

Individual Disability Insurance for Attorneys



Legal firms must offer highly valued benefits such as individual disability insurance to attract and retain top talent.

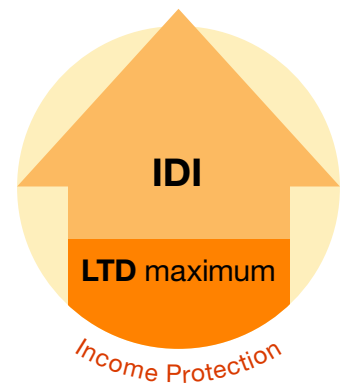


Could your attorneys withstand an unexpected large drop in income? How would they pay bills, fund retirement plans and maintain their lifestyles? You can help reduce the financial uncertainty that can come with an extended time away from work due to injury or sickness.

Include The Standard's individual disability insurance in your benefits package. It provides a monthly benefit if the insured person were to become too injured or sick to work.

Extra Income Protection Is Critical for Attorneys

Attorneys' larger incomes mean they have more to protect. Many firms provide group long term disability insurance — a great income protection foundation. But LTD maximum benefit amounts and definitions of covered earnings can cause an income-replacement gap for your high earners. Give them an extra layer of protection with individual disability insurance.



The Standard Life Insurance Company of New York | standard.com

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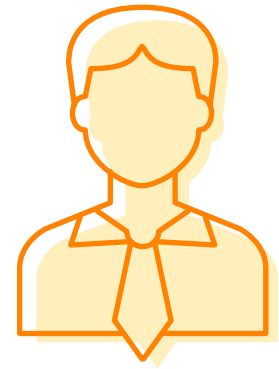
The policy has exclusions, limitations and terms under which the policy may be continued or discontinued. For costs and complete details of coverage, please contact your insurance representative or The Standard at 800.378.6057.

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 65% 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.

True Specialty Own Occ Offers Freedom

With The Standard's Own Occupation Rider, attorneys can collect total disability benefits if they're unable to perform the substantial and material duties of their regular occupation but choose to work in another job. Without this rider, an attorney would have to choose between collecting a disability benefit or working.

Imagine if a trial attorney suffered an illness that resulted in not being able to present in court. That trial attorney could work in another legal practice or in even another field and still collect benefits — providing the freedom to choose how they want to spend their time when faced with a disability.



Individual disability insurance is offered at deep discounts with no medical underwriting. Talk to your broker about adding individual disability insurance to your benefits plan today.
