

30 Seconds on Income Protection Insurance

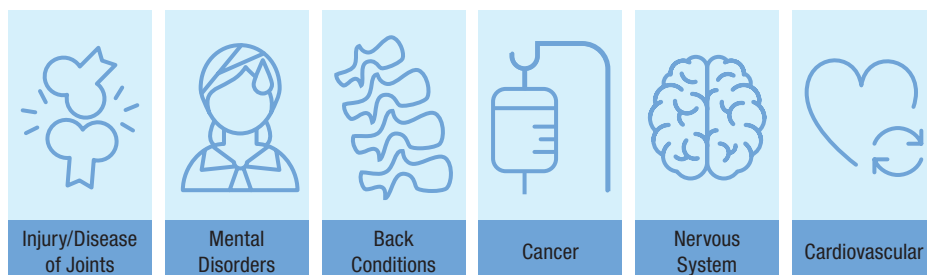


Individual disability insurance protects you by providing monthly cash income. You can use this to help pay your bills in the event a sickness or accident prevents you from earning your usual paycheck.

Could It Happen to Me?

Just over 1 in 4 of today's 20 year-olds will become disabled before reaching age 67.¹

Disability Claims Have Many Causes



What Kind of Protection Can I Expect?

When you have income protection insurance with The Standard[‡], the maximum benefit amount of your coverage is based primarily on your salary, bonuses,² and your occupation at the time your insurance is issued to you. Should you change occupations or change your duties, your disability coverage remains intact, even if your duties change or you lose your job, so long as you pay the premiums on time.

Count on The Standard

If you ever become disabled and need to make a claim, you'll discover our exceptional service and compassionate claims philosophy. Our goal is to give you the kind of expert, empathetic service we wish for ourselves and our families. A leader in disability insurance, The Standard is committed to being there when you need us most. You can be confident that we're financially strong and we can pay what we promise – now and in the future.



[‡] The Standard is a marketing name for StanCorp Financial Group, Inc., and subsidiaries. Insurance products are offered by Standard Insurance Company of 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 of 445 Hamilton Avenue, 11th floor, White Plains, New York. Product features 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 in only the state of New York.

1 Social Security Administration Fact Sheet, 2019

2 With a three-year history of documented bonus income

These policies have exclusions and limitations and terms under which the policies may be continued in force or discontinued. For complete cost and coverage details, please contact your insurance representative, or The Standard at 800.247.6888 (800.378.6057 in New York).

Policies in NY: This policy provides 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 either 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.

**Standard Insurance Company
The Standard Life Insurance
Company of New York**

www.standard.com

B152, B170, ICC17 B180, B180, B180F,
B180F-N, B180AMR (NY only)

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