minimum Waiting Period	90 days
Maximum Benefit Period	To Age 65 or To Age 66/67*
Optional Benefits	Noncan only

### Available to the Following Occupations if Employed by a Studio or Network:

- Art Director (set, casting or photography)
- Director (not self-employed)
- Producer (not self-employed)

\* Benefit periods available vary depending on product applied for.

### Entertainment Industry Eligibility Group 2

Occupation Class	2A
Maximum Monthly Benefit	\$4,000
Minimum Waiting Period	90 days
Maximum Benefit Period	5 years
Optional Benefits	Noncan only

#### Available to the Following Occupations:

- Anchor
- Animator
- Announcer
- Audio/Video Technician
- Choreographer
- Cinematographer
- Director (self-employed and under contract)
- Film Editor
- Lighting Designer
- Location Manager
- Manager
- News Reporter (Not Foreign Correspondent)
- Producer (self-employed and under contract)
- Program Assistant
- Program Director
- Publicity Agent
- Radio Announcer
- Recording Announcer
- Recording/Sound Engineer
- Screenwriter/Scriptwriter (self-employed and under contract)
- Set Designer
- Stage Manager
- Supervisor of Costuming, Makeup, Sound Effects or Property

### Entertainment Industry Eligibility Group 3

Occupation Class	A
Maximum Monthly Benefit	\$2,000
Minimum Waiting Period	90 days
Maximum Benefit Period	2 years
Optional Benefits	Noncan only

#### Available to the Following Occupations:

- Camera Operator (not aerial or stunt)
- Costume Designer
- Disc Jockey (Minimum three years employment with same station)
- Lighting Technician
- Makeup Artist
- Projectionist

#### Ineligible Occupations Include:

- Actor, Actress
- Boom Operator
- Comedian
- Dancer
- Foreign Correspondent
- Grip, Scenery Mover
- Musician
- Propman
- Rigger
- Screenwriter/Playwright (Self-employed, freelance, not under contract)
- Stage Hand

# Special Occupations continued

## Agriculture



### Agriculture (Farm Herd/Acre Limits)

*The Standard will offer the following benefit amounts to agriculture owners based on acreage or herd size.*

250+ acres or herd size of 20 - 49	\$1,400
350+ acres or herd size of 50 - 74	\$1,700
450+ acres or herd size of 75+	\$2,200

For those farmers with positive net income with three years' tax returns showing profitable operations, The Standard will add depreciation to the net income to determine the benefit amount.

## Insurance Producers, Financial Advisors, Financial Planners

Insurance Producers, Financial Advisors, Financial Planners	
Occupation Class	Requirements
5A	CLU, CFP or ChFC and five years of continuous experience in the industry and \$150,000 or more income for each of the prior three years.
4A	<ol style="list-style-type: none"> <li>1. CLU, CFP or ChFC and at least three years of continuous experience in the industry</li> <li>2. and \$60,000 earned income for each of the prior two years or \$50,000 earned income for each of the prior three years (documentation required)</li> </ol> <p><b>OR</b></p> <ol style="list-style-type: none"> <li>3. At least three years of continuous experience in the industry</li> <li>4. and \$75,000 earned income for each of the prior three years (documentation required)</li> </ol>
3A	All others

## Working in the Home or Residence



In general, applicants working in the home can be considered for disability income insurance from The Standard if they provide their last two years' tax filings, including supporting documentation.

- Business owners who work in their home less than 75% of the time and all non-owner employees (W-2 employees) may be eligible without modifications based on their working-from-home status.
- Business owners who work in their home 75% or more of the time will be limited to a 90-day or greater waiting period. Less than two years' ownership will be limited to a maximum five-year benefit period. With more than two years' ownership and two years of tax filings, a longer benefit period may be available.
- For the purpose of these guidelines, independent contractors receiving 1099 wages:
  - and working for a single employer will be considered to be non-owner employees
  - from multiple sources will be considered to be business owners

Business Overhead Protector coverage is not available to those working in the home.



# Occupation Classifications List

Aca - Art

<b>Academic Dean</b> (see Education)	
<b>Accountant</b>	
Bookkeeper (see Bookkeeper)	
CPA <sup>2</sup>	5A
Other accountants, with degree	4A
Other accountants, no degree	3A
<b>Account Executive</b> (see Financial Services)	
<b>Actor, Actress</b>	NO
<b>Actuary</b>	
Fellow or MAAA <sup>2</sup>	5A
Other actuarial designation	4A
Without actuarial designation	3A
<b>Acupuncturist</b> (see Medical and Health Occupations)	
<b>Adjustor</b> (see Claims Adjustor)	
<b>Administrative Assistant</b> (see Office Worker, Manager and Executive)	
<b>Advertising Executive</b> (see Artist, Office Worker, Manager and Executive, Sales, )	
<b>Aerobics/Exercise Instructor</b> (see Sports)	
<b>Aeronautical Engineer</b> (No experimental flying; see Engineer)	
<b>Aesthetician</b>	A
<b>Agent</b> <sup>†</sup> (see also Literary Agent)	
<b>Agent/Producer</b> (Insurance: Life, Disability, P&C or other products; See also Insurance Producer in Special Occupations Section)	
<b>Agriculture</b> (Beekeeping, Dairy, Farm, Hatchery, Nursery, Orchard, Ranch, Vineyard, Winery, Greenhouse)	
Employee (year-round, full-time only)	B
Foreman, Manager, Superintendent	A
Owner <sup>1</sup>	A
Owner <sup>1</sup> , with two or more full-time, year-round workers and earning \$50,000+	2A
Breeders	A
Others	NO
<b>Agronomist</b> (see Scientist)	
<b>Air Conditioning</b> , Heating, Ventilation	
Administrative and/or sales only (see Sales)	
Install, Repair, Service	B

<b>Aircraft Mechanic</b> (not flight testing) (see Aviation)	
<b>Airline Ground Crew</b> (see Aviation)	
<b>Airport Screener</b> (see Aviation)	
<b>Air Traffic Controller</b> (see Aviation)	NO
<b>Alarm Install</b> , Service	B
<b>Allergist</b> (see Medical and Health Occupations)	
<b>Amusements</b> (see Sports)	
<b>Amusement Park/Theme Park Employee</b>	NO
<b>Anesthesiologist</b> (see Medical and Health Occupations)	
<b>Anesthetist</b> (not MD or DO) working full-time as Anesthetist (see Medical and Health Occupations)	
<b>Animal Control Officer</b> , Dog Catcher	NO
<b>Animator</b> <sup>†</sup>	
<b>Announcer</b> <sup>†</sup>	
<b>Antenna Erector</b> , Maintenance	NO
<b>Antiques</b> (also see Sales)	
Buyer	3A
Refinisher, Repairer, Restorer	A
Others	2A
<b>Apartment Manager</b> (see Building Services)	
<b>Appliance</b> , TV, Video	
Install, Service, with field duties	B
Bench duties only, no pickup, delivery or field duties	A
<b>Appraiser, Assessor</b>	
Insurance, Art	3A
Merchandise	A
Real Estate (see Real Estate)	
<b>Arborist</b> (see Tree Surgeon)	
<b>Archeologist</b> (see Scientist)	
<b>Architect</b> with a minimum requirement of a B.A. or B.S.	5A
<b>Landscape Architect</b> (see Landscaping)	
<b>Architectural Draftsman</b> (see Draftsman)	
<b>Armed Forces Personnel</b>	NO
<b>Armored Car Driver</b>	NO
Guard (see Bank)	
<b>Art Director</b> <sup>†</sup>	

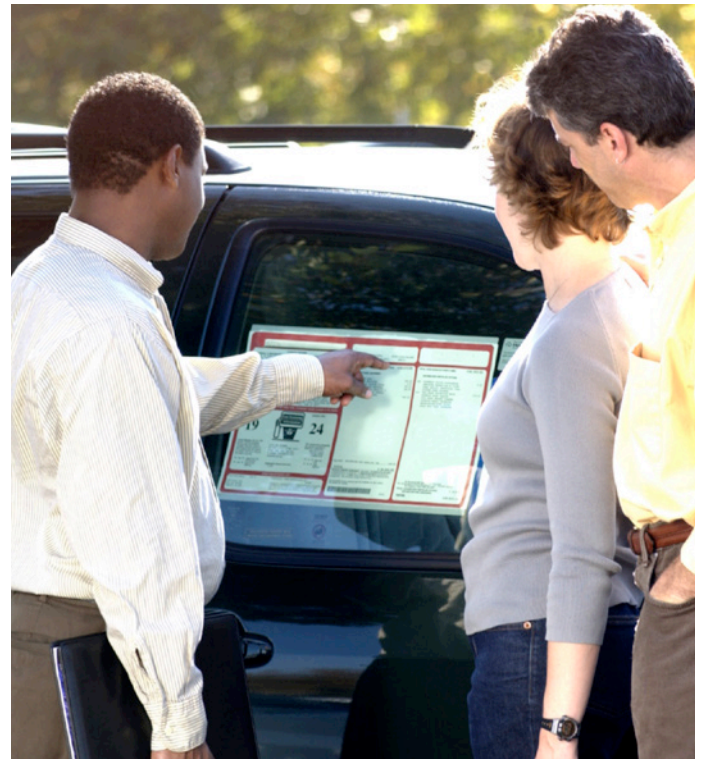
1 See Special Occupations under Agriculture.  
 2 Eligible for Preferred Occupation Discount.



