

# Individual Disability Insurance for the Financial Industry



Banking and financial services companies must offer highly valued benefits such as individual disability insurance to attract and keep top talent.

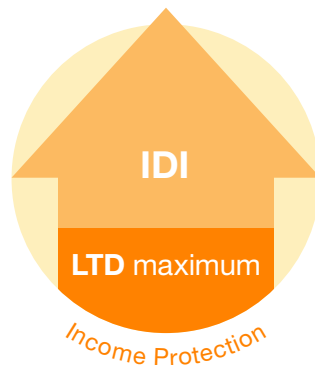


Could your executives withstand an unexpected large drop in income? How would they pay bills, fund retirement plans and maintain their lifestyles? You can help reduce the financial uncertainty that can come with an extended time away from work due to injury or sickness.

Include The Standard's individual disability insurance in your benefits package. It provides a monthly benefit if the insured person were to become too injured or sick to work.

## Extra Income Protection Is Critical for Executives

Executives have larger incomes so they have more to protect. Many firms provide group long term disability insurance — a great income protection foundation. But LTD maximum benefit amounts and definitions of covered earnings can cause an income-replacement gap for your high earners. Give them an extra layer of protection with individual disability insurance.



## Comprehensive Core Benefits

The Standard's individual disability insurance includes strong core benefits in addition to a benefit for total disability. Always noncancelable and guaranteed renewable, it also provides built-in features such as benefits for disability due to transplant surgery or for being presumptively disabled.

**Individual disability insurance is offered at deep discounts with no medical underwriting.**

Talk to your broker about adding individual disability insurance to your benefits plan today.

Standard Insurance Company | [standard.com](http://standard.com)

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GSI for Financial Services