

# Protect More of Your Income

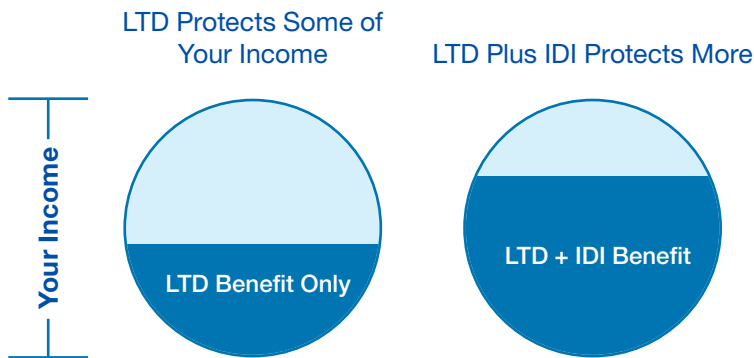
## Special Discount on Income Protection Insurance



Could you withstand an unexpected large drop in income? How would you pay your bills, fund your retirement plan and maintain your lifestyle? Income protection insurance can help. It provides a monthly benefit if you were to become too injured or sick to work.

### Extra Protection When You Really Need It

You may already have group long term disability insurance. If so, that's a great start. You can also purchase individual disability insurance from The Standard<sup>‡</sup> to protect more of your income, as you can see from the example in the charts below.



Unlike most group plans, our income protection insurance covers bonuses. It may also offer tax advantages when benefits are payable. The Standard offers comprehensive coverage, with innovative features and benefits.

### You're Eligible for a 10% Discount

If three or more<sup>1</sup> people at your organization have already purchased The Standard's Individual Disability Insurance, you're eligible for a 10% discount. That's another excellent reason to protect your income now.

<sup>1</sup> Availability of discounts may vary depending on the state. At least three people at your organization must have purchased individual disability insurance policies from The Standard to establish the 10% discount.

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This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For complete cost and coverage details, please contact your insurance representative or The Standard.

NOTE: For policies issued in New York: This policy would provide 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 least 60% or 85% 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.



<sup>‡</sup> The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company, 1100 SW Sixth Avenue, Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York, 445 Hamilton Avenue, 11th floor, White Plains, New York. 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 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 only in the state of New York.