

Five Disability Insurance Myths

Why do Americans forget to insure their paychecks? Because they usually believe one of these disability insurance myths:

Myth #1: Social Security will cover me if I become disabled.

Reality: Social Security only pays benefits to those with total disability, which is defined very strictly. It does not cover partial or short-term disabilities.

Myth #2: I have disability insurance through my employer.

Reality: Many people are fortunate to work for a company that cares for its employees – that's a huge benefit. However, most group disability insurance plans only cover 60 percent of an employee's income with TAXABLE benefits. After taxes, they receive just 42 percent of their income. If they can sustain their lifestyle on 42 percent of their income, they're in great shape. If not, they should consider a supplemental policy.

Myth #3: Disability insurance is too expensive.

Reality: By looking at the value received compared to the cost, disability insurance is actually less expensive than auto or homeowners insurance. For just a few dollars a day, a person can insure millions in tax-free income. There's truly no better deal.

Myth #4: I'm probably uninsurable.

Reality: Very few people are uninsurable. Carriers offer plans for medically-impaired individuals, those who work in high-risk occupations and even for those with high-risk hobbies.

Myth #5: I'm not going to be disabled. I work in an office!

Reality: Seventy-five percent of disability is caused by illness rather than injury, and statistics show that one-third of individuals between the age of 30 and 64 are disabled at least once in their lifetimes. Ask the question, can you afford to go without a paycheck for six months or more?

Now that you understand the facts, you surely agree disability insurance is an essential component of every financial portfolio. And with the lackluster economy, consumer interest in income protection is gaining momentum. There's never been a better time paycheck protection.

The time is now. Here are three important reasons why:

- Rates are lower now than they've been in some time.
- For the first time ever, underwriting is simplified. In fact, many disability insurance carriers are writing up to \$5,000 of coverage each month without the need for medical exams, blood samples and income documentation!
- Limits and options are on the rise. To maximize your protection, consider a combination of critical illness and disability insurance.

Abide by the old proverb, "There's no time like the present." Don't delay – Make paycheck protection your priority.



Top Five Reasons for Income Protection

● #5 Reason: Maintain Your Lifestyle

When a disabled person's average living expenses totals more than \$200,000 per year, savings accounts don't last long. And, bills keep piling up. Your income decreases and your expenses increase when you suffer a debilitating illness or injury. When life throws you a curveball, the last thing you want to think about is downsizing or cutting back. However, with a solid income protection policy in place, you will be able to keep your current lifestyle.

● #4 Reason: Ensure Your Future

The first contribution you stop making when you become disabled is to your 401K. If that happens, forget about a comfortable retirement. Without that retirement money, you and your loved ones will continue to struggle for years to make ends meet. You don't need to sacrifice your retirement dreams. With disability income insurance, paycheck protection is affordable and achievable.

● #3 Reason: Secure Your Children's Success

If you can't meet or make your monthly expenses and pay your medical bills, how are you going to save for your children's future? In the wake of disability, saving for college often falls to the wayside. If there is no safety net in place, your only concern will be financial survival every day, not saving for the future. You can keep your children on the debt-free college-track with a solid disability insurance policy.

● #2 Reason: Safeguard Your Spouse

If you are the breadwinner of your family, you need to protect your paycheck. If you suffer a disability and can no longer work, your partner will likely need to work longer and harder to replace your income and cover medical bills. However, if you have disability income insurance, you can keep the bread on the table and prevent your partner from having to work multiple jobs.

● #1 Reason: Preserve Your Confidence

Getting injured is stressful. Not working is stressful. Mounting piles of bills are stressful. When you are injured, extreme stress can lead to slower recovery times and cause depression. If you are already suffering physical distress, you don't need the mental anguish the lack of income causes. You can avoid that pain and instill a sense of confidence with a solid income protection policy. With stress out of the picture, you'll be back to work in no time!

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Highlights of survey findings

“I can’t live without my income, but I’m not doing much to protect it.”

This sentiment permeated the responses to our 2014 America’s Income Protection survey. Although there was some variance among different demographics and income groups, a prevailing attitude was that several barriers stand in the way of having income protection through disability insurance.

Two of the most common obstacles: “nothing will happen to me that will keep me from working” and “it costs too much.”

Key Findings:

“My income is critical, but I’m not protecting it.”

Among a provided list of items adults commonly think of as important, **67%** cited income among their top three choices, but only **28%** believe it’s crucial to have insurance to protect it.

“I’ll take my chances.”

