Dear [Business Owner name],

Have you protected your business in case you are unable to work for an extended period of time due to an illness or injury? What would happen to your lifestyle and business if you could not work due to a disabling illness or injury? How long could you, your family, or your employees manage without your usual income?

You may not think you are at risk, but did you know that over one in four of today’s 20 year-olds will become disabled before reaching age 67?[[1]](#footnote-1)

There are two important decisions I encourage you to make.

First, decide to protect your income and lifestyle by purchasing an individual disability income insurance policy. You will be glad you did.

Second, consider carefully your best choice in an insurance carrier, because you will be establishing a long-term relationship with the company you choose.

Is the company solid financially so you can count on it to be there when you need it? Does it offer the protection you need at a reasonable price? What kind of reputation does the company have? How will it treat you should you need to file a claim?

I recommend individual disability insurance from The Standard‡ for three important reasons:

* The Standard is a recognized national leader in disability insurance.
* The Standard has special programs for business owners which can increase your coverage and/or reduce your premiums.
* The people at The Standard are professional, knowledgeable and courteous. Their goal is to provide their customers with the kind of friendly, expert service they wish for themselves and their families.

I will contact you soon to answer any questions you may have about this essential protection, or if you prefer, you can reach me at [contact info].

Sincerely,

1. Social Security Administration Fact Sheet, 2018

   ‡The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products in New York are offered by, and the sole responsibility of, The Standard Life Insurance Company of New York of 445 Hamilton Avenue, 11th floor, White Plains, 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 policies issued in 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 Service. The expected benefit ratio is at least 65 percent 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.

   These policies have exclusions and limitations and terms under which the policies may be continued or discontinued. For costs and complete details of coverage, please contact your insurance representative or The Standard at 800.378.6057. [↑](#footnote-ref-1)