



Count on The Standard

The Standard[®] ranks among the leading individual disability insurance carriers in the nation. You can be confident that it is financially strong, its disability products are high in quality and it can pay what it promises — now and in the future.

In the event you are unable to work and need to make a disability claim, you'll discover The Standard's exceptional service. Its goal is to give you the kind of expert, friendly service its employees wish for themselves and their families.

These policies have exclusions and limitations and terms under which the policies may be continued in force or discontinued. Some policy provisions and available riders may vary by state. Optional riders are subject to underwriting and reinsurance availability. A medical exam may be required upon application. Additional optional riders may increase premiums. For complete cost and coverage details, please contact your insurance representative or The Standard at 800.247.6888 (800.378.6057 in New York).

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Individual Disability Income Insurance

Imagine Your Income Protected



Standard Insurance Company

The Standard Life Insurance
Company of New York





Income Protection Insurance

Individual disability insurance is designed to help provide financial security in the event an accident or long-term illness prevents you from earning your usual income for an extended period of time.

Disability Happens More Often Than You May Believe

Disabling events happen much more frequently than you may think and the financial and emotional toll can be devastating. In fact, just over one in four of today's 20-year-olds will become disabled before age 67¹.

How Much Income Will You Earn Over Your Lifetime?

Imagine you're a 35-year-old who earns \$8,400 per month until you retire at 67. You would have \$3,225,600 in future earnings to protect. That's a very conservative estimate. If you assume that your salary increases 4% per year, your future earned income would be \$6,320,308!

Take a moment to calculate your future income using the formula on the left.

Then contact your insurance representative or financial advisor, or The Standard[‡] at 800.247.6888 (800.378.6057 in New York) to find out how to protect it.

You will be glad you did!

This calculator is provided for general information and educational purposes only. It is only intended to provide a general estimate of your potential income needs and should not be considered legal or financial advice. The results are based solely on information provided by you. This is not an offer of disability income insurance coverage and eligibility for coverage is subject to application and underwriting. For a more accurate and detailed analysis, please consult with a professional insurance producer.

Estimate Your Future Earnings

$$\begin{array}{ccccccc}
 \mathbf{67} & - & & = & & \mathbf{x} & & & \mathbf{x 12} & = & \mathbf{\$} \\
 \text{Retirement} & & \text{Your age} & & \text{The number of} & & \text{Your monthly salary} & & & & \text{Your total estimated earnings} \\
 \text{age} & & \text{now} & & \text{your future} & & & & & & \text{until age 67} \\
 & & & & \text{working years} & & & & & & \text{This figure will likely be} \\
 & & & & & & & & & & \text{substantially larger if you} \\
 & & & & & & & & & & \text{receive annual increases} \\
 & & & & & & & & & & \text{and/or bonuses.}
 \end{array}$$

[‡]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 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 in only the state of New York.

Note for 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 60% for individual, franchise or guaranteed standard issue coverage. 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.

1 U.S. Social Security Administration, Social Security Fact Sheet, 2024