More than 20% of workers under 40 say they are more likely to win the big lottery jackpot than become unable to work due to illness or injury. **The real odds:** 1 in 259 million vs. 1 in 4.

“To know someone who becomes disabled is to feel their pain.”

People who know someone who’s unable to work for more than three months because of disability are **22% more likely** to get income protection through disability insurance.

Whatever the reason, wage earners are leaving their financial well-being — and that of their families — at risk. The survey results indicate a need for relevant consumer education about the impact of losing one’s income, and what that means to them and others around them. We need to dial up the call-to-action!

“Knowledge is Power.”

One-third of working adults would be more likely to consider obtaining income protection **if they knew more** about it; that number rises to 40 percent for millennials.

“Why don’t I have disability insurance? Lack of knowledge, lack of funds?”

The two most often cited reasons for not having disability insurance? Younger workers say they really haven’t thought about it or just don’t know enough. Older workers believe it costs too much.

“Money doesn’t grow on trees.”

Half of those surveyed said they’d tap savings or investments to pay their bills if they couldn’t work. However, 57% said they only had enough money to pay for **6 months or less** of bills.

Awareness versus action

Many workers recognize the risk of disability. In fact, 58 percent of respondents in our survey say they know there's a risk they could lose their income at some point to a disability. What's more, most workers (69 percent) are aware of ways to plan for an income-interrupting disability.

Yet fewer than half of working consumers say they have planned for an income loss caused by an injury or illness. What's behind this lack of action?

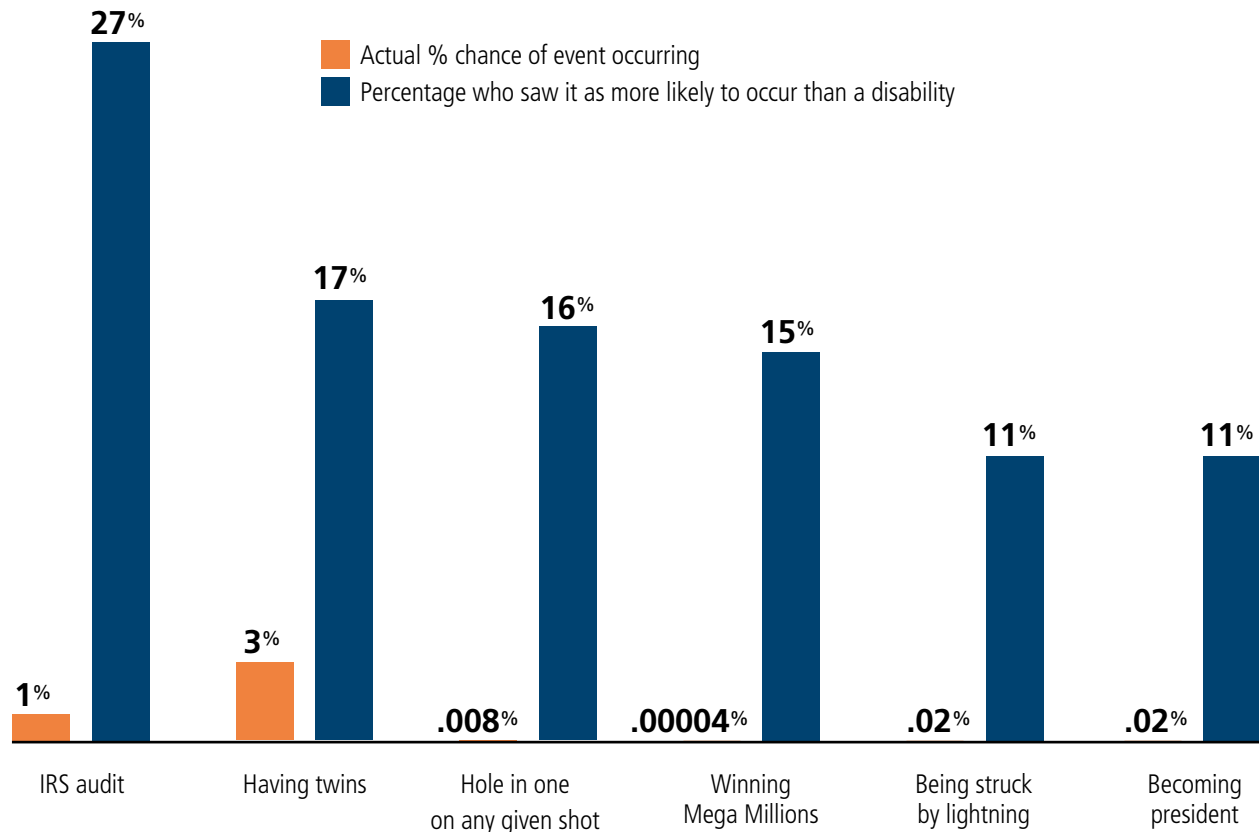
Our survey showed that many workers still lack a basic understanding of what their risks look like. Many

think they have a better shot of winning the lottery at some point than becoming disabled. Clearly there is more work to do when it comes to communicating comparative and real-life risks, and eliciting a clear call to action!

