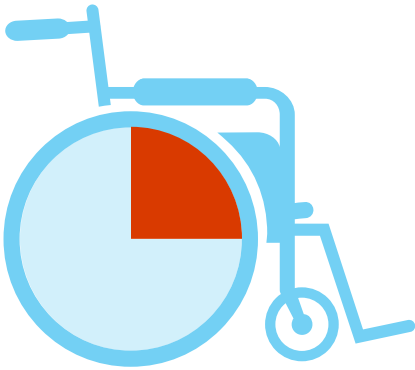


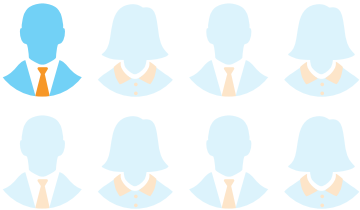
Why Income Protection Matters

Are You
Aware of the Chances
of a Disability?

An individual 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 You
Be Prepared if You
Lost Your 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 You
Understand Your Current
Level of Coverage?



60%
is the average percentage of income
replaced by an employer LTD policy.⁴



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

Protect Your Income with Individual Disability Income Insurance

It's possible your employer provides group long term disability (LTD) insurance, which offers a base of income protection for employees. However, LTD often doesn't provide enough coverage for professional occupations. Unlike LTD, individual disability income insurance can cover incentive pay. Benefits may also be tax-free, allowing you to keep more of your money when you need it most.

Standard Insurance Company

The Standard Life Insurance Company of New York



1 U.S. Social Security Administration 2018 Fact Sheet.

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.



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.

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.

For more information, contact our Individual Disability Insurance Team at 800.247.6888 (800.378.6057 in New York).