



TheStandard®
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Temporary changes, *as of February 1, 2009*

Effective Feb 2, 2009, The Standard is making temporary changes for some occupations in the financial services, real estate and related industries. Once the financial and real estate markets have stabilized, these temporary underwriting changes will be re-evaluated.

Occupations affected by these Temporary Changes:

Financial Services

- Bond and Stock Traders (without floor duties)
- Investment Analysts
- Investment Bankers

Real Estate and related industries:

- Attorneys specializing in real estate
- Mortgage brokers
- Mortgage originators
- Real estate agents and brokers
- Residential construction

The above occupations will be held to the following temporary restrictions:

- The maximum IDI Issue & Participation Limit is \$10,000 per month, including Future Purchase Options.
- The maximum IDI Issue and Participation Limit with Group Long Term Disability is \$15,000 per month.
- Three consecutive years in industry with stable earnings and the last 2 years' tax returns are required.
- During this time, availability of The Business Owner Upgrade and Earned Income Enhancer is suspended.
- Income documentation (two years' tax returns and current year-to-date income statements) required under *Old Fashioned UnderwritingSM*.

The following occupations will not be eligible for IDI coverage (listed as "No" in the occupation class listings):

- Commodity Brokers
- Hedge Fund Managers
- Venture Capitalists
- Real estate developers

The Standard has always encouraged you to submit as much context as possible when submitting an IDI application. The more information you supply, the better your chances of a quick response from underwriting with the best possible IDI offer. The Standard greatly appreciates detailed cover letters provided by the writing producer explaining applicants' employment history, prior earnings and future income potential.