



## The Protector+ Transition Rules

- ✓ There will be a 30 calendar day transition period following the announcement that The Protector+ is available for sale in a state. The Protector will still be available for sale in that state during this 30 day period. After that time only The Protector+ will be available.
- ✓ Any application completed for The Protector during this 30 day period must be received in the home office of The Standard within 7 days after the end of the 30 day period.
- ✓ Any application completed for The Protector during this 30 day period can be submitted without income documentation on an exception basis if waiting for the income documentation would prevent the application from being received in the The Standard's home office within the required time period. However, submission of income documentation is still mandatory.
- ✓ Applications pending in the Individual Underwriting department will be eligible to be issued for The Protector+ if The Protector+ is approved for sale in the state where the application was written. This will not be done as a matter of routine. You will need to notify The Standard's **Individual Underwriting** department if such a change is desired. A Policy Acceptance form explaining the change in plan of coverage must be signed by the owner on delivery of The Protector+ policy.
- ✓ Policies pending delivery requirements that have not yet been placed in force will be eligible for issue as The Protector+ if The Protector+ is approved for sale in the state where the application was written. This will not be done as a matter of routine. You will need to notify The Standard's **Policy Issue Team** if such a change is desired. The original policy must be returned to The Standard's home office and a new policy issued. A Policy Acceptance form explaining the change in plan of coverage must be signed by the owner on delivery of The Protector+ policy.
- ✓ The Protector policy can be exchanged for The Protector+ policy, with no additional underwriting required, if The Protector policy was placed in force within 30 days of the announcement that The Protector+ is available in the state where the application was completed for The Protector. This will not be done as a matter of routine. You will need to notify The Standard's **In Force Team** that such an exchange is desired.
- ✓ There will be a reduction of commission on any exchange resulting in a reduction of premium.
- ✓ These Protector+ Transition Rules do not apply to GSI or GTI business. Transition rules for GSI and GTI business will be published separately. ■

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