# Occupation Classifications List

Art - Bai

<b>Art Gallery</b>	
Owner, Curator	3A
Dealer, Sales	2A
<b>Artist</b>	
Animator <sup>†</sup>	
Commercial Artist, Graphic Artist, Graphic Designer, Illustrator	3A
Others, including freelance	NO
<b>Art Restorer</b>	
	2A
<b>Asbestos Worker</b>	
	NO
<b>Asphalt Paver</b>	
	B
<b>Assessor</b> (see Appraiser)	
<b>Athletics</b> (see Sports)	
<b>Attorney</b>	
	5A
<b>Auctioneer</b>	
Livestock	A
Not Livestock	2A
<b>Audiologist</b>	
	3A
<b>Auditor</b> (if CPA, see Accountant)	
	3A
For Internal Revenue Service or Certified Internal Auditor	5A
<b>Author</b> (if applicable, see News)	
	NO
<b>Automotive</b> , RV, Trailer, Other vehicles-sales, service, lease, rental	
<b>Garage, Service Station, Paint/Body Shop, Car Wash, Parking Garage or Lot</b>	
Owner, Cashier, Counterperson, no manual duties	2A
Owner, manual duties	A
Manager	A
Mechanic, Body Repair, Painter, Parking or Station Attendant, Tow Truck	B
Parts Clerk	A
Washer, Detailer	NO
<b>New Vehicle Dealership, Leasing</b>	
Executive, Owner or Manager, earning \$60,000+, office duties only	4A
Other Owner, Manager	3A
Parts Clerk, Counterperson	A
Salesperson	2A
<b>Parts Sales</b>	
New (see Sales or Driver)	
Used (see Used Parts)	
<b>Used Vehicle Sales, Vehicle Rental Agency</b>	



Manager, Owner, supervisory duties, with full-time sales staff, earning \$50,000+	2A
Other Manager, Owner, Salesperson	A
<b>Other</b> (see Garage, Service Station above)	
<b>Aviation</b>	
<b>Civilian</b>	
Air Traffic Controller, Crop Duster, Flying Instructor	NO
Commercial Pilot, Crew, Flight Attendant	NO
Other requiring FAA licensing to perform their duties	NO
Other not flying:	
Airline Ground Crew, Baggage Handler	B
Airport Screener <sup>†††</sup>	B
Electronics Technician	A
Mechanic	B
<b>Military</b> , any	
	NO
<b>Baggage Handler</b>	
	B
<b>Bail Bondsman</b>	
	NO
<b>Bailiff</b>	
	NO

# Occupation Classifications List

**Bak - Bus**

<b>Bakery</b>	
Baker, Foreman, Manager, Proprietor, Skilled Worker	<b>A</b>
Delivery (see Driver)	
<b>Bank</b> , Credit Union, Finance, Savings and Loan, Title and Escrow	
Bookkeeper (See Bookkeeper)	
Clerk, Teller earning \$30,000+	<b>3A</b>
Clerk, Teller earning less than \$30,000	<b>2A</b>
Comptroller, Controller, Officer, Manager (See Office Worker, Manager and Executive)	
Economist with Ph.D. <sup>2</sup>	<b>5A</b>
Economists, Other	<b>4A</b>
Escrow Officer, Loan Officer, Searcher, Title Abstractor	<b>3A</b>
Guard, carrying gun	<b>NO</b>
Guard, others	<b>B</b>
Investment Analyst <sup>1</sup> , Investment Banker <sup>1</sup> (see Financial Services)	
Mortgage Banker <sup>1</sup>	<b>4A</b>
<b>Barber</b> , (if working in home/residence <sup>††</sup> )	<b>A</b>
<b>Bartender</b>	<b>B</b>
<b>Beautician</b> (if working in home/residence <sup>††</sup> )	<b>A</b>
<b>Beekeeper</b> (see Agriculture)	
<b>Bellhop</b>	<b>B</b>
<b>Bicycle Repair Mechanic</b>	<b>A</b>
<b>Billboard Erector</b>	<b>B</b>
<b>Billiards</b> (see Sports)	
<b>Biochemist</b> (see Scientist)	
<b>Biographer</b>	<b>NO</b>
<b>Biologist</b> (see Scientist)	
<b>Blacksmith</b> , non-hazardous industry	<b>B</b>
<b>Blaster</b>	<b>NO</b>
<b>Body Shop</b> (see Automotive)	
<b>Boilermaker</b> (see Manufacturing)	
<b>Bond Trader</b> (see Broker under Financial Services)	

<b>Bookkeeper</b>	
Earning \$50,000+	<b>4A</b>
Earning \$30,000+	<b>3A</b>
Others	<b>2A</b>
<b>Boom Operator</b>	<b>NO</b>
<b>Botanist</b> (see Scientist)	
<b>Bowling Alley Manager</b> , Cashier (see Sports)	
<b>Brewery Worker</b> (see Liquor Industry)	
<b>Bricklayer</b>	<b>B</b>
<b>Broker</b> (see Financial Services; also see Buyer)	
Bond, Investment, Securities, Stock (see Financial Services)	
Commodity Broker, Floor Trader (see Financial Services)	
Insurance (Casualty, Disability, Life, Property, Other Lines) (see Insurance Producer in Special Occupations Section)	
Mortgage (see Real Estate)	
Pawnbroker (see Pawn Shop)	
Real Estate (see Real Estate)	
<b>Building Inspector</b> (see Real Estate)	
<b>Building Mover</b> , Demolition	
Foreman, Proprietor	<b>B</b>
Others	<b>NO</b>
<b>Building Services</b>	
<b>Apartments</b>	
Manager, office only, non - resident, earning \$50,000+	<b>3A</b>
Manager with maintenance duties	<b>B</b>
Manager, others	<b>2A</b>
<b>Other Buildings</b>	
Custodian, Janitor	<b>B</b>
Manager, office duties only, earning \$50,000+	<b>3A</b>
Manager with maintenance duties	<b>B</b>
Manager, others	<b>2A</b>
Stationary Engineer	<b>B</b>
<b>Bulldozer Operator</b>	<b>B</b>
<b>Burglar Alarm Install</b> , Service	<b>B</b>
<b>Bus Driver</b> (see Driver)	

1 Three years' complete tax returns are required to establish consistent or increasing income.  
 2 Eligible for Preferred Occupation Discount.

# Occupation Classifications List

Bus - Clo

<b>Business Machine Repair</b>	<b>2A</b>
<b>Business Machine Sales</b> (see Sales)	
<b>Bus Station Worker</b> (see Transportation)	
<b>Butcher</b> , Meat Cutter (see Meat Cutting, Packing)	
<b>Buyer</b> (also see Broker)	
Farm Produce, Grain, Poultry, Tobacco (with field duties)	<b>2A</b>
Fur, Hide, Livestock, Pelt	<b>A</b>
Merchandise (office and travel)	
Earning \$150,000+ for 2 years, travel less than 10%	<b>5A</b>
Earning \$85,000+ for 2 years, travel less than 20%	<b>4A</b>
All Other Merchandise Buyers	<b>3A</b>
<b>Cab Driver</b>	<b>NO</b>
<b>Cabinetmaker</b>	
no installation duties	<b>A</b>
with installation duties	<b>B</b>
<b>Cable Installer</b> , Repair	<b>B</b>
<b>Camera Operator</b> <sup>†</sup>	
<b>Cardiologist</b> (see Medical and Health Occupations)	
<b>Cantor</b>	<b>NO</b>
<b>Caretaker</b> , Grounds keeper	<b>B</b>
<b>Carpenter</b>	<b>B</b>
<b>Carpet</b> , Rug Cleaner	<b>B</b>
<b>Carpet Installer</b> , Layer	<b>B</b>
<b>Carpet Factory</b> (see Manufacturing)	
<b>Car Sales</b> (see Automotive)	
<b>Car Washer</b> , Attendant	<b>NO</b>
<b>Cashier</b>	<b>A</b>
<b>Casino</b>	
Dealer, Pit Boss, Waiter, Waitress and others working gaming and/or others performing services or duties in a casino	<b>NO</b>
Executive, office duties only (see Office Worker, Manager and Executive)	
Casino office workers (see Office Worker, Manager and Executive)	
<b>Caterer</b>	<b>A</b>
<b>Cement</b> , Concrete Finisher	<b>B</b>

<b>Cemetery Manager</b> , Caretaker, Worker (see Funeral Industry)	
<b>Certified Nurse's Aide</b> (CNA) (see Medical and Health Occupations)	
<b>Certified Registered Nurse</b>	
Anesthetist (CRNA) (see Medical and Health Occupations)	
<b>Chaplain</b>	<b>3A</b>
<b>Chauffeur</b> (see Driver)	
<b>Chef</b> , Cook	
Bar, Lounge, Tavern (see Liquor)	
Hotel, Restaurant (see Restaurant)	
<b>Chemical Engineer</b> (see Engineer)	
<b>Chemist</b> , (see Scientist)	
<b>Child Care</b> (see Daycare Provider)	
<b>Chimney Sweep</b>	<b>NO</b>
<b>Chiroprapist/Podiatrist</b> (see Medical and Health Occupations)	
<b>Chiropractor</b>	<b>NO</b>
<b>Choreographer</b> <sup>†</sup>	
<b>Cinematographer</b> <sup>†</sup>	
<b>Civil Engineer</b> (see Engineer)	
<b>Claims Adjustor</b>	
Claims Examiner, office duties	<b>3A</b>
Fire, Marine, and those with field and/or inspection duties	<b>2A</b>
With field duties	<b>2A</b>
Other, office only	<b>3A</b>
<b>Clergy Member</b>	<b>3A</b>
<b>Clerk</b> , (If applicable, see Office Worker)	
Medical Records	<b>2A</b>
Import/Export	<b>2A</b>
Parts (see Automotive)	<b>A</b>
Postal (see Postal)	<b>A</b>
Sales (see Sales)	
Shipping, Receiving	<b>B</b>
Stock	<b>B</b>
<b>Clock</b> , Watch	
Repair, Assembly	<b>2A</b>

# Occupation Classifications List

Coa - Con



<b>Coach</b>	
Professional Sports (see Sports)	
Non Professional (see Education)	
<b>Cocktail Waitress</b> , Waiter, not casino	<b>B</b>
<b>Collection Agency</b>	
Inside office duties only	<b>2A</b>
With outside duties	<b>NO</b>
With repossession duties	<b>NO</b>
<b>Comedian</b>	<b>NO</b>
<b>Commercial Artist</b> (see Artist)	
<b>Commodity Broker</b> or Floor Trader (see Financial Services)	
<b>Composer</b>	<b>NO</b>
<b>Computer Science/IT Professional</b>	
Software Developer, Senior Software Engineer, Programmer Analyst, Information Technology Manager-Project Manager, Information Technology, Systems Engineer, Information Technology Consultant, Web Developer, Business Analyst-IT, Software Architect, Database Administrator, Software Development Engineer, Information Technology Director, Software Development Manager, Information Technology Specialist, Network Engineer, System Administrator, Information Technology Architect, Network Administrator-IT, Senior Systems Analyst, Data scientist (advanced data analytics)	
With bachelor's degree and earning \$75,000+	<b>5A</b>
Others earning less than \$75,000	<b>4A</b>
Earning less than \$50,000	<b>3A</b>
<b>Computer Technician</b>	
Earning \$50,000+	<b>3A</b>
Earning less than \$50,000	<b>2A</b>

