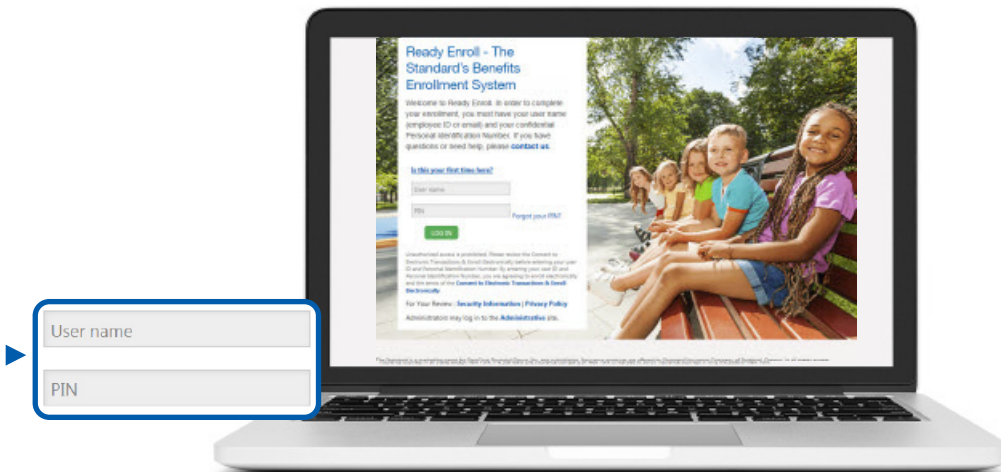


First-Time User Guide The Standard's Ready Enroll™



How to log in to Ready Enroll as an employee:

1. Go to standardenroll.benselect.com



2. Type in your **work email address as your user name**.
3. Type in the **last four digits of your Social Security number and the last two digits of your birth year as the PIN** (Personal Identification Number).
4. After signing into the enrollment system, you will immediately be required to change your PIN.

How to change your PIN:

1. Enter your new PIN twice. Your new PIN must be 8 characters including an uppercase letter, lowercase letter and numerals.
2. Select a **Security Question** from the dropdown menu.
3. Enter the Security Question answer in the space provided.
4. Click the **SAVE NEW PIN** button to confirm your changes.
5. Begin the enrollment process.*

Your employer is providing you with this comprehensive income protection offered by The Standard. Act now to protect what matters most to you.

Standard Insurance Company
The Standard Insurance Company
of New York

www.standard.com

* Log in and out of the enrollment process at any time using your user name and new PIN. Just be sure to hit "next" on each completed page before logging out. You will be prompted to enter your new PIN as your digital signature at the end of the enrollment process.