



Applications
Made Easy

Getting
Started

eApp

E.M.Q.

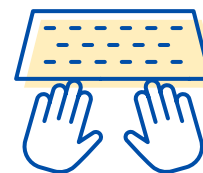
TeleApp

DocFast

Increase
Options

Application Resources

Learn how to deliver applications, policies and more with The Standard



eApp



Electronic Medical
Questionnaire



DocFast®



Increase Options

With The Standard's tools you can connect with prospects, submit applications and deliver policies with ease and convenience.

Standard Insurance Company | The Standard Life Insurance Company of New York | [standard.com/di](https://www.standard.com/di)

For Producers Only

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

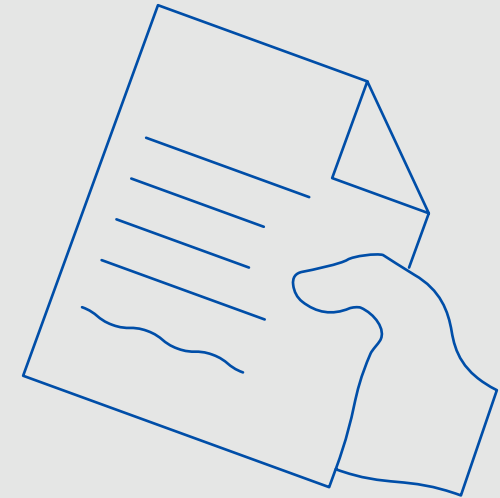

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Starting an Application

At The Standard, we strive to complete the application and underwriting process in a timely manner. This allows you to provide your clients income protection as quickly as possible.

- Use The Standard's **eApp** for the quickest and most efficient way to submit applications online.
- **Electronic Medical Questionnaire¹** is the convenient way for your client to complete their employment, medical and other information online.
- **TeleApp**, handled through a third-party vendor, allows your client to provide medical, employment and personal information in a phone interview.
- Deliver policies with **DocFast[®]** to help you place more policies and receive commissions faster.
- Use the **Increase Option eApp²** to complete increase option applications to help your clients increase their coverage.

Visit the [Applications and Forms](#) page on The Standard's website to quickly find any forms you may need. Simply choose the state and the type of form needed — new business, increase options or a service form — to see a list of the forms that may be required.



Applications and Forms

* Indicates required documents
Please [contact us](#) if you are looking for a Guaranteed Standard Issue or Graduate Medical Education form.

Choose Your State: Oregon | Select Type of Form: New Business | Product: Platinum Advantage | Show TeleApp?: Yes | [Find Forms](#)

| Select | Form Number | Title | Description |
|-------------------------------------|----------------|--|---|
| <input checked="" type="checkbox"/> | IS 1024-15-002 | *Application Checklist and Cover Sheet | Application Checklist and Cover Sheet |
| <input checked="" type="checkbox"/> | IS 1130-16-003 | *Producer Information Report | Producer Information Report |
| <input checked="" type="checkbox"/> | IS 1009-17-046 | *TeleApp ID Application | Use this application to apply for Individual Disability Insurance using TeleApp to collect premium with the application, please check the box next to be sure to include the Replacement Form too, if applicable. |

Standard Insurance Company
Individual Disability Insurance
1400 SW 5th Avenue, Portland, OR 97204-1893

Producer Information Report for Application for Disability Insurance [Reset](#)

| | | |
|--|----------------|---------|
| Producer Name (Please Print): | Producer No.: | Agency: |
| Telephone Nos. Primary () Secondary () | Email Address: | |

1. Other Producer(s) to receive credit for this application:

| | | |
|--------------|--------------|---------|
| Name (Print) | Producer No. | Percent |
| Name (Print) | Producer No. | Percent |
| Name (Print) | Producer No. | Percent |

2. Source of Sale: Client Refuse Relative/Friend/Neighbor Unspecified (explain in Remarks)
 Client Referral Direct Mail/Cold Call Other (explain in Remarks)

3. How long and how well do you know the proposed insured? _____

4. Insulted with:
 Rates: Smoker Nonsmoker
 Occupation Class: SA SP 4A 4P 4S 3A 3D 3P 2A 2P A B

For new applications, make sure to use the application for 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.

