



Lifetime Security Benefit Extends Income Indefinitely for New Level of Support

As a leader in the employee benefits industry, Standard Insurance Company is committed to providing quality products and services that can help employees when they need it most. Offered as an optional enhancement to group Long Term Disability (LTD) coverage, our Lifetime Security Benefit¹ is designed to provide a new level of support for the severely disabled.

The Standard recognizes that employees with disabilities can sometimes have difficulty putting aside adequate savings for retirement. The Standard offers the Lifetime Security Benefit to help these employees fill this gap. The Lifetime Security Benefit extends benefits to severely disabled employees whose inability to perform two or more Activities of Daily Living² or severe cognitive impairment is expected to last 90 days or more.

Features and advantages

- The Lifetime Security Benefit provides lifetime income to severely disabled employees, extending LTD benefits beyond the regular Maximum Benefit Period.
- This enhancement reduces employers' worries over the ability to care for disabled employees during their retirement years.
- The Standard helps keep paperwork to a minimum. Disabled employees do not need to file a new claim to continue their benefits.

The Lifetime Security Benefit provides employers a caring way to support their employees, offering protection at a time when employees may need it most.

To find out more about how our Lifetime Security Benefit can help employees who suffer severe disabilities, contact your insurance advisor or call the Employee Benefits Sales and Service Office for your area at 800.633.8575.

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GP190-LTD/TRUST, GP190-LTD/S399,
GP190-LTD/A698, GP190-LTD/TRUST/
S399, GP190-LTD/ASSOC/S399

Lifetime Security Benefit
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¹ Not available in California.

² The six Activities of Daily Living are bathing, continence, dressing, eating, toileting and transferring.