

# Voluntary Guarantee Standard Issue Individual Disability Income Insurance

Prepared for:

**The Reznick Group**

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Presented by:

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**Protector Platinum<sup>SM</sup>**  
Guarantee Issue  
Individual Disability Income Insurance Illustration

Standard Insurance Company  
1100 SW Sixth Avenue  
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A subsidiary of StanCorp Financial Group, Inc.





# Proposal for Guarantee Issue Individual Disability Income Insurance

Presented to The Reznick Group  
Presented by Danny Mensh

## ReznickMLV-Protector +

Standard Insurance Company  
1100 SW Sixth Avenue  
Portland, OR 97204

**Employer State:** Maryland  
**Proposed Effective Date:** 2/1/2011  
**Policy:** Protector Platinum<sup>SM</sup> GI  
**Premium Paid By:** Employee  
**Policy Covers:** Base Salary and Bonus  
**Benefit Waiting Period<sup>1</sup>:** 90 Days  
**Guarantee Issue Discount:** 15%

Premium rates are gender-neutral

**Riders:**

- Noncancelable
- 12/12 Pre-Ex Limitation

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**Group LTD:** 60% to \$10,000  
**Group LTD Premium Paid By:** Employer  
**Group LTD Covers:** Base Salary

### Summary of Census Information

Individual Information							Existing In Force Monthly Benefit			
Proposed Insured	Issue Age	Sex	State of App.	Tobacco Use	Annual Salary	Annual Bonus	Group LTD	Non-Taxable IDI Benefit	Taxable IDI Benefit	
Valued Reznick Group Client	40	M	MD	N	\$84,000	\$0	\$4,200	\$0	\$0	
<b>Totals/Averages</b>					40	\$84,000	\$0	\$4,200	\$0	\$0

### Summary of Benefits and Premiums

Proposed Plan with Protector Platinum							
Occupation Class	Benefit Period	Monthly Base Benefit	Group and Base IDI %	Total Combined Monthly Benefit <sup>1</sup>	Total Combined % of Income	Monthly Non-Tobacco Premium	Monthly Tobacco Premium
5A	67	\$1,400	80%	\$5,600	80%	\$38.01	\$47.51
<b>Totals/Averages</b>		\$1,400		\$5,600		\$38.01	\$47.51

Female	0	0.0%
Male	1	100.0%

Annual Premium:	\$434	\$543
Quarterly Premium:	\$115	\$144
Premium as a Percentage of Payroll:	0.54%	0.68%

Annual Premium without VGI Target Discount:	\$511	\$639
Annual Premium with VGI Participation Bonus Discount:	\$409	\$511

This is only a summary of benefits and limitations. It is not a contract nor an offer to a contract. Only the contract provisions in the individual policy will control. Any coverage issued is subject to the terms and conditions of any policy issued. All policy applications are subject to The Standard's financial underwriting requirements and guidelines, and The Standard's medical underwriting guidelines and requirements, as applicable. Some policy provisions may vary in different states. The addition of optional policy riders may increase premiums. This summary is based on information provided by the employer. Premiums and other policy-related data on this summary may change if any information regarding any proposed insured differs from that shown.

<sup>1</sup> Total Combined Monthly Benefit is the sum of all IDI, LTD, and Catastrophic benefits in force and illustrated, and is provided for illustrative purposes only.

Protector Platinum Guarantee Issue Individual Disability Income Insurance Illustration

Prepared for Valued Reznick Group Client, The Reznick Group on 10/19/2011  
 Proposed Effective Date of 2/1/2011

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## Your Personal Disability Income Protection Plan

**Insured:** Valued Reznick Group Client **Total Monthly Benefit:** \$1,400 **Premiums Payable To:** Age 67  
**Sex/Age:** Male/40 **Waiting Period:** 90 Days **Risk Class:** Non Tobacco  
**Occupation Class:** 5A **Maximum Benefit Period:** To Age 67 **Gender Neutral Rates**

### Coverage Overview

Monthly Benefit	Description	Annual Premium
\$1,400	Base Policy Benefit*	\$417.76
<b>Base Coverage Features</b>	Lifetime Benefit for Presumptive Disability	Included
	Partial Disability Benefit	Included
	Recovery Benefit	Included
	Survivor Benefit	Included
	Unlimited Mental Disorder and/or Substance Abuse Benefit	Included
	12/12 PreExisting Conditions Limitation	Included
<b>Optional Riders Selected</b>	Noncancelable Rider*	\$93.24
		<b>Total Annual Premium</b>
		<b>\$511.00</b>
	15% VGI Target Discount	-\$76.65
<b>Total Annual Benefit</b>		<b>Net Annual Premium***</b>
<b>\$16,800</b>		<b>\$434.35</b>
		<b>Net Monthly Premium</b>
		<b>\$38.01</b>

See the next page for additional premium payment option details.

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\* Premiums for these benefits may change as other benefits are added or deleted.

\*\*\* The Net Annual Premium shown may include premium discounts based on anticipated plan participation, and these discounts may change if anticipated plan participation is not met. Changes to premium discounts, if any, will affect the Net Premium for coverage issued to you under the plan.

This illustration is only a summary of premiums, benefits and limitations. Quoted premiums are not guaranteed and actual premiums may be different than those shown in this illustration. State law may require variations of contract provisions and may limit the availability of some benefits and riders. This is not a contract and only the contract provisions in the policy, if one is issued, will control. Any coverage issued is subject to the terms and conditions of the policy. Coverage is subject to our medical and financial underwriting requirements and guidelines. The addition of optional policy riders may increase premiums.

## Protector Platinum Guarantee Issue Individual Disability Income Insurance Illustration

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# Choose The Options That Work Best For You

## Your Payment Options

The net annual premium as illustrated: \$434.35

The chart below displays the cost of premiums if paid other than annually, and the **difference in cost to you each year**.

Premium Mode And Number of Payments Per Year	Annual Premium Multiplier	Premium by Mode <sup>4</sup>	Total Annualized Premium <sup>5</sup>	Cost Difference Per Year <sup>6</sup>
Monthly (12)	0.0875	\$38.01	\$456.12	\$21.77
Quarterly (4)	0.265	\$115.10	\$460.40	\$26.05
Semi-Annually (2)	0.516	\$224.12	\$448.24	\$13.89

<sup>4</sup> The Premium by Mode is the Net Annual Premium times the applicable Annual Premium Multiplier.

<sup>5</sup> The Total Annualized Premium is the Modal Premium times the Number of Payments Per Year for that mode.

<sup>6</sup> The Cost Difference Per Year is the total difference over a year between the Net Annual Premium and the Total Annualized Premium for the particular Premium Mode.

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