<b>Concrete</b> , Cement Finisher	<b>B</b>
<b>Conductor</b> (Music, Symphony, full-time)	<b>3A</b>
<b>Construction<sup>1</sup></b>	
<b>Architect, Engineer</b> (see Architect or Engineer)	
<b>Contractor</b> (see Contractor)	
<b>Draftsman</b> (see Draftsman)	
<b>Equipment Operator, Fabricator, Installer, Maintenance, Service, and select others</b> (such as those installing, repairing, servicing, working in the following occupations, industries and/or with the following materials)	
Air Hammer Operator, Blaster, Erector, Explosives Handler, Steeplejack, Structural Iron Painter, Asbestos Worker, Flagger	<b>NO</b>
Crane Operator	
Working from Ground	<b>B</b>
Others	<b>NO</b>
Bridge, Dam, Lock, Structural Iron/Steel, Subway, Tunnel:	
Foreman (supervising only), Inspector	<b>B</b>
Other worker	<b>NO</b>
Electrician	<b>A</b>
Carpenter, Drywall, Painter (not more than two story), Paperhanger, Pipefitter, Roofer, Steamfitter; Alarm System, Air Conditioning, Blind and Window, Carpet, Floor, Forklift Driver, Heating, Sprinkler System, Tool and Die, Ventilation; Brick, Cement, Plaster, Sheet Metal, Stucco, Marble, Tile, Stone; Other Skilled Worker, Heavy Equipment Operator	<b>B</b>
Pipeline Construction and Maintenance, Powerline (see Energy Industries)	
<b>Estimator</b> , office duties only	<b>3A</b>
Others, no duties at heights, on roof, risk of falling, etc.	<b>2A</b>
(If other than above, see specific job/activity such as Carpenter, Roofer, etc.)	
<b>Foreman, Superintendent, Supervisor</b>	
No manual duties	<b>2A</b>
20% or less manual duties	<b>A</b>
More than 20% manual duties	<b>B</b>
<b>Inspector</b>	
Visual Only	<b>2A</b>
Others	<b>B</b>
<b>Surveyor</b>	<b>2A</b>
<b>Consultant</b> (see Appropriate Industry)	



# Occupation Classifications List

Con - Del

<b>Contractor<sup>1</sup></b> (Each must meet all requirements listed for each group)	
<b>Group One</b> Owner 3+ years, 25+ full-time employees (excludes subcontractors), earning \$200,000+, no manual duties, 25% or less on-site visits. No direct supervision.	<b>5A</b>
<b>Group Two</b> Owner 3+ years, 5+ full-time employees, earning \$100,000+, no manual duties, 25% or less on-site visits. No direct supervision.	<b>4A</b>
<b>Group Three</b> Owner 3+ years, 2+ full-time employees, earning \$75,000+, no manual duties, 50% or less on-site visits. No direct supervision.	<b>3A</b>
<b>Group Four</b> Working Contractor (see Construction or specific trade industry)	
<b>Controller, Comptroller</b> (see Office Worker, Manager and Executive)	
<b>Convalescent Home</b> (see Medical and Health Occupations)	
<b>Convenience Store</b>	
Employee	<b>A</b>
Manager, Owner	<b>2A</b>
<b>Cook, Chef</b>	
Hotel, Restaurant (see Restaurant)	
Bar, Lounge, Tavern (see Liquor)	
<b>Copywriter, Advertising</b>	<b>3A</b>
<b>Coroner</b> (see Medical and Health Occupations)	
<b>Corporate Executive</b> (see Office Worker, Manager and Executive)	
<b>Corrections Officer</b>	<b>NO</b>
<b>Cosmetologist</b>	<b>A</b>
<b>Counselor</b> (see Medical and Health Occupations, Other)	
<b>Courier</b> (see Driver)	
<b>Court Reporter</b>	<b>2A</b>
<b>Crane Operator</b> (see Construction)	
<b>Credit Agency</b>	
Collector (see Collection Agency)	
Inspector, Reporter	<b>2A</b>
Manager, office duties only	<b>3A</b>
<b>Credit Manager, Analyst</b> (see Office Worker)	
<b>Credit Union</b> (see Bank)	



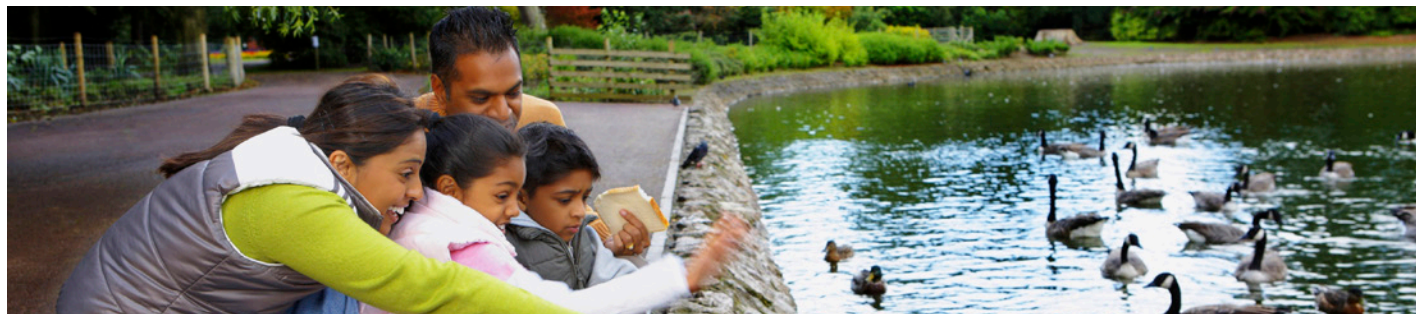
<b>Crop Duster</b>	<b>NO</b>
<b>Curator</b> (Museum, Art Gallery)	<b>3A</b>
<b>Custodian</b> (see Building Services)	
<b>Customs Inspector</b> Official	<b>B</b>
Carries gun	<b>NO</b>
<b>Dairy Farm Worker</b> (see Agriculture)	
<b>Dairy products processing</b>	
Inspector, Superintendent, Tester	<b>2A</b>
Skilled Worker	<b>A</b>
<b>Dancer</b>	<b>NO</b>
<b>Data scientist (advanced data analytics)</b> minimum four-year degree (Also see Computer Science/IT Professional)	
With master's degree or Ph.D. <sup>1</sup>	<b>5A</b>
Others	<b>5A</b>
<b>Daycare Provider</b>	
Four-year college degree, not working in home/residence	<b>2A</b>
No college degree, not working in home/residence	<b>A</b>
Working in home/residence	<b>NO</b>
<b>Day Trader</b> , trading own account (also see Financial Services)	<b>NO</b>
<b>Deckhand</b> (see Marine)	<b>NO</b>
<b>Decorator</b> (see Interior Designer)	<b>2A</b>
<b>Delivery Person</b> (see Driver)	

<sup>1</sup> Eligible for Preferred Occupation Discount.



# Occupation Classifications List

Den - Edu



<b>Dental</b> (see Medical and Health Occupations, Dental)	
<b>Dermatologist</b> (see Medical and Health Occupations)	
<b>Design</b> (see Interior Designer)	
<b>Detective</b>	<b>NO</b>
<b>Dialysis Technician</b> (see Medical and Health Occupations)	
<b>Diamond Cutter</b> , Polisher, Sales (see Jewelry)	
<b>Director</b> <sup>†</sup> , Radio and TV	
<b>Disc Jockey</b> <sup>†</sup> , Radio	
<b>Dishwasher</b> (see Restaurant)	
<b>Dispatcher</b>	<b>2A</b>
<b>Disposal Industry</b> (see Sanitation)	
<b>Distillery Worker</b> (see Liquor Industry)	
<b>Diver</b> , Diving Attendant (For pay or professional)	<b>NO</b>
<b>Dockworker</b>	
Checker, Foreman, Overseer	<b>B</b>
Longshoreman, Skilled Machinery Operator, Stevedore, other	<b>NO</b>
Superintendent, Wharf Master	<b>A</b>
<b>Dog Catcher</b> , Animal Control Officer	<b>NO</b>
<b>Dog Groomer</b> , Handler, Kennel Operator, Trainer	<b>B</b>
<b>Domestic Help</b> , Butler, Cook, Gardner Maid, Valet	<b>NO</b>
<b>Door</b> , Window Installer	<b>B</b>
<b>Draftsman</b>	
Four-year degree and earning \$50,000+	<b>4A</b>
Others	<b>3A</b>
<b>Dredge Operator</b> (see Marine Industry)	
<b>Dressmaker</b> (not working in home/residence)	<b>A</b>
<b>Driver</b> , Delivery Person	

<b>Heavy Equipment Operator</b>	<b>B</b>
<b>Local and Route Sales</b>	
Bakery, Bus, Dry Cleaning, Courier, Express Mail <sup>†††</sup> , Florist, Grocery Items, Mobile Canteen, Parcel and Parts Delivery, Tow Truck, Vending Machine Items, Liquor, Postal Service <sup>†††</sup>	<b>B</b>
Armored Car, Cab, Limousine Service (full-time), Valet Parking, Pizza, Newspaper, Taxi	<b>NO</b>
<b>Long Distance and Other</b>	
Bus, Garbage, Heavy Appliance	<b>B</b>
Chauffeur, Explosives, Hazardous Materials, Logging Truck, Moving and Storage, Mining Truck, Private Chauffeur	<b>NO</b>
Long Haul Truck Drivers	<b>NO</b>
<b>Driving School</b>	
Administration and sales only	<b>2A</b>
Instructor	<b>A</b>
<b>Dry Cleaner</b> , Laundry	
Driver, Delivery, other (see Sales or Driver)	
Proprietor, Manager, Clerk, Seamstress, Alteration	<b>A</b>
Cleaner, Presser, Dryer	<b>B</b>
<b>Drug Store</b> (see Sales or Pharmacist)	
<b>Drywall Installer</b> , Taper	<b>B</b>
<b>Economist</b> (see Bank)	
<b>Editor</b>	
Film <sup>†</sup>	
Other (see News, Newspaper, Radio, TV Industry)	
<b>Education</b> <sup>†</sup> (also <sup>†††</sup> )	
<b>College, Graduate School, University</b>	
Academic Dean, Department Head	<b>5A</b>

