



Individual Disability Insurance Claims Paid by The Standard[‡]

Occupation	Age at Insurance Issue	Age at Claim	Monthly Benefit	Diagnosis
Family Med. Physician	28	40	\$2,571	Brain Cancer*
Anesthesiologist	29	35	\$12,000	Hodgkin's Disease
Para-Transit Operator	29	64	\$1,150	Back Pain Radiating to Leg
Internist	29	46	\$3,190	Arthritis in Spine*
Pharmacist	30	55	\$4,464	Bilateral Carpel Tunnel*
Carpenter	32	37	\$2,346	Eye Trauma*
Orthodontist	32	34	\$8,370	Complications of Hip Surgeries*
Veterinarian	35	62	\$2,250	Rotator Cuff Tear*
Anesthesiologist	37	47	\$5,000	Degeneration of Spine*
Chief Financial Officer	37	41	\$8,100	Retinal Detachment
Contractor	40	61	\$1,920	Musculoskeletal Disorder
Display Maker	40	53	\$4,533	Cardiac Disease
Manager	43	49	\$8,100	Unspecified Brain Condition
Pediatrician	43	62	\$4,000	Breast Cancer
Stenographer	44	58	\$3,320	Hearing Loss
Dentist	44	46	\$9,334	Back Pain*
Heavy Equip. Operator	46	47	\$4,080	Cervical Sprain/Strain
Sales Manager	47	57	\$5,330	Leg Amputation
Executive	48	56	\$2,500	Multiple Sclerosis
Nurse	50	60	\$1,000	Heart Disease
House Cleaner	50	55	\$1,550	Bilateral Labral Tears*
Compliance Officer	50	55	\$2,487	Major Depression
Oil and Gas Consultant	52	54	\$5,494	Finger Fracture
Emerg. Med. Physician	54	56	\$1,145	Rheumatoid Arthritis*
Attorney	56	57	\$10,000	Oropharyngeal Cancer
Podiatrist	56	58	\$8,000	Nervous System Disease*
CEO (Non-Profit)	58	58	\$11,010	Coma

Total benefits paid to IDI policyowners by The Standard:

2018: \$125,565,215
 2017: \$117,142,857
 2016: \$109,959,275

[‡] The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Ore. in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of White Plains, N.Y. 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 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 Services. The expected benefit ratio is at least 55% for individual coverage and at least 60% for franchise 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.

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* A partial disability benefit was paid for some or all of the payment period.

These are examples of paid claims by Standard Insurance Company. This list is not a representation about the distribution or administration of all claims submitted to or paid by The Standard. Each claim submitted to The Standard is evaluated on its own merits and according to the terms of the applicable disability insurance policy. The descriptions of the conditions listed above are only general descriptions, and having one or more of the listed conditions does not establish disability. The applicable disability insurance policies have exclusions and limitations, and terms under which the policies may be continued in force or discontinued. For costs and complete details of coverage, please contact your insurance representative or The Standard at 800.247.6888 (800.378.6057 in New York).