



GSI Annual Renewal Increases

Protect Employee Earnings as They Earn More



You reward your employees for their hard work with raises and promotions. Make sure their income protection coverage keeps up with their earnings increases. Take advantage of the Annual Renewal Increase feature in your company's Guaranteed Standard Issue income protection insurance plan from The Standard.‡

How It Works

- The Standard will review your plan each year. We'll review current compensation and other long term disability coverage in force to identify employees who are eligible for an additional \$250 or more in monthly benefits, in accordance with your offer letter.
- After you approve the benefit increases, we'll provide no-signature-needed policy endorsements.*
- Increases will go into effect on the Annual Renewal Increase date and apply only to claims for disabilities beginning after that date.
- ARI feature is available to active employees in the plan until the earliest of:
 - the policy termination date of an individual policy
 - the employee has reached the plan's maximum benefit amount or
 - the plan ends

What to Expect

We'll contact you approximately 90 days before the Annual Renewal Increase date to request updated disability coverage and census information.

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When we receive the completed census:

The Standard Reviews and Sends Proposal



Employer Accepts Proposal



Endorsements Delivered
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* Employee signature may be required on voluntary plans for acceptance.

‡ The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 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 of 333 Westchester Avenue, West Building, Suite 300, 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 in only the state of New York. Note for policies issued in New York: This policy provides 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 60% for 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.

The policy has exclusions and 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 800.247.6888 (800.378.6057 in New York).