WHAT'S MORE LIKELY?

Workers often miscalculate the relative risk of becoming disabled. Here are some unlikely scenarios that many workers see as more likely than the possibility of becoming disabled, which is around 25 percent during a working career.

25%



Disability Stat Pack

The top reasons every working American needs paycheck protection

32

At age 32, the chance of being disabled for 90 days is 6.5 times greater than the chance of death.
(Source: National Association of Insurance Commissioners)

18%

More than 51 million Americans – 18 percent of the population – are classified as disabled.
(Source: US Census Bureau, November 2008)

3/10

Almost one-third of Americans entering the workforce today – three out of 10 – will become disabled before they retire.
(Source: Social Security Administration, 2007)

2.35

34,017 fatal crashes occurred in 2008, the lowest rate since 1961. But what about those who survived the carnage? In 2008, 2.35 million people were injured in car accidents. Car crashes are the leading cause of acquired disability in the United States.
(Source: NHTSA Fatality Analysis Reporting System)

75%

Seventy-five percent of disabilities are caused by an illness rather than an accident.
(Source: Commissioner's Disability Table)

70%

Seventy percent of American workers in the private sector have no long-term disability protection.
(Source: Social Security Administration, 2007)

62%

A Harvard University report reveals that 62 percent of all personal bankruptcies filed in the U.S. in 2007 were due to the inability to pay for medical expenses.
(The American Journal of Medicine, June 4, 2009)

3

The likelihood of being disabled for more than three months is greater than dying in any given year.
(Source: Society of Actuaries)

1/5

Accident or illness will force 1 in 5 U.S. employees to miss work for at least a year before they turn 65.
(Source: Life and Health Insurance Foundation for Education, Nov 2005)
Furthermore, the average long-term disability absence lasts 2 years.
(Source: Commissioner's Individual Disability Table A)

49

In the past hour, almost 3,000 Americans became disabled. That's 49 disabilities every minute.
(Source: National Safety Council, "Injury Facts 2008 Ed.")

350,000

Every year, 350,000 personal bankruptcies are attributed to injuries and unexpected illnesses.
(Source: "Illness and Injury as Contributors to Bankruptcy," Health Affairs, 2005)

\$259,531

In the first year following paraplegia, living expenses average \$259,531 per person.
(Source: National SCI Statistical Center, 2005)

29.7%

Stroke is the leading cause of serious, long-term disability in the United States. From 1995 to 2005, the stroke death rate fell 29.7 percent and the actual number of stroke deaths declined 13.5 percent.
(Source: StrokeCenter.org)

90%

Only a small fraction – 10 percent – of disabling accidents and illnesses are work related. The other 90 percent are not, which means workers' compensation doesn't cover them.
(Source: National Safety Council, 2008)

\$1004

The average monthly benefit paid by Social Security Disability Insurance (SSDI) is \$1,004 a month.
(Source: Social Security Administration, 2008)

Why Do You Need Disability Insurance?

Your ability to earn an income is your most valuable asset and the foundation of any financial strategy. We know you work hard to support your lifestyle. Your income pays your expenses of daily living and enables you to build wealth for the future you desire.

But what if illness or injury made it impossible for you to work?

- How long would your savings last?
- Would your spouse's or partner's income be sufficient to make up the shortfall?
- What lifestyle changes would you or your family need to make?
- What about your dreams for the future—college for your children, travel, a comfortable retirement?
- What would happen to your credit rating?

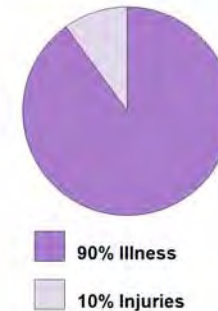
Are There Alternatives?

It's important to think through each possible "Plan B." However, are any of these really viable alternatives?