For increase options and renewals, the application should be for the state in which the base policy was issued.

- 1 The Electronic Medical Questionnaire is not available for clients residing in NY or SC.
- 2 Increase Option eApp is not available in FL and NY.



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Go Online With eApp

Submitting applications with eApp makes applying for income protection insurance easier. Easy fill-and-sign features allow you and your clients to complete the application quickly.

eApp allows you and your clients to complete and sign applications remotely. Or you can meet with your clients for in-person signing. Plus, eApp has built-in rules to ensure applications are complete before you submit them. This means common errors such as missing information won't delay underwriting.

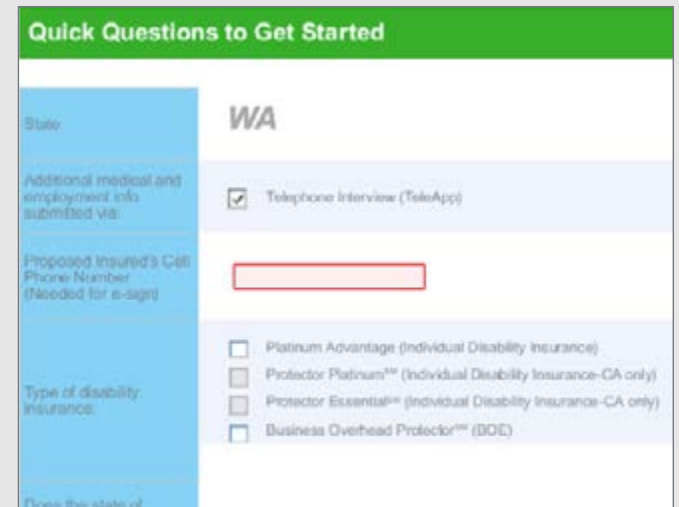
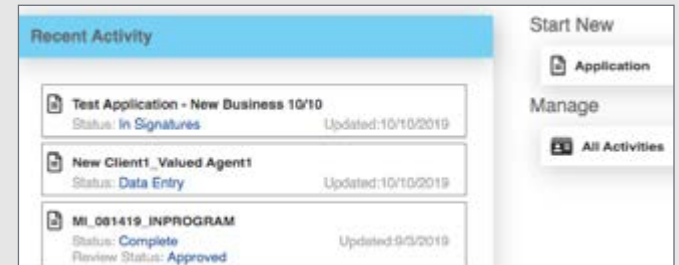
If you're not using eApp yet, ask your General Agent about getting started.

Accessing eApp

You'll find eApp through [The Standard's online portal](#). This is the same portal where you access Policy Inquiry and your commission statements.

Your agency can also start an application for you. They send you an email via eApp to alert you when the application transfers to you and is ready for your review. You'll need to log into The Standard's online portal to access the application.

Based on the applicant's age and coverage amount applied for, a medical exam may be required. If required, the system will provide options.



eApp Resources

[The Standard's eApp Flyer](#)

[eApp Getting Started Guide](#)

[Interactive eApp Overview Brochure](#)

[eApp Getting Stated Application Presentation](#)


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Use the Electronic Medical Questionnaire

With the Electronic Medical Questionnaire*, your client completes the Full Underwriting Application Supplement online. In this questionnaire, they provide details about their employment, medical history and other information for policy underwriting. Since this questionnaire is online, clients can complete at a time and place that's convenient for them. And they have up to 30 days to complete their information.

You can access the Electronic Medical Questionnaire in our eApp system.

Make sure to use our guides that help you and your clients get started with Electronic Medical Questionnaire.

Starting Guide for Producers

This guide provides an overview of the Electronic Medical Questionnaire. It helps prepare clients for reporting employment, medical and other information.

Producer Launch flyer

This flyer walks producers through the steps for setting up the questionnaire, sending an access link to their client and reviewing the completed document.

Getting Started Interactive Brochure for Clients

An interactive brochure that prepares clients for using the Electronic Medical Questionnaire.

