

# The Standard's Guaranteed Renewable Feature Income Protection You Can Count On



When you purchase a Platinum Advantage Individual Disability Insurance policy, a Guaranteed Renewable feature is included at no extra charge. As long as you pay premiums on time, The Standard can't change or cancel your policy before the policy's termination date.

## Three-Year Rate Guarantee



Another plus is that your premium rate is locked in for the first three years.<sup>1</sup> After three years, rates can only be changed with approval from state insurance regulators — and only for an entire class of policyowners, not just individuals.

## Long-Term Rate Stability



The Standard has a very limited history of raising rates on Guaranteed Renewable policies. We haven't raised rates on any policies since 1999, and we haven't raised rates on policies originally issued by The Standard in more than 40 years.

With The Standard, you'll receive quality, comprehensive coverage in a policy that can't be canceled — unless you request to cancel it — as long as you pay your premiums on time. Talk to your insurance representative to learn about other valuable benefits of income protection with The Standard.



**The Guaranteed Renewable feature gives you peace of mind at a cost-effective premium rate.** Ask your insurance representative for more details.

<sup>1</sup> There is no three-year limitation to change policy premiums in Florida.

‡ 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 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 in NY: 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 Service. The expected benefit ratio is at least 65% for individual, franchise or 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.

These policies have exclusions and limitations and terms under which the policies may be continued in force or discontinued. For complete costs and coverage details, please contact your insurance representative or The Standard at 800.247.6888 (800.378.6057 in New York).

**Standard Insurance Company  
The Standard Life Insurance Company  
of New York**

[www.standard.com](http://www.standard.com)

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