

Individual Disability Insurance for Oil and Gas Firms



Oil and gas companies must offer highly valued benefits such as individual disability insurance to attract and keep top talent.

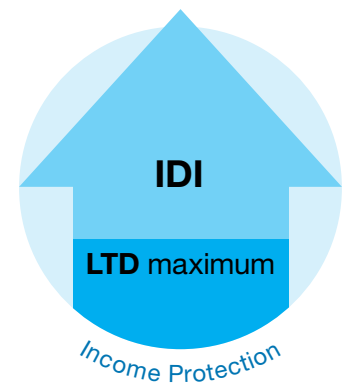


Could your executives withstand an unexpected large drop in income? How would they pay bills, fund retirement plans and maintain their lifestyles? You can help reduce the financial uncertainty that can come with an extended time away from work due to injury or sickness.

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.



The Standard Life Insurance Company of New York | standard.com

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, 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.

The policy has exclusions, limitations and terms under which the policy may be continued or discontinued. For costs and complete details of coverage, please contact your insurance representative or The Standard at 800.378.6057.

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 Services. The expected benefit ratio is at least 65% 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.

Comprehensive Core Benefits With Flexible Options

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.

Next, choose between two strong Residual Disability Riders that provide benefits when the executive is working but with a loss of time, duties and/or income due to a disability. Then you can further customize the coverage with other options.

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.