# Occupation Classifications List

Edu - Est

Teacher of Academic Subjects, Counselors, Music, Voice other non-athletics	3A	Direct Control Operator, Inspector, Tester, Transformer Operator, Wireman, Other Skilled Worker	B
with Ph.D. and 3 or more years in same occupation	4A	Electrician, Foreman, Generator and Turbine Tender, Stationary Engineer	A
Coach, Dance Instructor	A	Meter Inspector/Reader	A
Student, some professions only (see Students and New Professionals in Special Occupations Section)		Remote Control Switchboard Operator, Superintendent	2A
<b>Elementary through High School</b>		Wind Energy Technician	NO
School Superintendent	5A	<b>Power Line Construction, Maintenance</b>	
School Principal	4A	Installer (not structural steel worker)	B
Teacher of Academic Subjects, Counselors, Music, Voice other non-athletics	3A	Foreman, Groundsman, Inspector	A
with Ph.D. and 3 or more years in same occupation	4A	Linesman	NO
Coach, Cooking, Dance, Driving, Industrial Arts, Physical Education	A	Transmission Tower Erection, other	NO
<b>Teacher of music, art or academics</b> , in home/residence, full-time only, salaried or self-employed (no Ph.D.)	2A	<b>Oil and Natural Gas</b> (Drilling, Production, Pipeline)	
<b>Teacher of music, art or academics</b> , in home/residence, full-time only, salaried or self-employed (with Ph.D.)	3A	Onshore:	
<b>Teacher of exercise, aerobics, martial arts, other</b>		Operator or Producer (office only)	3A
in home/residence	NO	Superintendent, Manager, Geologist	2A
not in home/residence (see Sports)		Meter Inspector/Reader	A
<b>Elected Officials</b>		Blacksmith, Craneman, Foreman, Driller, Inspector, Motorman, Pumpman, Stationary or Other Engineer, Tool Pusher, Trench Machine Operator	B
Judge (see Attorney)†††		Others	NO
Others	NO	Offshore	NO
<b>Electrical Appliance Repairs</b> (see Appliance)		<b>Refineries</b> (see Manufacturing)	
<b>Electrician</b> Residential/Commercial	A	<b>Engineer, with professional engineering license or degree (e.g. civil, mechanical, etc.)</b>	
<b>Electrical Technician</b>	B	Less than 30% field and lab duties <sup>2</sup>	5A
<b>Electrologist</b> (not working in home/residence)	B	With 30-50% field and lab duties	4A
<b>Elevator Installation</b> , Service	B	With more than 50% field and lab duties	3A
<b>Embalmer</b> (see Funeral Industry)		<b>Recording or Sound Engineer</b> <sup>†</sup>	
<b>Endocrinologist</b> (see Medical and Health Occupations)		<b>Engraver</b>	2A
<b>Emergency Medical Technician</b> (see Medical and Health Occupations)		<b>Escrow Officer</b> (see Bank)	
<b>Emergency Room Physician</b> (see Medical and Health Occupations)		<b>Esthetician</b>	A
<b>Energy Industries</b> (Construction, Generation, Distribution, Discovery)		<b>Estimator</b>	
<b>Electric and/or Nuclear</b>		Office duties only	3A
Powerhouse, Substations:		Other, no duties at heights, on roofs, risk of falling, etc	2A
		Other than above (see specific job/activity such as carpenter, roofer, etc.)	

1 Determine if employee has other disability insurance or disability retirement insurance.  
 2 Eligible for Preferred Occupation Discount.

# Occupation Classifications List

Etc - Fin



<b>Etcher</b>	<b>2A</b>
<b>Event Planner</b> No Manual Duties	<b>3A</b>
Others	<b>B</b>
<b>Executive</b> (see Office Worker, Manager and Executive)	
<b>Executive Recruiter</b> (see Human Resources)	
<b>Exercise Instructor</b> (see Sports)	
<b>Explosives Handler</b>	<b>NO</b>
<b>Exporter</b> , Importer (office and travel only)	
Earning \$150,000+ for 2 years, travel less than 10%	<b>5A</b>
Earning \$85,000+ for 2 years, travel less than 20%	<b>4A</b>
Others	<b>3A</b>
<b>Express Mail Delivery</b> (see Driver)	
<b>Exterminator</b> , Fumigator	<b>B</b>
<b>Eyeglasses</b> (see Medical and Health Occupations, Optical Services)	
<b>Factory Worker</b> (see Manufacturing)	
<b>Family Practice or Family Medicine</b> (MD) (see Medical and Health Occupations)	
<b>Farmer</b> (see Agriculture)	
<b>Farrier</b> (Horseshoer)	<b>B</b>
<b>Fashion Designer</b>	<b>3A</b>
<b>Fashion Model</b>	<b>NO</b>
<b>Federal Marshall</b>	<b>NO</b>
<b>Fence Installer</b>	<b>B</b>

<b>Ferryboat Captain</b> , Deckhand (see Marine Industry)	
<b>Film Developer</b> , Processor	<b>A</b>
<b>Film Editor</b> <sup>†</sup>	
<b>Financial Advisor, Financial Planner</b> (See Insurance Producer, Financial Advisor, Financial Planner in Special Occupations Section.)	
<b>Financial Services</b> <sup>1</sup> (See also Insurance Producer, Financial Advisor, Financial Planner or Accountant)	
Investor trading own accounts	<b>NO</b>
Account Executive	
No floor trading, documented earning \$75,000+ last 2 years and minimum 3 continuous years in business	<b>4A</b>
No floor trading, other	<b>3A</b>
Analyst	
No floor trading, documented earning \$75,000+ last 2 years and minimum 3 continuous years in business	<b>4A</b>
No floor trading, other	<b>3A</b>
Broker	
On exchange floor	<b>NO</b>
No floor trading, documented earning \$75,000+ last 2 years and minimum 3 continuous years in business	<b>4A</b>
No floor trading, other	<b>3A</b>
Commodity Broker	
On exchange floor	<b>NO</b>
No floor trading, documented earning \$75,000+ last 2 years and minimum 3 continuous years in business	<b>4A</b>
No floor trading, other	<b>3A</b>
Day Trader	<b>NO</b>
Financial Advisor and Financial Planner (See Insurance Producer, Financial Advisor, Financial Planner in Special Occupations Section.)	
Floor Trader	<b>NO</b>
Hedge Fund Manager	
Large firm, documented earning \$75,000+ last 2 years and minimum 3 continuous years in business	<b>4A</b>
Large firm, other	<b>3A</b>
Others	<b>NO</b>
Investment Banker, documented earning \$75,000+ last 2 years and minimum 3 continuous years in business	<b>4A</b>
Others	<b>3A</b>

1 Three years' complete tax returns required.

# Occupation Classifications List

Fin - Gro

Insurance Producer (See Special Occupation section)	
Stockbroker	
No floor trading, earning \$75,000+ last 2 years and minimum 3 continuous years in business	4A
No floor trading, other	3A
Venture Capitalist	
Earning \$75,000+ last 2 years and minimum 3 continuous years in business	4A
Others	3A
<b>Fire Alarm Install</b> , Service	B
<b>Firefighter</b>	NO
Volunteer (if no rescue work, rate for regular occupation)	
<b>Fire Marshall</b> †††	A
<b>Fish and Game Warden</b> (see Park Services)	
<b>Fisherman</b>	NO
<b>Fish Hatchery</b> , private, not governmental (see Agriculture)	
<b>Fish Processing Plant</b>	
Foreman, Manager, Superintendent (supervising only)	2A
Process Worker, Skilled Worker	B
<b>Fish Processing Ship</b>	NO
<b>Fitness Instructor</b> , Trainer (see Sports)	
<b>Flight Attendant</b>	NO
<b>Flight Instructor</b>	NO
<b>Floor Finisher</b> , Sander	B
<b>Floor Trader</b> , Stocks, Bonds, Commodities (see Financial Services)	
<b>Florist</b>	
Floral Arranger, Designer, no delivery	2A
Driver, delivery (see Driver)	
Retail duties only	2A
Greenhouse (see Agriculture)	
<b>Foreign Correspondent</b>	NO
<b>Forest Ranger</b> (see Park Services)	
<b>Foster Home Care</b> , working in home/residence	NO
<b>Fumigator</b> (see Exterminator)	
<b>Funeral Industry</b> , Cemetery	

Cemetery Manager, office only	3A
Cemetery Worker, Caretaker	B
Embalming, Monument or Stone Cutter	A
Funeral Director, Mortician (no embalming)	3A
<b>Furnace Installation</b> , Service	B
<b>Furniture</b>	
Designer	3A
Mover	NO
Restorer, Upholster	A
Sales (see Sales)	
<b>Gambling</b> , Gaming Industry (see Casino)	
<b>Game Warden</b> (see Park Services)	
<b>Garage</b>	
Automotive or other vehicle sales or service (see Automotive)	
Parking Garage (see Automotive)	
<b>Garbage</b>	
Collector/Recycler (see Sanitation)	
Driver (see Driver)	
Others	NO
<b>Gardener</b> (see Landscaping)	
<b>Gas Station Attendant</b>	B
<b>Gastroenterologist</b> (see Medical and Health Occupations)	
<b>Gem Cutter</b> , Polisher (see Jewelry)	
<b>Geneticist</b> MD or DO (see Medical and Health Occupations)	
<b>Geologist</b> (see Scientist)	
<b>Geriatrician</b> (see Medical and Health Occupations)	
<b>Glazier</b>	B
<b>Goldsmith</b> (see Jewelry)	
<b>Golf Course Manager</b> (see Sports)	
<b>Golf Instructor</b> , not touring pro (see Sports)	
<b>Government Employee</b> ††† (rate for regular occupation)	
<b>Graphic Designer</b> (see Artist)	
<b>Greens Keeper</b> (see Landscaping or Sports)	
<b>Grocery Store</b> (see Sales)	
<b>Grounds Keeper</b> (see Landscaping or Sports)	



# Occupation Classifications List

Gui - Jai

<b>Guidance Counselor</b> (see Medical and Health Occupations, Other or Education)	
<b>Guide</b>	
Fishing, Hunting	<b>NO</b>
Museum	<b>2A</b>
Tour, Travel (within USA, not international)	<b>A</b>
<b>Gunsmith</b>	<b>A</b>
<b>Gynecologist</b> (see Medical and Health Occupations)	
<b>Hairdresser</b> , Hairstylist (if working in home/residence††)	<b>A</b>
<b>Harbor Master</b> (see Marine Industry)	
<b>Heating</b> , Air Conditioning, Ventilation	
Administrative and/or sales only (see Sales)	
Install, repair, service or removal	<b>B</b>
<b>Hedge Fund Manager</b> (see Financial Services)	
<b>Helicopter Mechanic</b> (see Aviation)	
<b>Helicopter Pilot</b>	<b>NO</b>
<b>Hematologist *</b> (see Medical and Health Occupations)	
<b>Hod Carrier</b>	<b>B</b>
<b>Horse Training</b> , Shoeing	<b>B</b>
<b>Hospital Administrator</b> (see Medical and Health Occupations)	
<b>Hospital Orderly</b> , Aide, Attendant (see Medical and Health Occupations)	
<b>Hotel</b> , (3 Star+ Establishment)	
Bellhop, Cleaner, Housekeeper, Porter	<b>B</b>
Clerk	<b>A</b>
Manager, office only, non-resident, earning \$50,000+	<b>4A</b>
Earning \$30,000+	<b>3A</b>
Manager, others	<b>2A</b>

Managers with maintenance duties	<b>B</b>
Motel Managers	<b>2A</b>
Managers with maintenance duties	<b>B</b>
<b>Human Resources</b> or Personnel Manager or Recruiter	<b>3A</b>
Earning \$50,000+	<b>4A</b>
HR Executive (see Office Worker, Manager and Executive)	
Office Worker (see Office Worker)	
<b>Illustrator</b> (see Artist) (if Animator†)	
<b>Immigration Official</b>	
Office only (see Office Worker)	
Others	<b>NO</b>
<b>Immunologist</b> (see Medical and Health Occupations)	
<b>Importer</b> (see Exporter)	
<b>Incinerator Plant</b> (see Sanitation)	
<b>Industrial Engineer</b> (see Engineer)	
<b>Inhalation Therapist</b> (see Therapist)	
<b>Insurance Adjustor</b> (see Claims Adjustor)	
<b>Insurance Underwriter</b> , office only	<b>4A</b>
<b>Insurance Producer</b> , Life, Disability, P&C or other products (see Insurance Producer in Special Occupations Section)	
<b>Interior Decorator</b>	<b>2A</b>
<b>Interior Designer</b>	<b>3A</b>
Window Dresser	<b>2A</b>
Curtain/Drape Installer	<b>A</b>
<b>Internist</b> MD (see Medical and Health Occupations)	
<b>Interpreter</b>	
For Hearing Impaired	<b>2A</b>
Language Translator	<b>3A</b>
<b>Investigator</b> Private, Detective	<b>NO</b>
<b>Investment Analyst</b> , Broker, Consultant (see Financial Services)	
<b>Investment Banker</b> , (see Financial Services)	
<b>Investor</b> , trading own account	<b>NO</b>
<b>Jailer</b>	<b>NO</b>





