



Employee Benefits

Life and Accidental Death and Dismemberment (AD&D) Insurance

Protecting What Is Priceless



The time you spend with your family is priceless, and you wouldn't trade anything in the world for those special moments together. But what would happen if you suddenly died? Would the precious memories of your times together be enough to see your family through this difficult period?

It's not pleasant to think about, but your death could potentially leave your family unable to meet existing financial obligations. Would they have the funds to pay bills, your home mortgage, burial and funeral expenses? Would they be able to live on one income and maintain their current lifestyle? What about medical expenses associated with a terminal illness? Would your family be financially prepared?

Life and Accidental Death and Dismemberment (AD&D) insurance from Standard Insurance Company can be a simple, easy way to help financially protect your loved ones. It offers you the opportunity to apply for the amount of life insurance coverage that meets your specific needs and the convenience of insurance premiums deducted directly from your paycheck.

With Life and Accidental Death and Dismemberment (AD&D) insurance from The Standard, you can help protect what is priceless with coverage that offers peace of mind.

Help protect what is priceless to you with group Life and Accidental Death and Dismemberment (AD&D) insurance from The Standard. Contact your human resources representative for more information about how to apply for this important coverage.

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

www.standard.com

GP190-LIFE, GP399-LIFE/TRUST
GP899-LIFE and GP190-LIFE/A997/S399

Group Voluntary Life Insurance
SI 10380-646595 (10/16) EE

Life Insurance Needs Calculator

Each family has a unique set of circumstances and financial demands. To help you figure out the amount of Voluntary Life Insurance you may need to protect your loved ones, The Standard has created a Life Insurance Needs Calculator. Use the worksheet below or access our online Life Insurance Needs Calculator at:



<http://www.standard.com/lifeneeds>. Or, use the QR code to the right with your mobile device.

Step 1: Income Needs		
Estimate the income you will need to replace if you or your partner passed away.	You	Spouse/Partner
Annual Income	\$	\$
Other Income	\$	\$
Years Needed Number of years your beneficiaries would need the income support		
Total Income Needs	\$	\$

Step 2: Major Expenses		
Estimate the major expenses you may leave behind or want to plan ahead for.	You	Spouse/Partner
Final Expenses To cover your final medical expenses, funeral and burial, a typical estimate is \$15,000 or 4% of your estate. ¹ A traditional funeral averages \$6,000 but may cost much more. ²	\$	\$
Mortgage Balance	\$	\$
Loans and Debt Include credit card debt, car loans, home equity loans, etc.		
College Savings Estimate the amount each partner's income would contribute towards education funds. Average "total" annual cost of college ranges from about \$17,000 for a public in-state college to \$38,000 for a private college. ³		
Total Major Expenses	\$	\$

Step 3: Assets		
Estimate the value of your assets.	You	Spouse/Partner
Savings and Investments Include real estate, retirement plans, investments or inheritance.	\$	\$
Existing Life Insurance Include any existing insurance plans/benefits outside this plan.	\$	\$
Total Available Assets	\$	\$

Step 4: Estimated Life Insurance Needed		
	You	Spouse/Partner
Add your Total Replacement Income Needed and Total Major Expenses. Then subtract your Total Resources to get your personal estimate.	\$	\$

This calculator is only intended to provide a general estimate of your family's potential income needs and should not be considered financial advice. For a more accurate and detailed analysis, please consult with a professional financial planner.

¹ Life Foundation, Life Insurance Calculator, 2011

² Federal Trade Commission, Funerals: A Consumer Guide, Nov. 24, 2009

³ The College Board, 2011-2012 national average for a four-year college or university. College costs are indexed at 8.3%. For details, visit: <http://trends.collegeboard.org/>.