The flyer features a header image of a desk with a keyboard and a pen, with the text "Launch Electronic Medical Questionnaire For Producers". Below the header, it says "Thank for choosing to submit your client's Full Underwriting Application Supplement using The Standard's Electronic Medical Questionnaire." and provides two main steps:

- Go to The Standard's eApp platform**
 - From the same list used to launch eApp, you can select to launch the Electronic Medical Questionnaire. Select the [Electronic Medical Questionnaire](#), then click **Create**.
 - In the **Create Activity** dialog box, change "New Application" to your client's name.
- You fill in the client information in the initial screen**
 - State in which the applicant lives
 - First and last name
 - Date of Birth (mm/dd/yyyy)
 - Last four digits of Social Security Number
 - Email address
 - Cell phone number

At the bottom, there is a disclaimer: "The Electronic Medical Questionnaire is not available for use in California, Florida, Montana, New York, North Dakota, South Dakota and Wyoming." and the footer includes "© 2012 AIG" and "Producers Launch Electronic Medical Questionnaire Flyer".

*The Electronic Medical Questionnaire is not available for clients residing in NY or SC.

Electronic Medical Questionnaire Resources

[Starting Guide for Producers](#)

[Producer Launch flyer](#)

[Getting Started Interactive Brochure for Clients](#)


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Complete Applications Over the Phone

TeleApp provides an alternative option to provide medical, employment and other information during a telephone interview. The TeleApp process helps ensure correct information is collected and can reduce or eliminate delays.

By calling to schedule TeleApp while your client is with you, the application process can be accelerated by up to four days, continuing the sales momentum and enabling quicker underwriting decisions.

Four Ways to Schedule

- **Smartphone** — Applicants who provide mobile phone numbers will receive a text with a link to schedule their telephone interview online.
- **Online** — Once a TeleApp is ordered, LTCG, our TeleApp vendor, will email the client a link and information to schedule the interview.
- **At point of sale** — You can schedule the appointment while completing the application with the applicant, either in person or on the phone, by calling 844.276.1330.
- **By telephone** — If the TeleApp has been ordered and the interview hasn't been scheduled, LTCG will also call your client to attempt to schedule the interview.

Individual Disability Insurance

Telephone Interview

What to Expect

Thank you for your interest in individual disability insurance from The Standard.¹ Your insurance representative has ordered a telephone interview, or "TeleApp," as part of the application process.

Your appointment is scheduled for:

| | | | |
|--------|------|----|--------|
| | a.m. | on | |
| (time) | p.m. | | (date) |

If you don't have an appointment scheduled yet, LTCG, our third-party vendor, will contact you to set up a convenient time for your interview.

What to Expect During Your Interview

A highly trained interviewer will ask you about your activities and health, including your work and medical history. Please allow 30 to 40 minutes for your interview.

Be prepared to provide the following information during your interview:

- Names, addresses and phone numbers of medical providers you have visited in the last 10 years
- Approximate dates of injuries, surgeries, emergency room visits, hospitalization(s), illnesses and/or conditions
- Prescription history over the last three years, including medication names, dosages, dates taken and reasons for use
- Foreign travel history for the last five years
- Name(s) of employer(s) and dates of employment

What to Expect After Your Interview

After your interview, LTCG will send your completed interview to your insurance representative and The Standard. If approved, the final application and resulting policy with The Standard will include information you provide during your telephone interview.

When you receive your policy, review it carefully for completeness and accuracy. Incomplete, incorrect or untrue statements could affect your eligibility for benefits.

¹ The Standard is a marketing name for SterCorp Financial Group, Inc., and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, 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 500, White Plains, New York. Product features 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.

Standard Insurance Company
The Standard Life Insurance Company of New York
standard.com
TeleApp Information for Customers
16459 (1/21) SI/SNY

Producers can help prepare clients by providing the [TeleApp – What to Expect](#) flyer that is included in the TeleApp IDI Application packet.

TeleApp Resources

[TeleApp Overview Presentation](#)

[TeleApp Instructions Flyer](#)

[Conditional Receipt Process Flyer](#)


[Applications Made Easy](#)
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[eApp](#)
[E.M.Q.](#)
[TeleApp](#)
[DocFast](#)
[Increase Options](#)

Deliver Policies Online

Delivering policies through DocFast® can help you place more policies and receive commissions faster. Plus, your clients may prefer the convenience of taking care of business online.