# Occupation Classifications List

Jan - Liq

<b>Janitor</b> (see Building Services)	
<b>Jewelry</b>	
Gem/Diamond Cutter, Goldsmith, Polisher, Silversmith	<b>A</b>
Inside Sales (see Sales)	
Jewelry Repair	<b>2A</b>
Owner, Manager	<b>2A</b>
<b>Jockey</b>	<b>NO</b>
<b>Journalist</b> (see News)	
<b>Judge</b> , Elected Judges <sup>††</sup>	<b>5A</b>
<b>Judo Instructor</b> or other Martial Arts	<b>NO</b>
<b>Junk</b> , Used Parts Dealer (see Used Parts)	
<b>Karate Instructor</b> or other Martial Arts	<b>NO</b>
<b>Kennel Operator</b>	<b>B</b>
<b>Key Maker</b>	<b>A</b>
<b>Kidney Dialysis Technician</b> (see Medical and Health Occupations)	
<b>Labor Union Official</b>	<b>3A</b>
<b>Labor Union Organizer</b>	<b>2A</b>
<b>Landscaping</b>	
Architect, accredited, not supervising construction	<b>4A</b>
Others	<b>3A</b>
Gardener, Greens keeper, Grounds keeper, Laborer, Landscaper, Lawn Service	<b>B</b>
Owner, supervising only	<b>2A</b>
Working Owner, with three or more full-time, year-round employees	<b>A</b>
Other Owner	<b>B</b>
<b>Laundry Worker</b> (see Dry Cleaner or Medical and Health Occupations)	
<b>Law Enforcement</b>	<b>NO</b>
<b>Lawn Service</b> (see Landscaping)	
<b>Lawyer</b>	<b>5A</b>
<b>Leasing</b> , Rental Company (see Rental or Leasing)	
<b>Legal Aid, Assistant</b> earning \$50,000+	<b>4A</b>
Earning \$30,000+	<b>3A</b>
Others	<b>2A</b>

<b>Legal Stenographer</b>	<b>2A</b>
<b>Legal Transcriber</b>	<b>2A</b>
<b>Library</b>	
Librarian	<b>4A</b>
Librarian Assistant, others	<b>2A</b>
<b>Life Coach</b>	<b>3A</b>
<b>Lighting Designer</b> <sup>†</sup> , Technician	
<b>Limousine Service</b>	
Driver (see Driver)	
Office worker, Owner (not driving)	<b>2A</b>
<b>Lineman</b> , Electrical	<b>NO</b>
Telephone	<b>B</b>
<b>Liquor Industry</b>	
<b>Distribution and Wholesale Sales</b>	
Delivery, Driver (see Driver)	
Warehouseman	<b>B</b>
Distributor, Representative, Sales, no delivery	<b>A</b>
Manager, Proprietor, office only	<b>3A</b>
Superintendent, Supervisor	<b>2A</b>
<b>Manufacture</b> , Brewery, Distillery, Winery	
Brewmaster, Examiner, Inspector, Superintendent, Winemaker	<b>2A</b>
Collector, Cooker, Distiller, Foreman, Labeler, Packer, Sales, Stillman, Yeastmaker	<b>A</b>
Laborer	<b>NO</b>
Manager, office only	<b>3A</b>
Other Skilled Worker	<b>B</b>



# Occupation Classifications List

Liq - Man

**Regulation:** Officer †††, Public Worker, Regulator  
 (see specific job/activity)

## Retail Sales

Liquor Sales Primary (Tavern, Bar, Lounge):

Proprietor, Manager, Bartender **B**

Other Proprietor, All other workers **NO**

Cashier, Chef, Cook (highest grade only) **A**

Bartender, Waiter, Waitress, Other Cook, Chef **B**

Manager, Proprietor, not tending bar **A**

Manager, Proprietor, tending bar **B**

Retail Store Owner **A**

Other Worker **NO**

**Literary Agent** **3A**

**Lithographer** (see Printing)

## Livestock

Horseshoer, Farrier **B**

Stockyard Employee:

Auctioneer, Buyer, Inspector, Weigher, Breeder **A**

Commission Broker, Dealer, Sales, Superintendent **2A**

Cowboy, Shearer, Yardman, Other **NO**

Shipper **B**

Veterinarian (see Veterinarian)

**Loan Officer** (see Bank)

**Lobbyist**, Office and Consulting **3A**

**Location Manager**†

**Locksmith** **A**

**Logging**, Lumber and Related Occupations

## Lumberyard or Mill

Boomman, Dogger, Driver, Log Setter, Slipman **NO**

Foreman, Inspector **A**

Grader, Loader, Machine Setter, Marker, Saw Filer, Sawyer, Scaler, Tallyman, Other Skilled Worker **B**

## In Woods or Transporting to Mill

Blaster, Bucker, Choker Setter, Driver, Faller, High Climber **NO**

Boommaster, Head Rigger, Heavy Equipment Operator, Overseer **B**



Foreman, Inspector, Machine Shop Worker **A**

Clerk, Contractor, Scaler, Tallyman, Timber Cruiser, Surveyor **B**

## Not in Woods

Contractor, Proprietor, Superintendent **2A**

**Longshoreman**, Stevedore (see Dockworker)

**Machine Shop**, Machinist, Machine Operator, Skilled Worker **A**

**Mail Carrier** (see Postal Services)

**Mail Clerk**, Sorter (not U.S. Postal Service) **B**

**Makeup Artist**†

**Management Consultant** (see appropriate industry)

**Manicurist** **A**

## Manufacturing

Assembler, Boilermaker, Carpenter, Craneman, Fireman, Glazer, Grinder, Molder, Receiving Clerk, Shipping, Welder **B**

Chemist (see Scientist)

Cleaner, Laborer, Sweeper, Unskilled Worker, Yardman **B**

Designer **3A**

Draftsman (see Draftsman)

Electrician **A**

Executive (see Office Worker, Manager, Executive)

Foreman (supervision only), Inspector, Lab Technician, Manager, Timekeeper, Superintendent **2A**

Machinist, Skilled Machine Operator, Working Foreman, Supervisor (with manual duties) **A**

# Occupation Classifications List

Man - Mov

Professional Engineer (see Engineer)	
<b>Marine Industry</b>	
<b>Harbor Master</b> <sup>†††</sup>	
Civilian, office only	2A
Others	NO
<b>Land or Harbor</b> (returning ashore daily, not government employee)	
Bar Pilot, Dredge Officer, Ferry Boat Captain, Harbor Pilot, River Pilot	A
Dredge Crewman, Dredge Operator, Lightship Service Operator	B
Barges, Ocean Going Ships, Tugs, Others not returning to shore daily	NO
Crewmen, Deckhand, Lightship Service, Merchant Seaman, Officer or Crew, Seaman, Wrecking/Salvage, Others	NO
<b>Marina</b>	
Office Only	2A
Others	A
Manager, Owner	A
Other Skilled Worker	B
<b>Market Research Analyst</b> , office only	3A
Earning \$50,000+	4A
Earning \$30,000+	3A
Others	2A
<b>Martial Arts Instructor</b> or other in Martial Arts	NO
<b>Marshall</b> , Federal or other	NO
<b>Mason</b> , Bricklayer	B
<b>Massage Therapist</b> ((see Medical and Health Occupations)	
<b>Meat Cutting</b> , Butchering, Packing	
Foreman, Manager, Superintendent	2A
Butcher, Dressing Operations, Meat Cutter, Packer, Shipping Clerk, Skilled Process Worker	B
Inspector	A
<b>Mechanic</b>	B
<b>Mechanical Engineer</b> (see Engineer)	
<b>Merchant Seaman</b>	NO
<b>Meteorologist</b> if on - air <sup>†</sup>	

Field and office work	2A
Office duties only	3A
<b>Microphone Boom Operator</b> <sup>†</sup>	NO
<b>Midwife</b> (see Nurse)	
<b>Military Personnel</b>	NO
<b>Mining Industry</b>	
<b>Underground Mines</b>	
Assayer, Manager, Metallurgist, Superintendent, Surveyor:	
Not going underground	2A
Underground no more than six hours per week	B
Chemist (see Scientist)	
Explosives handler, other, or underground more than six hours per week	NO
Professional Engineer (see Engineer)	
<b>Open Pit, Other Surface Operations</b>	
Assayer, Chemist, Manager, Metallurgist, Superintendent:	
Office only	3A
Outside duties	2A
Explosives Handler, Other	NO
Foreman, Clerk, Weigher	A
Professional Engineer (see Engineer)	
Surveyor	2A
<b>Heavy Equipment Operator</b>	B
<b>Truck Driver</b> (see Driver)	
<b>Minister</b>	3A
<b>Model</b> , Photographic, Fashion	NO
<b>Monument Worker</b> , Stone Cutter (see Funeral Industry)	
<b>Mortgage Banker</b> (see Bank)	
<b>Mortgage Broker</b> (see Real Estate)	
<b>Mortgage Clerk</b> (see Bank)	
<b>Mortician</b> (see Funeral Industry)	
<b>Motel Manager</b> , Clerk (see Hotel)	
<b>Motivational Speaker</b>	NO
<b>Moving and Storage Company</b> , Warehouse	
Checker, Foreman not handling	2A

