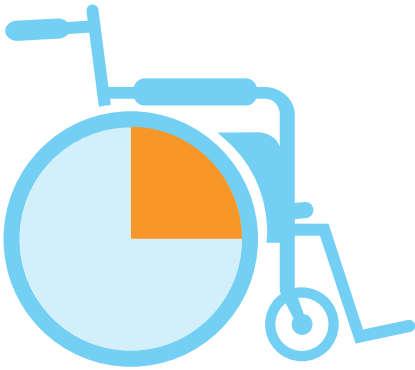


Why Income Protection Matters

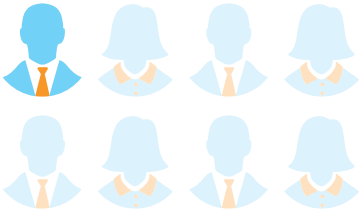
Group long term disability (LTD) insurance offers a base of income protection for most employees, but this is often not enough coverage for those earning more than \$100,000 per year. When discussing income protection with your clients, ask them the following questions to uncover the need for further protection provided by individual disability insurance (IDI).

Are They
Aware of the Chances
of a Disability?

A worker entering
the workforce today has a
25% CHANCE
of becoming disabled before retirement.¹



ONE IN EIGHT WORKERS
will be disabled for five years or more
during their working careers.²



Would They
Be Prepared if They
Lost Their Income?

50%
OF AMERICANS
said they'd draw from
savings or investments
to pay their bills if they
couldn't work.³



57%
OF AMERICANS
said they only had enough
money to pay for six months
or less of bills.³

Do They
Understand Their Current
Level of Coverage?



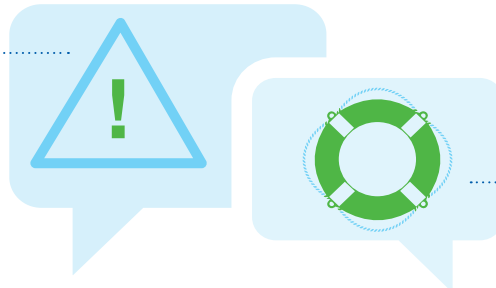
60%
is the average percentage of income
replaced by a group LTD policy.⁴



The typical maximum
monthly benefit offered by
a group LTD policy.⁴

Make the Connection for Your Clients

Explain how existing coverage may
not provide adequate protection.



Demonstrate the ways in which
IDI can support clients in
the case of disability.

Standard Insurance Company

The Standard Life Insurance Company of New York



1 U.S. Social Security Administration Fact Sheet, February 7, 2013.

2 Council for Disability Awareness Commissioner's Disability Insurance Tables A and C, assuming equal weights by gender and occupation class. Available at http://www.disabilitycanhappen.org/chances_disability/disability_stats.asp. Accessed July 3, 2013.

3 Council for Disability Awareness, Consumer Disability Awareness Study, 2014.

4 The Standard internal data. Available at https://www.standard.com/di/17301_0114.pdf. Accessed April 2014.



Count on The Standard

The Standard ranks among the leading individual disability insurance carriers in the nation. You can be confident that our disability products are high in quality and we can pay what we promise — now and in the future. In the event you become disabled and need to make a disability claim, you'll discover our exceptional service. Our goal is to give you the kind of expert, friendly service we wish for ourselves and our families.

For more information, contact our Individual Disability Sales Support Team at 800.992.4446.