Receive Commissions Faster

The time from policy issue to in force placement averages only 10 days — about three weeks faster than the 30 days it typically takes to place printed policies.

Enhance Security and Minimize Paper

With DocFast, there's no worry about paper documents getting lost in the mail or misplaced. Your clients can download and sign online, then store the policy electronically for quick access and increased security.

Do Business the Way Your Clients Prefer

According to DocFast, 97% of consumers opt for electronic policy delivery.* If your clients would like to meet in person, it's easy to sign policies using one device.

Complete More Sales

Based on statistics from The Standard for fully underwritten policies, you can complete more sales with electronic delivery. Customers are used to banking, shopping and managing their lives online. It's convenient to complete an insurance purchase the same way.

* Source: iPipeline/DocFast, <https://www.ipipeline.com/products/docfast/>

Ready to get on board with online policy delivery? Check out the [Agent Instructions for DocFast](#).

Complete Registration

To create your account and access your dashboard, complete the following information.
[If you already have an account login now.](#)

Confirm your last name:

Password:

Confirm Password:

Carrier: [Logo] Status: [Green] Primary Consumer: LAMBERT, LEO Identification Number: [Redacted]

1 of 2 signatures, 0 errors

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- Sign and e-Deliver to Consumer
- Change Request
- Decline Offer
- Request Extension
- Print and Hand Deliver

Adopt Your Signature

By clicking Adopt, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I (or my agent) use their on documents, including legally binding contracts - just the same as a handwritten signature or initial.

Frequently Asked Questions about E-Signatures
 Confirm your name, initials, and signature.

Your Full Name: Your Initials:

DocuSigned by:
 CONRAD CONSUMER
 F88CFF2765CE484...

Adopt and Sign

The signature below certifies the accuracy of the declarations that I have made above. "Click signed" I understand that any amendments to the policy or application listed above will be attached to, and become part of, the policy.

Sign

Signed on: 8-13-2012

DocFast Resources

[DocFast Key Advantages Flyer](#)

[DocFast Frequently Asked Questions Flyer](#)

[DocFast Overview Flyer](#)


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Expedited Policy Increase Quotes and Applications

We optimized our processes to complete illustrations and handle increase option applications. Agencies and producers assigned by agencies may use our Illustration Software to create illustrations for increases.

Increase Option eApp¹ is a convenient, online platform for submitting applications for benefit increases or renewals through The Standard's eApp platform. It allows agents or producers to start increase or renewal requests for clients, allowing them to provide personal and employment information, and sign and submit electronically.

The Increase Option eApp can be used to apply for one or more increase or renewal options in the same application. Producers can also upload an illustration quote or income documentation, if needed, directly to the Increase Option eApp.

Also, applications and forms for increase options are online on the [Applications and Forms](#) page at standard.com. Simply choose the base policy's state of issue and the type of form needed — in this case, increase options — to quickly see a short list of forms.

Your Increase Option Checklist

The geographic state of the increase option application version should match the state of the base contract.

- The application can be signed in another state.
- In some instances The Standard will accept an application for the state of current residence even if it differs from the state of the original contract. It will depend on product availability and other variables.
- The broker must be licensed in the state of the increase option application to submit the application and receive compensation for the increase.

As you submit increase applications, each request will go to the next available case manager for review and case management. This helps with faster delivery to an underwriter, which means you get a quicker decision and your client's wait time is shorter.

Insurance Applied For

Select all that apply

Disability Income

Purchase/Renew Increase Option

Accelerated Option - Check reason(s) and provide detail(s)

Renew Automatic Increase Benefit

Business Buy-Out Expense*
*Include the appropriate Application Supplement

Business Overhead Expense*
*Include the appropriate Application Supplement

Other (specify)

Note: The Business Equity ProtectorSM and Business Overhead Protector[®] require an application supplement in addition to the Application for Policy Increase and Benefit Renewal Packet. The application supplements are available in the Applications and Forms page and cannot be submitted from Increase Option eApp.

¹ The Increase Option eApp is not available in FL and NY.

Resources

[Increase Options FAQ Flyer](#)

[Exercising FPOs Training Presentation](#)