- **Personal Assets** Most financial advisors recommend counting on cash reserves only for the first few months. A long-term disability can rapidly erode assets.
- **Social Security** Given the stringent requirements to qualify for benefits, fewer than 30% of claims are approved at the initial level. After all appeals, only about half of claims are ultimately approved. (Source: Social Security Administration, 2006)
- **Workers Compensation** Benefits generally cover employees for job-related accidents and illness, not those suffered outside of the workplace.
- **State Temporary Disability** NY, NJ, CA, HI and RI provide a minimal level of short-term coverage for employees. Other states offer no such coverage.
- **Group LTD** Employer and association long-term disability plans are highly variable, but rarely offer benefits like a guaranteed premium or cost of living adjustment. Benefits under employer plans are generally offset by Social Security and other government programs. Review your coverage carefully.

What Causes Most Disabilities?

Accidents aren't the only cause of disability. In fact, the majority of all claims are due to illness.



Major Disablers	% of New Claims
Musculoskeletal/ connective tissue.....	27.5%
Cancer.....	14.6%
Cardiovascular.....	9.1%
Maternity-related.....	5.1%
Injuries/accidents.....	10.3%
Mental/psychiatric disorder.....	9.1%
Neurological.....	6.9%

Source: 2011 Long-Term Disability Claims Review, Council for Disability Awareness. For more information go to www.disabilitycanhappen.org.



Individual Disability Insurance Claims Paid by The Standard[‡]

Occupation	Age at insurance issue	Age at claim	Monthly Benefit	Diagnosis
Internist	29	31	\$13,000	Intestinal Disease
Manager	30	32	\$5,500	Back Disorder
Consultant	30	33	\$7,200	Rheumatoid Arthritis
Dermatologist	30	32	\$5,000	Nervous System Disease
Dental Resident	31	33	\$4,000	Nervous System Disease
Attorney	31	34	\$12,043	Nervous System Disease
Ophthalmologist	31	35	\$5,250	Joint Disease
Wholesale/Retail Manager	34	36	\$4,870	Nervous System Disease
Finance Manager	31	37	\$6,380	Brain Condition
Construction Worker	32	37	\$4,692	Eye Disease
Family Medicine Physician	31	38	\$10,000	Amputation of fingers
Orthodontist	36	39	\$10,500	Rheumatoid Arthritis
Real Estate Manager	38	39	\$7,500	Hearing Loss
Registered Nurse	33	39	\$4,500	Brain Injury
Executive	37	41	\$3,333	Leukemia
Accountant	37	42	\$11,000	Brain Cancer
Sales Manager	39	42	\$4,342	Sarcoidosis
Investment Professional	35	43	\$4,043	Muscular Disease
Executive	30	44	\$10,172	Neurotic Disorder
Insurance Manager	44	45	\$3,485	Multiple Sclerosis
Manager	39	46	\$8,000	Joint Disease
Finance Manager	38	46	\$4,500	Major Depression
Physician	33	47	\$3,000	Retinal Detachment
Waiter	42	49	\$2,942	Brain Disorder
Project Manager	47	49	\$3,620	Osteoarthritis
Veterinarian	40	49	\$4,000	Joint Disease
Delivery Driver	45	49	\$1,500	Osteoarthritis
Marketing Professional	44	50	\$8,100	Brain Disorder
Technical Manager	45	50	\$2,060	Osteoarthritis

Benefits Paid to Individual Disability Insurance policy holders by Standard Insurance Company:

2014: \$107,294,310
2013: \$104,061,149
2012: \$99,267,098

[‡] The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Ore. in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of White Plains, N.Y. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York. Note for policies issued in New York: This policy would provide disability income insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio is at least 55% for individual coverage and at least 60% for franchise coverage. This ratio is the portion of future premiums which The Standard expects to return as benefits, when averaged over all people with the applicable policy.

Not for use with residents of New Mexico.

Standard Insurance Company
 The Standard Life Insurance Company
 of New York

www.standard.com/di

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These are examples of paid claims by Standard Insurance Company. This list is not a representation about the distribution or administration of all claims submitted to or paid by The Standard. Each claim submitted to The Standard is evaluated on its own merits and according to the terms of the applicable disability insurance policy. The descriptions of the conditions listed above are only general descriptions, and having one or more of the listed conditions does not establish disability. The applicable disability insurance policies have exclusions and limitations, and terms under which the policies may be continued in force or discontinued. For costs and complete details of coverage, please contact your insurance representative or The Standard at 800.247.6888 (800.378.6057 in New York).

