

Protect More of Your Income

Take Advantage of a Special Discount



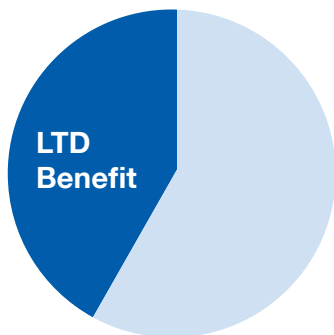
Ever noticed how some of your co-workers are really good at covering their bases? In fact, some of them have planned ahead to protect their incomes in case they get sick or injured and can't work. Realizing that their ability to earn an income is one of their most valuable assets, they've added extra income protection.

Extra Protection When You Really Need It

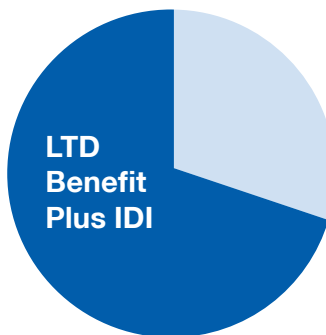
Does your employer provide basic group Long Term Disability (LTD) insurance? If so, that's a great start. If not, do you have a safety net in place? Either way, Individual Disability Income insurance (IDI) from The Standard[‡] is designed to cover more of your bases – and protect more of your income, as you can see from the example in the charts below.

Unlike most group plans, our Individual Disability Income insurance covers bonuses and commissions and may offer tax advantages when benefits are payable. What's more, The Standard offers some of the most comprehensive coverage available, with innovative features and benefits.

Long Term Disability Insurance Protects Some of Your Income



Long Term Disability Insurance Plus Individual Disability Insurance Protects More



You're Eligible for a 10 Percent Discount

Because three or more¹ people at your organization have already purchased Individual Disability Income insurance from The Standard, you're eligible for a 10 percent discount on your insurance premium. That's another excellent reason to protect your income now — and to pass along the word to more co-workers.

¹ Availability of discounts, and the number of lives required to obtain a discount, may vary depending on the state.

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued. For complete cost and coverage details, please contact your insurance representative or The Standard.

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 Services. The expected benefit ratio is at least 55% for individual coverage and at least 60% or 85% for franchise coverage, depending on the product purchased. 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.



[‡] The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company, 1100 SW Sixth Avenue, Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York, 360 Hamilton Avenue, Suite 210, White Plains, New York. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business only in the state of New York.

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