



StanCorp Financial Group, Inc. : The Standard Introduces Protector Essential? Individual Disability Income Insurance

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New product in The Protector Series? competitively priced, attractive to middle-income workers

A new disability insurance offering from Standard Insurance Company ("The Standard") provides brokers with the opportunity to reach a largely untapped market. The Standard announced the launch of its newest Individual Disability Income (IDI) insurance product, Protector Essential[?], which is designed to meet the income protection needs of middle-income earners.

"There are certain professions that are often underserved by the disability insurance market," said Steve Brady, second vice president, Individual Disability Insurance Sales at The Standard. "With many workers' savings depleted by the Great Recession, they often don't have the reserves to withstand a disruption in their annual income. There is a real opportunity here to get a quality product to those who need it."

The primary market for Protector Essential includes individuals making \$75,000 or less annually, including occupations such as hairstylists, electricians or administrative assistants, and medical occupations such as physical therapists, dental hygienists and registered nurses.

"Protector Essential provides access to income protection for first-time IDI buyers and price-sensitive customers, a market need based on input from master general agents and producers," Brady said. "Customers electing Protector Essential receive The Standard's superior claims service and expertise as well as the company's commitment to a quality individual disability insurance product."

Now available in 27 states, Protector Essential includes the following features:

- Guaranteed renewable
- Regular Occupation coverage to the maximum benefit period for all occupation classes
- No limitation on coverage for mental disorder and/or substance abuse
- Rehabilitation Benefit
- Residual Disability Benefit
- Lump Sum Recovery Benefit
- Ability to customize coverage with optional riders including Cost of Living and Catastrophic Disability Benefit

A Future Purchase Option will be available by the third quarter of this year.

To begin quoting Protector Essential or writing individual disability income insurance policies with The Standard, producers can contact getinfo@standard.com or 800.992.4446 for more information.

The Protector Essential policy has exclusions and limitations and terms under which the policy may be continued in force or discontinued. Some policy provisions and available riders may vary by state.

Optional riders are subject to underwriting and reinsurance availability, and may increase premiums. For complete cost and coverage details, please contact your insurance representative or The Standard at 800.247.6888.

About The Standard

The Standard is a leading provider of financial products and services, including group and individual disability insurance, group life and accidental death and dismemberment insurance, group dental and vision insurance, absence management services, retirement plans products and services, individual annuities and investment advice. For more information about The Standard, visit www.standard.com.

The Standard is the marketing name for StanCorp Financial Group, Inc. and its subsidiaries: Standard Insurance Company, The Standard Life Insurance Company of New York, Standard Retirement Services, Inc., StanCorp Mortgage Investors, Inc., StanCorp Investment Advisers, Inc., StanCorp Real Estate, LLC, and StanCorp Equities, Inc.

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