Common Terms and Examples of Disability Claims Diagnoses

Claim Diagnosis Category	Lay Language Description	Specific Examples
Diseases of the Musculoskeletal System and Connective Tissue	Muscle, Back and Joint Disorders	Arthritis, Herniated or Degenerated Disc, Back Pain, Spine/Joint Disorders, Cartilage Sprain, Tendonitis, Fibromyitis, Osteoporosis, Rheumatism, Scoliosis, Sciatica
Diseases of the Nervous System and Sense Organs	Spine and Nervous System-Related Disorders	Multiple Sclerosis, Epilepsy, Paralysis, Alzheimer's, Parkinson's Disease, Amyotrophic Lateral Sclerosis (ALS), Bell's Palsy, Guillain-Barré Syndrome, Eye Disorders including Diabetic Retinopathy and Macular Degeneration, Ear Disorders including Balance-Related Disorders like Ménière's Disease
Diseases of the Circulatory System	Cardiovascular and Circulatory Diseases	Hypertension, Heart Disease, Heart Attack, Stroke, Aneurysm, Coronary Artery Disease, Phlebitis
Cancer and Neoplasms	Cancer and Tumors	Breast Cancer, Prostate Cancer, Lymphoma, Hodgkin's Disease, Leukemia, Tumors
Injuries and Poisonings	Accidents, Injuries and Poisonings	Fractures, Sprains and Strains, Dislocations, Contusions, Burns, Poisoning, Allergic Reactions
Mental Disorders	Mental Illness and Behavioral Disorders	Depression, Schizophrenia, Drug/Alcohol/Substance Abuse, Bipolar Disorder, Anxiety, Obsessive-Compulsive Disorder
Diseases of the Respiratory System	Respiratory System Disorders	Influenza, Pneumonia, Asthma, Bronchitis, Emphysema, Pulmonary Fibrosis, Cystic Fibrosis, Chronic Obstructive Pulmonary Disorder (COPD)
Symptoms, Signs and Ill-Defined Conditions	Ill-Defined or Subjective Conditions	Headache, Insomnia, Coma, Chronic Fatigue Syndrome, Sleep Apnea, Seasonal Affective Disorder, Anorexia, other symptoms without a diagnosis
Infections and Parasitic Diseases	Infectious and Parasitic Diseases	Food Poisoning, HIV/AIDS, Hepatitis, Meningitis, Salmonella, Tuberculosis, Polio
Diseases of the Digestive System	Digestive System Disorders	Gastric Ulcers, Gastritis, Appendicitis, Hernia, Irritable Bowel Syndrome, Cirrhosis of the Liver, Crohn's Disease, Diverticulitis, Ulcerative Colitis, Dental Disorders, Temporomandibular Joint (TMJ) Disorders
Endocrine, Nutritional and Metabolic Diseases and Immunity Disorders	Nutritional, Metabolic, Regulatory and Immunity Disorders	Diabetes, Malnutrition, Obesity, Gout, Cystic Fibrosis, Thyroid Disorders
Diseases of the Genitourinary System	Genital and Waste Removal Disorders	Uterine Prolapse, Cervicitis, Menopausal Symptoms, Kidney and Bladder Disorders, Genital Organ Disorders, Kidney Failure, Enlarged Prostate, Prostatitis, Urinary Tract Infections, Endometriosis
Complications of Pregnancy, Childbirth and the Puerperium	Pregnancy and Complications of Pregnancy	Normal Delivery, Caesarean Section, Complications of Pregnancy, Toxemia, Ectopic Pregnancy, Pre-Term Complications
Diseases of the Skin and Subcutaneous Tissue	Skin Conditions and Disorders	Eczema, Dermatitis, Cellulitis, Psoriasis, Sebaceous Cyst
Congenital Anomalies	Inherited Conditions	Congenital Anomalies, Spina tend, Down's Syndrome, Inherited Heart Valve Malfunction
Diseases of the Blood and Blood-Forming Organs	Blood-Related Disorders	Anemia, Hemophilia, Sickle-Cell Disease, Diseases of the Spleen
Other	Other Disorders	Other disorders not captured in categories above

What Conditions Can You Get Disability Benefits For?

Disability Attorneys handle disability claims and lawsuits involving many different conditions. Each condition you suffer from can cause symptoms that create disabling restrictions and limitations. The following list reflects some (but certainly **not all**) of the medical disorders that various attorneys have seen while handling disability cases over the past 20 years.

