



## Sales Insights

### Speed Up the Sale: Go Online

Your clients are already dealing with stress over the COVID-19 pandemic. Simplify and speed up the application by using these processes that don't require in-person meetings.

[Go Online](#)

### COVID-19 Update: No Labs or Exams for More Applicants

We've made underwriting changes to help you sell The Standard's income protection insurance during this challenging time. Starting immediately until May 31, 2020, labs or exams are not required for applicants of all ages for:

- Platinum Advantage — max monthly benefit up to \$10,000
- Business Overhead Protector<sup>SM</sup> — max monthly benefit up to \$25,000
- Business Equity Protector<sup>SM</sup> — max benefit up to \$1,000,000

Our existing maximum issue and participation limits and income documentation requirements apply.

If you have customers affected by COVID-19, share [our IDI FAQ](#) with them. If their questions aren't answered in the FAQ, contact your General Agent for help. The Standard and your General Agent are committed to helping customers affected by COVID-19 get — and keep — their much-needed income protection coverage.