# Occupation Classifications List

Mov - Ost

Checker handling	A
Driver	NO
Packer, Other	NO
Security Guard, carrying gun	NO
Security Guard, other	B
<b>Munitions Handler</b>	NO
<b>Musical Instrument Repair</b>	2A
<b>Musician</b>	
Symphony Conductor, full-time	3A
Teacher, full-time, in home or residence (see Education)	
Others	NO
<b>Nanny</b>	NO
<b>Natural Gas Industry Workers</b> (see Energy Industries)	
<b>Naturopathic Physician</b> (see Medical and Health Occupations)	
<b>Navigator</b> Marine, Airline	NO
<b>Neonatologist</b> (see Medical and Health Occupations)	
<b>Nephrologist</b> (see Medical and Health Occupations)	
<b>Neurologist</b> (see Medical and Health Occupations)	
<b>Neuro-Otologist</b> (see Medical and Health Occupations)	
<b>News</b> , Newspaper, Radio, TV Industry (see Printing, also <sup>†</sup> )	
Advertising, Business or Circulation Manager, Editor, Rewriter, Copywriter	3A
Correspondent, Journalist, Newscaster, salaried Photographer, Proofreader, Reporter	2A
Freelance Photographer (see Photography)	
Driver, Delivery (see Driver)	
Editor-in-Chief, Publisher	
Urban	4A
Others	3A
Foreign Correspondent	NO
<b>Nuclear Medicine MD</b> (see Medical and Health Occupations)	
<b>Nuclear Power Plant</b> (see Energy Industries)	
<b>Nurseryman</b> (see Agriculture)	
<b>Nursing Home</b> (see Medical and Health Occupations)	
<b>Obstetrician</b> (see Medical and Health Occupations)	



<b>Occupational Therapist</b> (see Medical and Health Occupations)	
<b>Office Machine Repair</b>	2A
<b>Office Worker, Manager, Executive<sup>1</sup></b> not elsewhere classified	
Earning \$75,000+ each of the last 2 years, 3 years in same occupation, management duties <sup>2</sup>	5A
Others earning \$50,000+	4A
Others earning \$30,000+	3A
All others	2A
<b>Oil and Natural Gas Workers</b> (see Energy Industries)	
<b>Oncologist</b> (see Medical and Health Occupations)	
<b>Operator</b> , Telephone, Switchboard	2A
<b>Ophthalmologist</b> (see Medical and Health Occupations)	
<b>Oral Hygienist</b> (see Medical and Health Occupations)	
<b>Oral Surgeon</b> (see Medical and Health Occupations)	
<b>Orderly Hospital</b> , nursing, retirement or convalescent facility (see Medical and Health Occupations)	
<b>Orthodontist</b> (see Medical and Health Occupations)	
<b>Orthopedist</b> (see Medical and Health Occupations)	
<b>Orthotics</b> , Prosthetics (see Medical and Health Occupations)	
<b>Osteopath</b> (see Medical and Health Occupations)	

1 Must meet the following requirements plus any listed for that group: No manual duties. Duties are in office and administrative or managerial only.  
 2 Eligible for Preferred Occupation Discount.



# Occupation Classifications List

Oto - Pri

<b>Otolaryngologist</b> ear-nose-throat (see Medical and Health Occupations)	
<b>Painter</b> , in shop or not more than two story height	<b>B</b>
<b>Paperhanger</b>	<b>B</b>
<b>Paralegal</b>	
Certified, earning \$50,000+	<b>4A</b>
Certified, earning \$30,000+	<b>3A</b>
Others	<b>2A</b>
<b>Paramedic</b>	<b>A</b>
<b>Parking Lot</b> , Garage (see Automotive)	
<b>Park Services</b> <sup>†††</sup>	
Administrative Workers (see Office Workers)	
Park/Forest Ranger	<b>2A</b>
Flying or carrying a gun	<b>NO</b>
Superintendent/Game Warden, office duties only	<b>3A</b>
Superintendent/Game Warden, with field duties	<b>B</b>
Flying or carrying a gun	<b>NO</b>
Others or with maintenance duties	<b>B</b>
<b>Parole Officer</b>	<b>NO</b>
<b>Parts Clerk</b>	<b>A</b>
<b>Pastor</b>	<b>3A</b>
<b>Pathologist</b> (see Medical and Health Occupations)	
<b>Pawn Shop</b> , Owner	<b>A</b>
Other Worker	<b>B</b>
<b>Pediatrician</b> (see Medical and Health Occupations)	
<b>Pedodontist</b> (see Medical and Health Occupations)	
<b>Periodontist</b> (see Medical and Health Occupations)	
<b>Personal Trainer</b> (see Sports)	
<b>Pest Control</b> (see Exterminator)	
<b>Pet Groomer</b> , Handler, Kennel Operator, Trainer (see Dog Groomer or Kennel Operator)	
<b>Pharmaceutical Representative</b> , Detailer (see Sales)	
<b>Pharmacist</b> (see Medical and Health Occupations, Other)	
<b>Phlebotomist</b> (see Medical and Health Occupations)	
<b>Photoengraver</b>	<b>2A</b>

<b>Photographer</b>	
Commercial, Salaried Newspaper, Studio, Wedding	<b>2A</b>
Freelance, minimum three years in business	<b>B</b>
Aerial	<b>NO</b>
<b>Physiatrist</b> MD (see Medical and Health Occupations)	
<b>Physical Medicine/Rehabilitation or Physiatrist</b> MD or DO (see Medical and Health Occupations)	
<b>Physician</b> MD or DO (see Medical and Health Occupations)	
<b>Physician Assistant</b> licensed (see Medical and Health Occupations)	
<b>Physicist</b> (see Scientist)	
<b>Physiologist</b> (see Scientist)	
<b>Physiotherapist</b> (see Therapist)	
<b>Piano Tuner</b> , Technician	<b>2A</b>
<b>Picture Framer</b>	<b>2A</b>
<b>Pilot</b> , commercial (see Aviation)	<b>NO</b>
<b>Pipefitter</b>	<b>B</b>
<b>Pit Boss</b> (see Casino)	<b>NO</b>
<b>Plasterer</b>	<b>B</b>
<b>Plastic Surgeon</b> (see Medical and Health Occupations)	
<b>Plumber</b>	<b>A</b>
<b>Podiatrist/Chiropodist</b> (see Medical and Health Occupations)	
<b>Police Officer</b> , Inspector, Chief, Detective	<b>NO</b>
<b>Porter</b>	<b>B</b>
<b>Postal Service</b> <sup>†††</sup>	
Administrative Duties, Supervisor	<b>2A</b>
Carrier	<b>B</b>
Counter Clerk	<b>A</b>
Driver, Rural Delivery (see Driver)	
Postmaster	<b>3A</b>
Sorter	<b>B</b>
<b>Powerhouse Worker</b> (see Energy Industries)	
<b>Preacher</b>	<b>3A</b>
<b>Priest</b>	<b>3A</b>
<b>Principal</b> (see Education)	



# Occupation Classifications List

Pri - Rec



<b>Prison Warden</b>	<b>NO</b>
<b>Private Detective</b> , Investigator	<b>NO</b>
<b>Printing, Publishing</b>	
If Newspaper (see News)	
Blueprint Maker, Bookbinder, Foreman, Photostatter	<b>2A</b>
Editor, Proofreader, Publisher	<b>3A</b>
Lithography, Photoengraving, Printing:	
Artist (see Artist)	
Computer or Office Machine Operator, Engraver, Etcher, Finisher, Lithographer, Photographer, Printer, Proofer, Stripper, Typesetter	<b>2A</b>
Compositor, Electrotypist, Jobber, Linotype Operator, Maintenance Mechanic, Press Operator, Router	<b>A</b>
<b>Probation Officer</b>	<b>NO</b>
<b>Process Server</b>	<b>NO</b>
<b>Proctologist</b> (see Medical and Health Occupations)	
<b>Producer</b> <sup>†</sup>	
<b>Professor</b> (see Education)	
<b>Program Assistant</b> <sup>†</sup>	
<b>Program Director</b> <sup>†</sup>	
<b>Projectionist</b> <sup>†</sup>	
<b>Property Manager</b>	
Maintenance or repair duties	<b>B</b>
Office only, earning \$50,000+	<b>3A</b>
Other, office only	<b>2A</b>
<b>Propman</b> <sup>†</sup>	<b>NO</b>
<b>Prosthetist</b> , Orthotist (see Orthotics)	

<b>Prosthodontist</b> (see Medical and Health Occupations)	
<b>Psychiatrist</b> MD (see Medical and Health Occupations)	
<b>Psychologist</b> (see Medical and Health Occupations)	
<b>Publicity Agent</b> <sup>†</sup>	
<b>Publisher</b> , Publishing (see Printing)	
<b>Pulmonologist</b> (see Medical and Health Occupations)	
<b>Purchasing Agent</b>	<b>3A</b>
<b>Quarry Worker</b> (see Mining Industry-Open Pit, Other Surface Operations)	
<b>Quartermaster</b>	<b>NO</b>
<b>Rabbi</b>	<b>3A</b>
<b>Radio</b> <sup>†</sup> , TV Announcer	
<b>Radiologist</b> (see Medical and Health Occupations)	
<b>Radio Repair</b>	<b>A</b>
<b>Radio Station</b> , Manager or Other (see News)	
<b>Railroad Worker</b>	<b>NO</b>
<b>Rancher</b> (see Agriculture)	
<b>Ranger</b> , Park Superintendent (see Park Services)	
<b>Real Estate</b>	
<b>Agent</b> <sup>1</sup> , <b>Appraiser</b> <sup>1</sup> , <b>Developer</b> <sup>1</sup> , <b>Mortgage Broker</b> <sup>1</sup>	
In business continuously for last three years, documented earning \$200,000+ each of last 2 years	<b>4A</b>
In business continuously for last three years, documented earning \$75,000+ each of last 2 years	<b>3A</b>
Not meeting above requirements	<b>2A</b>
<b>Attorney</b> specializing in Real Estate (see Attorney) <sup>1</sup>	
<b>Inspector, Home or Building</b>	
Visual Only	<b>2A</b>
Other	<b>B</b>
<b>Escrow Officer, Mortgage Banker, Searcher, Title Abstractor</b> (see Bank)	
<b>Receiving/Shipping Clerk</b> (see Clerk or specific industry)	
<b>Receptionist</b> (see Office Worker)	
<b>Recording Engineer</b> <sup>†</sup>	
<b>Recording Production</b> <sup>†</sup>	
<b>Recruiter, Personnel, Human Resources Manager</b> (see Human Resources)	

<sup>1</sup> Three years' complete tax returns are required to establish consistent or increasing income. Business Owner Upgrade, Business Owner Discount and Earned Income Enhancer are not available.

