

Standard Insurance Company

INSURED:

POLICY NUMBER:

DISABILITY INCOME INSURANCE POLICY

This is a Disability Income Insurance Policy. Standard Insurance Company, a stock life insurance company, issued this policy to the Owner in consideration of the statements made in the application and payment of the premium. A copy of the application is attached to and made part of the policy.

GUARANTEED RENEWABLE TO THE TERMINATION DATE, shown on the Policy Data page. As long as the premium is paid by the end of each grace period, **we cannot change any part of the policy, except its premium**, until the Termination Date. Before that date we can change the premium only: (1) **After the policy is three years old**; and (2) **If the change applies to all policies with like benefits insuring the same Risk Class**. The policy will end on the Termination Date, except as provided by the Renewal Option After The Termination Date provision. See that provision for premium changes that apply if the policy is continued under the Renewal Option.

RENEWAL OPTION AFTER THE TERMINATION DATE: SUBJECT TO CHANGE IN PREMIUM RATES. You may ask us to continue this policy beyond the Termination Date, subject to the terms of the Renewal Option After The Termination Date provision.

RIGHT TO RETURN POLICY. If not satisfied with this policy, the Owner may return it for cancellation within 20 days after receipt by the Owner. The policy must be returned to the sales representative who sold it or to our Home Office. The policy will then be void from the beginning, and any premium paid for it will be refunded to the Owner.

READ THIS POLICY CAREFULLY. It is a legal contract between the Owner and Standard Insurance Company.

Signed at Our Home Office
1100 S.W. Sixth Avenue Portland, Oregon 97204
800-247-6888

STANDARD INSURANCE COMPANY

By



J. Greg Ness
President



Holley Franklin
Corporate Secretary

B170(7/10)

This is a specimen Protector PlatinumSM policy. It is not an actual contract. Policy provisions and the availability of some benefits and riders may vary by state. Riders are available at extra cost.