



# Income Protection for Residents



As a physician resident, you see firsthand how often an injury or sickness can occur. An unexpected disability can have a devastating effect on a person's income. Have you considered how you would protect your finances if you were unable to work for a prolonged period of time?

With Platinum Advantage from The Standard<sup>‡</sup>, you can have peace of mind knowing that your finances are secure and your lifestyle is protected.

## Special Value for Medical Residents and Fellows



### Start Small

Any time during your residency, you can buy a base policy with as low as \$1,000 in monthly benefits.



### Special Limits for New Physicians Only

Within six months of completing your training? Get an initial policy — or increase your existing policy — up to \$7,500 in monthly benefits, depending on your specialty. No medical exams or income documentation required.



### Go Big Later

Increase your coverage later when you're earning more — up to \$30,000 with no medical underwriting required.

**Already secured an employment contract?** With simplified underwriting, get up to \$30,000 in monthly benefits to cover more of your new income level. Simply provide financial documentation, such as a signed employment contract. No medical labs or exams required.

<sup>‡</sup> The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 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.

# Protection for Your Specialty — Now and Later

## Protect Income Earned From Your Specialty

With the Own Occupation Rider, you may be eligible for disability benefits if you are no longer able to perform your specialty but choose to work in another specialty or occupation for wage or profit.<sup>1</sup>

## Increase Coverage as Your Career Grows

Platinum Advantage provides the option to increase your coverage every three years without additional medical underwriting.

## Protect Income Lost Due to Disability While Still Working

With the Enhanced Residual Disability Rider, you could be eligible for benefits if you lose income due to disability while you're still working part time or full time. This rider pays no less than half of your full monthly benefit for the first year of residual disability.<sup>2</sup>

## Make Sure Your Student Loans Are Covered

Add the Student Loan Rider to your policy, and if you become totally disabled and can't work, we'll reimburse all or a portion of your student loan payments.<sup>3</sup>

## Rest Assured That Benefits Aren't Limited for Disabilities Due to Mental Disorders

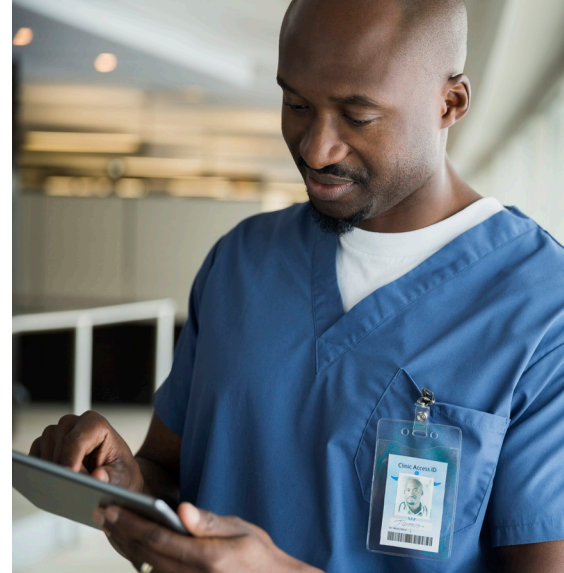
Most residents qualify for unlimited benefits, up to the maximum benefit period, when a disability is caused or contributed to by a mental disorder or substance abuse.<sup>4</sup>

## Take Care of Your Family

The Family Care Benefit, only available from The Standard, can help you take time for caregiving. This benefit provides cash to replace lost income due to working fewer hours and earning less income to care for a family member with a serious health condition.<sup>5</sup>

## Learn More About the Freedom Platinum Advantage Offers

With Platinum Advantage from The Standard, you can count on comprehensive income protection. Talk to your insurance representative to learn more about how Platinum Advantage can help you protect what you value most.



**Standard Insurance Company**  
1100 SW Sixth Avenue  
Portland, OR 97204

**The Standard Life Insurance Company of New York**  
333 Westchester Avenue  
West Building, Suite 300  
White Plains, NY 10604

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1 Medical professional and/or medical specialty coverage applies only for individuals with an M.D or D.O. degree.

2 A residual disability rider is required in California.

3 The Student Loan Rider is not available in New York.

4 4S, 4P and 5P occupations may choose to limit Mental Disorder/Substance Abuse benefits to two years. This limitation is required for 3P occupations and all California policies.

5 The Family Care Benefit is not available in California or New York.

This policy has exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or terminated. The amount of benefits provided depends on the policy selected. Premium will vary according to the selection made. For complete costs and coverage details, please contact your insurance representative or The Standard at 800.247.6888 (800.378.6057 in New York).

Note for NY: 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 60% for individual, franchise or guaranteed standard issue 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.