# Occupation Classifications List

Rec - San

<b>Recycling Industry</b> (see Sanitation)	
<b>Reducing Salon</b>	
Attendant, other	B
Manager, office/supervision	A
<b>Referee, Umpire</b> (see Sports)	NO
<b>Refinery Worker</b> (see Manufacturing)	
<b>Rehabilitation/Physical Medicine or Psychiatrist</b> MD or DO (see Medical and Health Occupations)	
<b>Rehabilitation Therapist</b> (see Therapist)	
<b>Rental</b> and Leasing	
Owner, Office Worker, office only	2A
Other, lightweight articles only	A
Other, heavy articles and/or Service, Repair	B
Other	NO
<b>Reporter</b> (Magazine, Newspaper, TV) (see News)	
<b>Respiratory Therapist</b> (see Medical and Health Occupations)	
<b>Restaurant</b>	
Busboy, Checkroom Attendant, Dishwasher	B
Chef, earning \$50,000+	2A
Chef, earning less than \$50,000	A
Cook, best grade	A
Cook, other	B
Bartender	B
Owner, Manager	
Office and supervisory only, 15+ employees, in business 3+ years, earning \$75,000+	3A
Best quality, 10+ employees, in business three or more years, earning \$50,000+	2A
Other Owner, Proprietor, Manager, Cashier	A
Waiter, Waitress	B
Other (see Liquor)	
<b>Retail Sales</b> (see Sales)	
<b>Retirement Home</b> (see Medical and Health Occupations)	
<b>Rheumatologist</b> (see Medical and Health Occupations)	
<b>Roofer</b>	B
<b>Rug, Carpet Cleaner</b>	B



<b>Sales, Retail and Wholesale</b> (If applicable, instead see Advertising, Automotive Trailer or RV Sales, Broker, Buyer, Driver, Insurance, Liquor Industry, Producer, Real Estate, Financial Services)	
<b>Sales Manager, Owner</b> office and administrative only	
Earning \$100,000+ for each of the past 2 years	5A
Earning \$75,000+ for each of the past 2 years	4A
Others	3A
<b>Telemarketer</b> , full-time, not working in home/residence	A
<b>Route Sales, Delivery</b> (see Driver)	
<b>Home Demonstration Sales</b>	NO
<b>Salesperson, no delivery</b>	
Earning \$150,000+ for each of the past 2 years	5A
Earning \$85,000+ for each of the past 2 years	4A
Earning \$75,000+ for each of the past 2 years	3A
Others	2A
<b>Sander, Floor</b>	B
<b>Sanitation</b> , Disposal and Incinerator Plant, Garbage, Landfill, Recycling	
Chemist (see Scientist)	
Collector (see Driver)	
Foreman, Inspector, Scrap/Salvage Metal Dealer, without yard duties	A
Maintenance, Mechanic, Skilled Worker	B
Trucker (see Driver)	

# Occupation Classifications List

San - Spr



Septic Installer	B
Septic Cleaner	NO
<b>Savings and Loan</b> (see Bank)	
<b>Scenery Mover</b> <sup>†</sup> , Stage Hand, Grip	NO
<b>Scenic Artist</b> <sup>†</sup> (see Artist)	
<b>Scientist</b> , Agronomist, anthropologist, archeologist, astronomers, bacteriologist, biochemist, biologist, botanist, chemist, geologist, geophysicist, pharmacological, physicists, physiologist, zoologists	
Minimum of Ph.D., office and laboratory duties only <sup>1</sup>	5A
Minimum of bachelor's degree, office and laboratory duties only	5A
with 50% or less field duties	4A
greater than 50% field duties	3A
<b>School District Superintendent</b> (see Education)	
<b>School Teacher</b> (see Education)	
<b>Scrap Metal Dealer</b> (see Sanitation)	
<b>Screenwriter</b> <sup>†</sup>	
<b>Script Supervisor</b> <sup>†</sup>	
<b>Scriptwriter</b> <sup>†</sup>	
<b>Sculptor</b>	NO
<b>Seamstress</b> not working in home/residence	A
<b>Secretary</b> (see Office Worker, Manager, Executive)	
<b>Securities Industry</b> (See Financial Services)	
<b>Security Guard</b>	
Not carrying firearm	B

Others	NO
<b>Service Station Attendant</b> (see Automotive)	
<b>Set Designer</b> <sup>†</sup>	
<b>Sheet Metal Worker</b>	B
<b>Sheriff</b>	NO
<b>Ship Captain</b> , Crew (see Marine Industry)	
<b>Shipping/Receiving Clerk</b> (see Clerk or specific industry)	
<b>Shoe Repair Owner</b> , Other Worker	B
<b>Sign Painter</b> , not over two story height	B
<b>Silversmith</b> (see Jewelry)	
<b>Singer</b>	NO
<b>Small Appliance Repair</b> (see Appliance)	
<b>Sound Mixer</b> <sup>†</sup> , Technician	
<b>Speech Therapist</b> (see Therapist)	
<b>Sports</b> , Amusements, Amusement Park, Arcade All employees, Athletics	NO
<b>Aerobics, Athletics, Exercise</b>	
Professional:	
Athlete, Coach, Manager, Owner, Referee, Trainer, Umpire	NO
Non Professional:	
Aerobics/Exercise Instructor, full-time at health club	B
Coach (see Education)	
Personal Trainer, full-time at health club	B
Martial Arts	NO
<b>Billiards, Bowling, Pool Hall</b>	
Manager, Cashier	A
<b>Driving Range, Exercise Club, Golf, Health Spa, Racket, Tennis</b>	
Greens keeper, Grounds keeper	B
Manager, office administrative duties only	3A
Manager, Other	2A
Resident Pro not on tour, Instructor, full - time	A
<b>Racing—Horse, Dog</b>	
Manager, no riding	A
Jockey, Trainer, Others	NO
<b>Sprinkler/Irrigation System Installer</b>	B

1 Eligible for Preferred Occupation Discount.

# Occupation Classifications List

Sta - Uro

<b>Stable Worker</b>	<b>NO</b>
<b>Stage Hand</b> <sup>†</sup>	<b>NO</b>
<b>Stage Manager</b> <sup>†</sup>	
<b>Steamfitter</b>	<b>B</b>
<b>Steeplejack</b>	<b>NO</b>
<b>Stenographer</b>	<b>2A</b>
<b>Stevedore, Longshoreman</b> (see Dockworker)	
<b>Stock Clerk</b> (see Clerk or Sales or specific industry)	
<b>Stockyard</b> (see Livestock)	
<b>Stockbroker</b> (see Financial Services)	
<b>Storage</b> (see Moving and Storage)	
<b>Street Cleaner</b>	<b>NO</b>
<b>Stucco Worker</b>	<b>B</b>
<b>Student</b> , some professions only	See Students & New Professionals in the Special Occupations Section of this guide
<b>Studio Engineer</b> <sup>†</sup> , Technician	
<b>Stuntperson</b> <sup>†</sup>	<b>NO</b>
<b>Surgical Technician</b> (see Medical and Health Occupations)	
<b>Surveyor</b>	<b>2A</b>
<b>Swimming Pool Installations</b> , Service	<b>B</b>
<b>Switchboard Operator</b>	<b>2A</b>
<b>Tailor</b>	<b>2A</b>
<b>Tattoo Business</b>	<b>NO</b>
<b>Taxidermist</b>	<b>A</b>
<b>Taxi Driver</b>	<b>NO</b>
<b>Teacher</b> (see Education)	
<b>Technical Writer</b> <sup>††</sup>	<b>3A</b>
<b>Technician</b> , Surgical , Dialysis , Medical Lab	<b>2A</b>
<b>Telemarketer</b> (see Sales)	
<b>Telephone Answering Service</b>	<b>2A</b>
<b>Telephone</b>	
Inspector, Installer, Mechanic, Tester, Technician	<b>A</b>
Lineman, Cable Splicer	<b>B</b>
<b>Telephone Operator</b>	<b>2A</b>
<b>Television</b> <sup>†</sup> , Radio Announcer	

<b>Television</b> , Video Repair (see Appliance)	
<b>Television Producer</b> <sup>†</sup> , Director	
<b>Television Station Manager</b> or Other (see News)	
<b>Teller</b> (see Bank)	
<b>Tennis Instructor</b> (see Sports)	
<b>Thoracic Surgeon</b> (see Medical and Health Occupations)	
<b>Tile Setter</b>	<b>B</b>
<b>Title Abstractor</b> , Searcher (see Bank)	
<b>Tool and Die Worker</b>	<b>B</b>
<b>Tow Truck Driver</b> (see Automotive)	
<b>Trainer</b> , Sports (see Sports)	
<b>Translator</b> (see Interpreter and Translator)	
<b>Transportation Industry</b> , also <sup>†††</sup> (see also specific industry such as Marine Industry, Aviation Industry)	
<b>Air, Bus, Rail, Ship</b>	
Corporate Officer (see Office Worker, Manager and Executive)	
Driver, Trucker (see Driver)	
<b>Stations, Terminals</b>	
Baggage Handler	<b>B</b>
Inspector, Stationary Engineer, Ticket Agent	<b>A</b>
Manager, office duties	<b>3A</b>
Superintendent	<b>2A</b>
Telegrapher	<b>A</b>
<b>Trash Collector</b> (see Sanitation)	
<b>Travel Agent</b>	<b>3A</b>
<b>Tree Surgeon</b> , Pruner, Trimmer	<b>B</b>
<b>Trucking Industry</b> , Driver (see Driver)	
<b>Tugboat Captain</b> , Mate, Deckhand (see Marine Industry)	
<b>Typesetter</b> , Typist	<b>2A</b>
<b>Ultrasound Technician</b> (see Medical and Health Occupations)	
<b>Umpire</b> , Referee	<b>NO</b>
<b>Underwriter</b> , Insurance, office only	<b>4A</b>
<b>Upholsterer</b>	<b>A</b>
<b>Urologist</b> (see Medical and Health Occupations)	



# Occupation Classifications List

Use - Zoo



<b>Used Parts, Junk</b>	
Manager, Proprietor, primarily office duties only	<b>B</b>
Yard Worker, Other	<b>NO</b>
<b>Usher</b>	<b>NO</b>
<b>Varnisher</b>	<b>B</b>
<b>Vending Machine Route, Delivery</b> (see Driver)	
<b>Venture Capitalist</b> (see Financial Services)	
<b>Veterinarian</b> (see Medical and Health Occupations, Other)	
<b>Video Machine Repair</b> (see Appliance)	
<b>Vineyard Worker, Owner</b> (see Agriculture)	
<b>Vocalist</b>	<b>NO</b>
<b>Waiter, Waitress</b>	<b>B</b>
<b>Warehouse</b> (see Moving and Storage)	
<b>Watch, Clock Repair, Assembly</b>	<b>2A</b>
<b>Watchman</b> (see Security Guard)	
<b>Waterworks Employees</b>	
Chemist (see Scientist)	
Filterman, Foreman, Outside Superintendent, Meter Installer, Meter Reader, Pumpman	<b>A</b>

Meter Inspector, Plant Foreman, Tester	<b>2A</b>
Plant Supervisor	<b>3A</b>
<b>Welder</b> , not structural steel	<b>B</b>
<b>Welfare Worker</b>	<b>NO</b>
<b>Well Driller</b> , not offshore (see also Energy Industries)	<b>B</b>
<b>Wholesaler</b> (see Sales)	
<b>Window, Door Installer</b>	<b>B</b>
<b>Window Washer</b>	<b>NO</b>
<b>Winery</b> (see Agriculture or Liquor Industry)	
<b>Writer</b> (if applicable, see News)	<b>NO</b>
<b>X-Ray Inspector, Repair, Tester</b>	<b>2A</b>
<b>Zoologist</b> (see Scientist)	