A

Acetabulum fracture
ACL injuries
Affective Disorders
AIDS
ALS – Amyotrophic Lateral Sclerosis
Alzheimer's disease
Amnesia
Amputation
Anemia
Aneurysm
Angina
Ankle injuries which impact gait or walking
Anklylosed joints
Ankylosing spondylitis
Anoxia
Antiphospholipid Syndrome
Anxiety
Arachnoiditis
Arrhythmia
Artherosclerosis
Arthritis
Asthma
Ataxia
Attention deficit hyperactivity disorder (ADHD)
Atrial fibrillation
Autism
Autoimmune disorders

B

Back disorders
Back pain
Balance disorders
Barretts' esophagus
Behcet's Diseases
Bipolar disorder
Bladder control/cancer
Blindness
Blood clot disorders
Blood disorders
Bone cancer
Brachial Plexis Injuries

Brain cancer
Brain injury
Brain tumor
Breast cancer
Bulging disc in the neck or back
Burns

C

Cancer
Cardiac arrythmia
Cardiac bypass
Cardiomyopathy
Carpal tunnel syndrome
Cataplexy
Central Cord Syndrome
Cerebral atrophy
Cervical cancer
Cervical disc disease
Cervical degeneration
Cervical dystonia
Chiari malformation
Cholecystitis
Chronic Fatigue Syndrome (CFS)
Chronic pain
Closed head trauma
Cluster headaches
Colon cancer and other colon disorders
Complex Regional Pain Syndrome
Concentration disorders
Cone-rod dystrophy
Congenital abnormalities
Congestive heart failure
Contracted peripheral vision
Coronary artery spasm
Crohn's disease
Cushing's Syndrome
Cystic fibrosis

D

Deep venous thrombosis
Degenerative disc disease
Dementia

Demyelination disorders
Depression
Dermatological disorders
Detached retina
Diabetes – Diabetes Mellitus
Diabetic Neuropathy
Dialysis
Dizziness
Down's Syndrome
Dyspnea
Dystonias

E

Encephalitis
Encephalomyelitis
Epicondylitis
Epilepsy
Epstein-Barr Virus
Erb's Palsy
Erosive Esophagitis
Essential Tremor
Eyesight

F

Facet arthritis
Failed back syndrome
Fibromyalgia
Fibrosing mediastinitis
Foot drop
Fractures – particularly non-union fractures

G

Gasterenteritis
Gastrointestinal reflux
GERD (gastroesophageal reflux disease)
Gait disorders
Glaucoma
Glomerulonephritis
Graves disease
Guillain-Barre' Syndrome

H

Harrington rods implanted in the spine

Headache
Hemophilia
Hemiplegia
Hemorrhoids
Hearing impairment or loss
Heart disease (several kinds)
Heart failure (all kinds)
Hepatitis
Herniated disc
Herniated nucleus pulposus
Herpes zoster
High blood pressure
(Hypertension)
Hip injuries that cause chronic
pain or problems with sitting or
walking
Hip disarticulation
Hip replacement
Hodgkin's disease
Human Immunodeficiency
Virus (HIV)
Hypersomnolence
Hypertensive cardiovascular
disease
Hypothyroidism

I

Incontinence
Insomnia
Intelligence Quotient (IQ)
problems
Irritable Bowel Syndrome (IBS)
Ischemic heart disease

J

Joint disorders
Joint pain

K

Kidney cancer
Kidney disorders
Kidney stones
Knee disorder
Knee surgery
Knee replacement

L

Labile hypertension
Leukemia
Listhesis of the spine
Liver cancer
Liver disorders
Lou Gehrig's Disease (ALS)
Lumbar degeneration

Lumbar disc disease
Lung cancer
Lung disease
Lupus
Lyme disease
Lymphadema

M

Macular degeneration
Malignant hypertension
Manic disorder
Memory disorder
Meniere's disease
Meningitis
Mental disorders
Mental retardation
Migraine
Mixed connective tissue disease
Mood disorder
Morphine pump
Mouth cancer
Multiple allergies
Multiple chemical sensitivity
Multiple myeloma
Multiple personality disorder
Multiple Sclerosis (MS)
Myasthenia gravis

N

Narcolepsy
Neurogenic bladder
Neuropathy

O

Obsessive-compulsive disorder
Obstructive pulmonary disease
Organic mental disorder
Orthostatic hypotension
Osteoarthritis
Osteomyelitis

P

Pain – chronic
Pancreatic cancer
Pancreatitis
Paralysis
Paresthesia
Parkinson's Disease
Pericarditis
Peripheral neuropathy
Peripheral vascular disease
Peritonitis
Personality disorder
Pinched nerve

