

# ATTORNEYS LONG TERM DISABILITY INCOME INSURANCE



## Peace Of Mind For Legal Professionals

### The Unexpected Can Happen

You've worked hard to create your lifestyle. And chances are you already purchase home, auto and life insurance to protect yourself. What steps have you taken to help shield yourself, your lifestyle and those who count on you from an unexpected loss of income? Would you be able to meet your financial obligations if you became disabled and unable to work?

Many attorneys see firsthand how often disabilities occur. You may be surprised to learn that just over one in four of today's 20-year-olds will become disabled before reaching age 67.<sup>1</sup>

### And Disabilities Are Tending To Last Longer

Could you manage financially for the length of time shown below for your age group?

Age	1981	2012	Increase
Under 40	4 years	4.3 years	↑ 8%
40-44	4.3 years	7.5 years	↑ 74%
45-49	4.6 years	7.3 years	↑ 59%
50-54	4.5 years	6.3 years	↑ 40%
55-59	3.5 years	3.9 years	↑ 11%
60-64	1.8 years	1.9 years	↑ 6%

This chart represents the average duration of disability lasting more than 90 days (and ending before age 65) based on the individual's age when disability begins. 1985 Commissioner's Individual Disability Table A. 2012 Individual Disability Experience Committee of the Society of Actuaries.



**Discounted rates are available to multi-life groups,\* Washoe County Bar Association Members, and qualified business owners.**

\* Generally defined as five or more employees of the same company.

### Important Protection For Attorneys

Protector Platinum<sup>SM</sup> Individual Disability Income Insurance from The Standard<sup>‡</sup> pays monthly cash benefits you can use to help pay your bills during a long-term disability.

Already have long-term disability coverage? In many instances, Protector Platinum can provide valuable benefits in addition to your existing long-term disability coverage.<sup>2</sup>

<sup>1</sup> Social Security Basic Facts, April 2, 2014

<sup>2</sup> Issue of Protector Platinum is subject to limits on the total amount of disability insurance in force.

<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, 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

#### Standard Insurance Company

#### The Standard Life Insurance Company of New York

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.

With Protector Platinum, you can count on comprehensive coverage, with many valuable, built-in benefits that some insurance companies offer only as riders, or not at all, including:

- **Own Occupation Definition Of Disability** – You'll receive monthly benefits if, due to disability, you are unable to perform the substantial and material duties of your occupation—including any professionally recognized legal specialty—even if you earn money in another occupation.
- **Partial Disability Benefit** – You'll receive full benefits for the first six months of partial disability if you have a loss of time, duties or income. After that, you'll receive a portion of your monthly benefit based on the amount of earnings you have lost so long as you are earning at least 20% less income.
- **Compassionate Care<sup>®</sup> Benefit<sup>3</sup>** – The Standard will pay monthly benefits if you are working at least 20 percent fewer hours and earning at least 20 percent less income while caring for a Loved One with a serious health condition.

### More Built-In Benefits

- Lifetime Benefits for Presumptive Total Disability<sup>4</sup>
- Recovery Benefit
- **Unlimited Mental Disorder and/or Substance Abuse coverage**
- **Automatic Increase Benefit**
- Guaranteed Renewable coverage
- Survivor Benefit
- Cosmetic or Transplant Surgery Benefit

### Customize Your Coverage With Optional Benefit Riders<sup>5</sup>

- Non-cancelable Policy Rider
- **Future Purchase Option Benefit Rider**
- **Indexed Cost Of Living Benefit Rider**
- Catastrophic Disability Benefit Rider

### Take Steps Today To Protect Yourself

To find out more about The Standard and the disability income insurance choices that best meet your individual needs, please contact Dillon Health below to find out more. You will be glad you did. **Washoe County Bar Association Members receive a 10% Discount.**

**Michael F. Dillon, Jr**  
**Dillon Health, Inc.**  
**Long Term Disability & Health Insurance Broker**  
**775-560-7006**  
**[mdillon@DillonHealth.com](mailto:mdillon@DillonHealth.com)**

3 This benefit is not available in all states, including New York.

4 Available only with the To-Age-65 or To-Age-67 benefit periods.

5 Not all riders are available in all states. The addition of policy riders may increase premiums.

Note for policies issued in New York: This policy provides 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 either at least 60% for franchise coverage, depending on the product purchased. 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. These policies have exclusions and limitations and terms under which the policies may be continued in force or discontinued. For complete cost and coverage details, please contact your insurance representative or The Standard at 800.247.6888 (800.378.6057 in New York).



## Count On The Standard

The Standard ranks among the leading individual disability insurance carriers in the nation. You can be confident that it is financially strong, its disability products are high in quality and that The Standard can pay what it promises – now and in the future.

In the event you become disabled and need to make a disability claim, you'll discover The Standard's exceptional service. Its goal is to give you the kind of expert, friendly service its employees wish for themselves and their families.



Licensed and Available in  
all 50 States

Healthcare Reform Experts.  
Innovative & Exclusive  
Insurance Products.

[www.DillonHealth.com](http://www.DillonHealth.com)