# Medical and Health Occupations

	Platinum Advantage	Business Equity Protector	Business Overhead Protector <sup>1</sup>
<b>Medical Services</b>			
Allergist	4P	4A	4A
Anesthesiologist (MD or DO)	3P	3A	3A
Anesthetist/CRNA (not MD or DO, certified, working full time as anesthetist)	2P	2A	2A
Cardiologist	4P	4A	4A
Interventional Cardiologist	4S	4A	4A
Cardiothoracic Surgeon	4S	4A	4A
Chiropractor		NO	
Colorectal Surgeon (Proctologist)	4S	4A	4A
Coroner (MD or DO)	4P	4A	4A
Coroner (not MD or DO)	4A	4A	4A
Critical Care	4P	4A	4A
Dermatologist	4P	4A	4A
Dialysis Technician	2A	2A	2A
Ear-Nose-Throat (See Otolaryngologist)			
Emergency Medical Technician	A	A	A
Emergency Room Physician	3P	3A	3A
Endocrinologist, Reproductive	3P	3A	3A
Endocrinologist, Other	5P	5A	5A
Family Medicine or Family Practitioner (MD or DO)	5P	5A	5A
Gastroenterologist	5P	5A	5A
Geriatrician	5P	5A	5A
Gynecologist	3P	3A	3A
Hand Surgeon	3P	3A	3A
Hematologist	5P	5A	5A
Hospitalist	5P	5A	5A
Immunologist	4P	4A	4A
Infectious Disease	5P	5A	5A
Internist	5P	5A	5A
Medical Assistant in Medical Office	2A	2A	2A
Medical Clerk	2A	2A	2A
Medical Geneticist (MD, DO or Ph.D.)	5P	5A	5A
Medical Records Clerk	2A	2A	2A
Medical Lab Technician	2A	2A	2A
Medical Lab Worker	2A	2A	2A
Medical Transcriptionist	2A	2A	2A
Naturopathic Physician	3P	3A	3A
Neonatologist (MD or DO)	5P	5A	5A

<sup>1</sup> Does not include the [automatic occupation class upgrade](#).

# Medical and Health Occupations continued

	Platinum Advantage	Business Equity Protector	Business Overhead Protector <sup>1</sup>
Nephrologist (see Interventional Nephrologist if performing surgery)	5P	5A	5A
Interventional Nephrologist	4S	4A	4A
Neurologist	4P	4A	4A
Neuro-Otologist	4P	4A	4A
Neuro-Otologist, Surgical	4S	4A	4A
Neurosurgeon	4S	4A	4A
Nuclear Medicine (MD or DO)	5P	5A	5A
Nurse <sup>2</sup>			
Certified Nurse's Aide (CNA), Nurse's Aide, Orderly	B	B	B
Licensed (RNs, LPNs and LVNs)			
Licensed Practical/Vocational Nurse (LPN or LVN)	A	A	A
Nursing Director (RN), Nursing Instructor (RN), Registered Nurse (RN)	2P	2A	2A
Home Health Nurse (RN) salaried, providing follow-up patient care	2P	2A	2A
Master's Degree Certified RN Nursing Specialties			
Nurse Practitioner	4P	4A	4A
Clinical Nurse Specialist	3P	3A	3A
Health Care Administrator	3P	3A	3A
Nurse Administrator/Nurse Manager	3P	3A	3A
Certified Registered Nurse Anesthetist CRNA working full-time as Anesthetist	2P	2A	2A
RN, not working as "floor" nurse or providing primary patient care	3P	3A	3A
Midwife			
RN, employed by hospital or other medical facility	2P	2A	2A
Not RN		NO	
Obstetrician	3P	3A	3A
Occupational Medicine (MD or DO)	4P	4A	4A
Oncologist, Medical	5P	5A	5A
Oncologist, Gynecologic	3P	3A	3A
Oncologist, Radiation	5P	5A	5A
Oncologist, Surgical	4S	4A	4A
Ophthalmologist	4S	4A	4A
Optician (see Optical Services)			
Orthopedist/Orthopedic Surgeon	3P	3A	3A
Otolaryngologist, Ear-Nose-Throat	4S	4A	4A

<sup>1</sup> Does not include the [automatic occupation class upgrade](#).

<sup>2</sup> Not working in home/residence or a home health care environment except as noted.

# Medical and Health Occupations continued

	Platinum Advantage	Business Equity Protector	Business Overhead Protector <sup>1</sup>
<b>Pain Medicine</b>			
with Anesthesiologist or Emergency Room Medicine as primary certification	3P	3A	3A
all others	4P	4A	4A
Paramedic	A	A	A
Para-medical examiner (MD or DO)	4P	4A	4A
Para-medical examiner (not MD or DO)	2P	2A	2A
<b>Perinatologist</b>			
with Pediatrics as primary certification	5P	5A	5A
all others	3P	3A	3A
Pathologist (Anatomic/Clinical)	5P	5A	5A
Pathologist Assistant	3A	3A	3A
Pediatrician	5P	5A	5A
Perfusionist	3P	3A	3A
Phlebotomist	2P	2A	2A
Physiatrist/Physical Medicine/Rehabilitation (MD or DO)	4P	4A	4A
Physician Assistant licensed	4P	4A	4A
Physicist, Medical	5P	5A	5A
Plastic Surgeon	4S	4A	4A
Podiatrist /Chiropractist	2P	2A	2A
Preventative Medicine / Public Health	4P	4A	4A
Professional Medical Technologist Bachelor's Degree	3A	3A	3A
Professional Medical Technologist others	2A	2A	2A
Psychiatrist	4P	4A	4A
Psychologist			
Ph.D.	4P	4A	4A
Other	3P	3A	3A
Pulmonologist	4P	4A	4A
Radiologist, Diagnostic	5P	5A	5A
Interventional Radiologist	4S	4A	4A
Rheumatologist	5P	5A	5A
<b>Sports Medicine</b>			
with Family Medicine, Internal Medicine or Pediatrician as primary certification	5P	5A	5A
with Physiatrist as primary certification	4P	4A	4A
all others	3P	3A	3A
Surgeon, General	4S	4A	4A

1 Does not include [the automatic occupation class upgrade](#).

# Medical and Health Occupations continued

	Platinum Advantage	Business Equity Protector	Business Overhead Protector <sup>1</sup>
Surgical Assistant	3P	3A	3A
Surgical Technician	2A	2A	2A
<b>Therapist, not MD or DO</b> (Inhalation, Kinesiotherapist, Occupational, Physical, Physiotherapist, Rehabilitation, Respiratory, Speech)			
Master's or Doctorate Degree	4P	4A	4A
Bachelor's Degree	3P	3A	3A
Associate's Degree	2P	2A	2A
Physical Therapy Assistant	A	A	A
Urologist	4S	4A	4A
<b>Vascular Neurologist</b>	4P	4A	4A
<b>Dental</b>			
Dentist, General	3D	3A	3A
Oral Surgeon, DDS or DMD	3D	3A	3A
Oral Surgeon, DDS or DMD plus MD or DO	3D	3A	3A
Dentist Specialties, DDS or DMD			
Endodontist			
Exodontist			
Orthodontist			
Pedodontist	3D	3A	3A
Periodontist			
Prosthodontist			
Other Dentist Specialties			
Dental Lab Owner	3A	3A	3A
Dental Hygienist/Oral Hygienist		NO	
Dental Assistant	A	A	A
Dental Lab Technician	2A	2A	2A
Dental Lab Worker	2A	2A	2A
Medical Records Clerk	2A	2A	2A
<b>Hospice &amp; Palliative Care</b>	5P	5A	5A
<b>Hospital: Assisted Care, Convalescent or Retirement Home</b>			
Administrator, office only, income \$60,000+	5A	5A	5A
Other administrator, office only	4A	4A	4A
Attendant, Chef, Cook, Kitchen, Laundry Worker, Nurse's Aide, Orderly	B	B	B
Dietitian registered, not preparing food, Manager, Superintendent administrative only	3A	3A	3A
Medical Records Clerk, Medical Secretary	2A	2A	2A
MRI, Ultrasound and X-Ray Technician:			
Four-year degree	3A	3A	3A
Two-year degree	2A	2A	2A

<sup>1</sup> Does not include [the automatic occupation class upgrade](#).

# Medical and Health Occupations continued

	Platinum Advantage	Business Equity Protector	Business Overhead Protector <sup>1</sup>
<b>Optical Services, Eyeglasses</b>			
Optician, with all duties	2P	2A	2A
Optician, dispensing only	3P	3A	3A
Optometrist	5A	5A	5A
Shopworker, grinding, other	A	A	A
<b>Other</b>			
Acupuncturist	2P	2A	2A
<b>Counselor</b>			
Ph.D. or Sociologist	4A	4A	4A
Master's Degree (MSW)	3A	3A	3A
Bachelor's Degree	2A	2A	2A
Social Worker (LCSW)	2A	2A	2A
Other (not government employee)	A	A	A
Hearing Aid Technician	2A	2A	2A
Hypnotherapist, Hypnotist, not working in home/residence	2A	2A	2A
<b>Massage Therapist, Licensed</b>	B	B	B
<b>Orthotics, Prosthetics</b>			
Orthotist, Prosthetist, consulting, fitting, sales	3A	3A	3A
Builder, Repairer	A	A	A
<b>Pharmacy</b>			
Pharmacist	4P	4A	4A
Pharmacy Technician	2A	2A	2A
<b>Social Worker</b>			
Master's Degree, MSW	3A	3A	3A
Other	2A	2A	2A
<b>Veterinarian</b>			
Large animals	3P	3A	3A
Small animals	5P	5A	5A
Veterinarian Technician	2A	2A	2A

<sup>1</sup> Does not include [the automatic occupation class upgrade](#).





## Count on The Standard

The Standard ranks among the top ten individual disability insurance carriers in the nation.\* You can be confident that we're financially strong, our disability products are high in quality and we can pay what we promise – now and in the future. In the event you or your customers become disabled and need to make a disability claim, you'll discover our exceptional service. Our goal is to provide the kind of expert, friendly service we wish for ourselves and our families.

\* Based on active policies. Gen Re 2012 U.S. Individual Market Survey

This product guide is not a contract. It provides only a brief summary of generic contract provisions and does not reflect exact contract language. Policy and rider provisions, and availability of certain products, benefits and riders, may vary by state. This product guide is intended as a general reference tool only.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company, 1100 SW Sixth Avenue of 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.

All policies have exclusions and limitations and terms under which the policy may be continued or discontinued. For costs and complete details of coverage, please contact your insurance representative or The Standard at 800.247.6888.

FOR PRODUCER USE ONLY. NOT FOR USE WITH CONSUMERS.

B123, B128, ICC17-B180, ICC17-B180GSI, B180, B180GSI, B180F (FL only), B180AMR, B180GSI-N, B180F-N

The Standard's Online Reference Product Guide

9251REF SI/SNY