Piriformis syndrome
Plantar fasciitis
Polio/Post-polio syndrome
Polyneuropathy
Pulmonary insufficiency
Post concussive syndrome
Post-traumatic stress disorder
(PTSD)
Primary Lateral Sclerosis
Prostate cancer
Psoriasis
Psoriatic Arthritis
Psychosis

R

Raynaud's disease
Rectal cancer
Reflex loss
Reflex Sympathetic Dystrophy
(RSD)
Renal failure
Repetitive motion injuries
Repetitive stress injuries
Retardation
Retina detachment
Retinopathy
Rheumatoid arthritis
Ringing in the ears
Rod dystrophy
Rod insertion (all kinds)
Ruptured aorta
Ruptured disc

S

Sarcoidosis
Schizophrenia
Sclerosing cholangitis
Scoliosis
Seizures (all kinds)
Sensory loss
Sjogren's disease
Shingles
Sickle cell disease
Side effects from prescription
medications
Skin cancer
Sleep apnea
Small fiber neuropathy
Somatization disorder
Spinal arachnoiditis
Spinal cord injuries
Spinal stenosis
Spondylolisthesis

Spondylosis
Sleep apnea
Speech disorders
Speech discrimination disorders
Spinal screws/rods
Spinal shunt
Spinal stimulator
Sponge kidney
Stiff person syndrome
Stomach cancer
Stroke
Subarachnoid hemorrhage
Subdural hematoma
Suicidal ideation
Systemic Lupus Erythematosus

T
Tarsal tunnel syndrome
Temporal mandibular jaw
dysfunction (TMJ)
Tenosynovitis
Thoracic disc degeneration
Throat cancer
Thrombocytopenia
Thyroid disorders
TIA – Trans Ischemic Attacks
Tinnitus
Traumatic brain injury
Trigeminal neuralgia

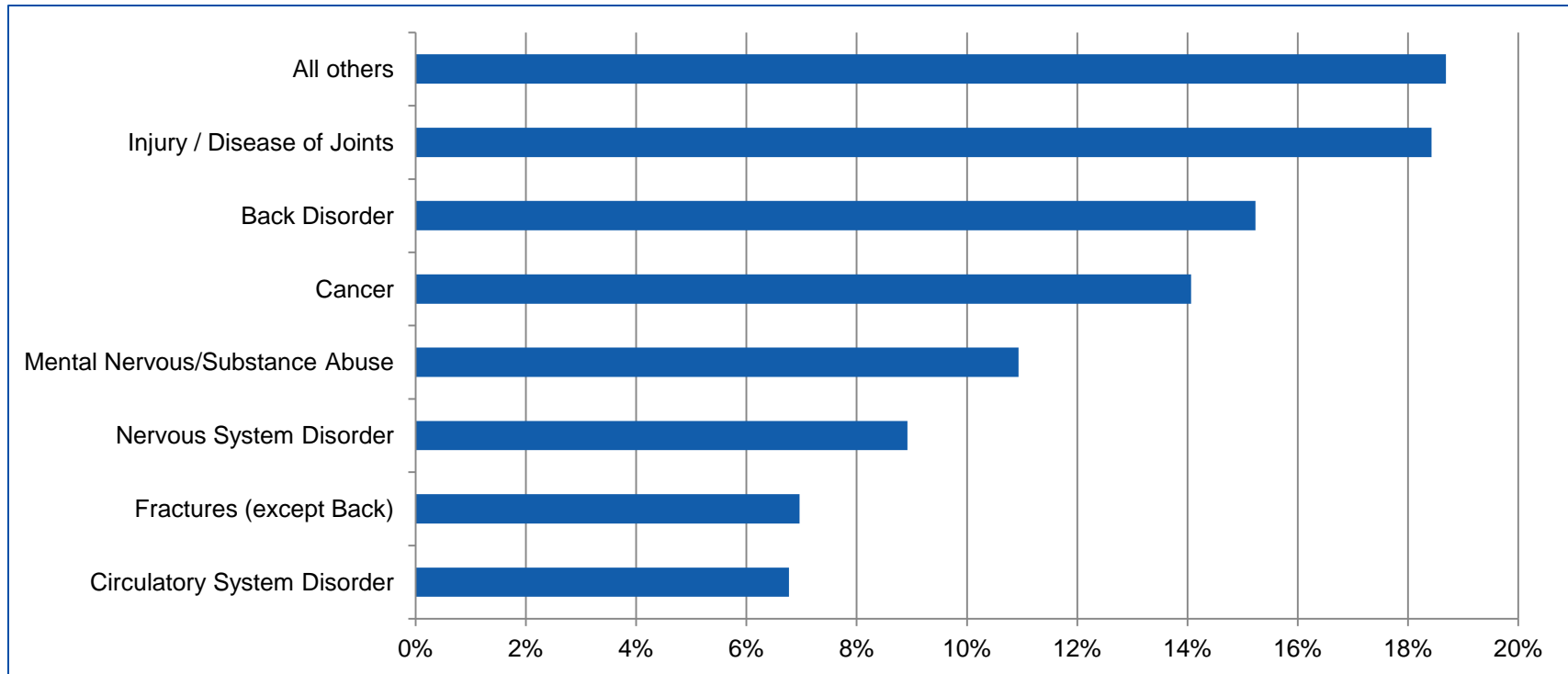
U
Ulcerative colitis
Ulcers

Ulnar neuropathy
Unstable angina

V
Vagus nerve stimulator
Vascular insufficiency
Ventricular tachycardia
Vertigo
Vestibular dysfunction
Visual efficiency loss
Visual field loss
Vocal cord dysfunction

Z
Zoster (Herpes Zoster – also
known as Shingles)

Disabilities have many causes



This example is provided only to show a breakdown of The Standard's open claims above as of 12/31/2012 without regard to the decision made on each claim. Having the conditions listed does not establish disability. Each claim is evaluated on its own merits and according to the terms of the policy.

The length of disabilities

Disabilities that last more than 90 days often last for several years.* Could you manage financially for that length of time?

Age	Duration ^{**}
Under 40	5.1 years
40-44	6.6 years
45-49	6.6 years
50-54	5.6 years
55-59	3.8 years

* Individual Disability Experience Committee, Society of Actuaries, 2005.

** Average Duration of Disability Lasting More Than 90 Days and beginning before age 65. Duration is measured from the start of disability to (at most) age 65.

The table below which shows the likelihood of a continuing disability for an individual who has been disabled for 90 days should be helpful as you consider both plans.

Obviously, a plan providing benefits to age 65 costs more than a plan which provides benefits limited to 5 years.

Age When Disabled for 90 Days	People Still Disabled at End of Two Years and 90 Days	People Still Disabled at End of Five Years and 90 Days
25	63.5%	44.2%
35	69.7%	52.6%
45	73.6%	58.0%
55	77.6%	59.6%

Source: Insurance Commissioner's Disability Tables



Disability Insurance Statistics & Related Information

WHAT IS YOUR MOST VALUABLE ASSET?

Your car? Your home? Maybe stocks, bonds or investment real estate? Your **most valuable asset is your ability to work and earn an income.** Here's what we mean:

EARNING POTENTIAL TO AGE 65

Monthly						
Salary	\$2,000	\$3,000	\$4,000	\$6,000	\$8,000	\$10,000
Age						
30	840,000	1,260,000	1,680,000	2,520,000	3,360,000	4,200,000
40	600,000	900,000	1,200,000	1,800,000	2,400,000	3,000,000
50	360,000	540,000	720,000	1,080,000	1,440,000	1,800,000

Over a lifetime you'll earn a fortune, and these numbers don't reflect the impact pay raises or inflation will have on your future earnings.

There are two primary uncontrollable occurrences that can affect your ability to earn an income: a serious sickness or a serious accident. The odds, unfortunately, are not in your favor:

I. Probability of at Least 1 Long-Term Disability Lasting at least 90 days Prior to Age 65

Age	<u>30</u>	<u>40</u>	<u>50</u>
	54%	45%	33%

(Source: 1985 Commissioner's Individual Disability A Table)

II. Average Duration of Disability Which Lasts Over 90 Days

Age	<u>30</u>	<u>40</u>	<u>50</u>
Years	2.5	3.1	3.1

(Source: 1985 Society of Actuaries DTS)

III. Disability is 16 Times More Likely Than Death to cause Foreclosure

Cause of	<u>FHA</u>	<u>VA</u>	<u>Conventional</u>	<u>Average</u>
Foreclosure				
Death	4%	3%	2%	3%
Disability	48%	49%	46%	48%

IV. Do We Have Our Priorities In Order?

Probability of Having a Loss	
Homes	1 out of 88
Automobiles	1 out of 70
Disability	1 out of 8
(Age 40-65)	