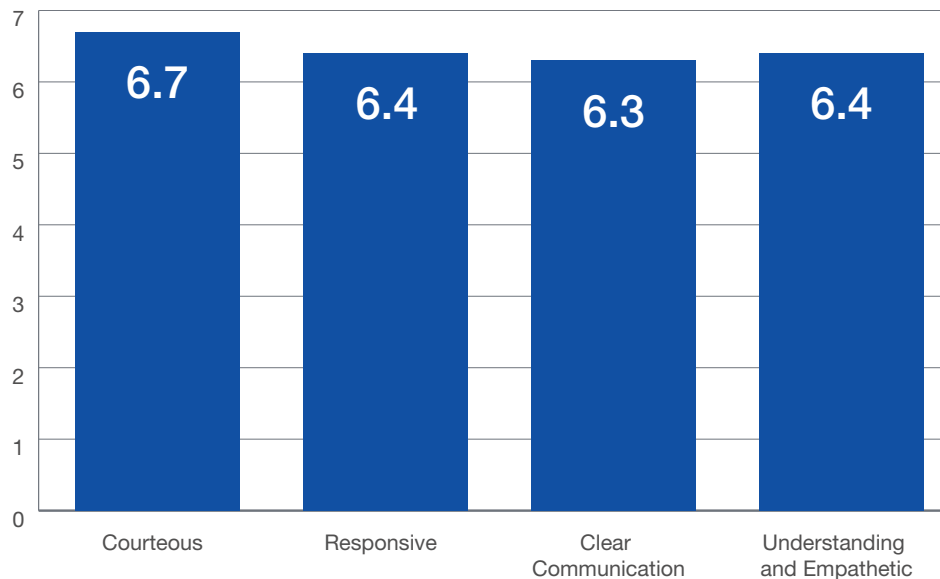




The Standard's IDI Claims Experience

Did you know that one in four 20-year-olds will become disabled before age 67?¹ If you were to become unable to work as a result of an illness or injury, The Standard[‡] is here to help you. As a policyowner, you can expect clear communication, empathetic service and straightforward processes so that you can feel confident and cared for every step of the way. See what customers thought of their claims experience in our 2025 customer feedback data below.²

Customer Experience Scores (out of 7.0)



¹ U.S. Social Security Administration, Social Security Fact Sheet, 2024.

² 2025 Claimant Feedback Scores

³ Customer feedback examples received in last 24 months.

[‡] The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of White Plains, New York.



Thanks for your quick resolution of my claim. I have repeatedly praised your company for its ethics and professionalism to all my colleagues and my broker. Among the three disability companies that I am dealing with, you are by far the most responsive and accommodating.³

Continued on next page

The Standard's Benefits Payments at a Glance

We take pride in delivering on our promise when our policyowners need us most. IDI benefits can ease the financial pressures during difficult times, allowing you to focus on your health and recovery. See some examples of claims we've paid.

Occupation	Age at Purchase	Age at Claim	Monthly Benefit	Diagnosis
Surgeon	34	57	\$8,400	Pancreatitis
Finance Manager	34	48	\$10,000	Eye disorder ⁴
Lawyer	39	45	\$7,927	Breast cancer ⁴
Construction Industry Manager	40	48	\$17,548	Stroke ⁴
Accountant	41	53	\$5,000	Brain injury
Orthopedic Surgeon	45	55	\$10,230	Joint disorder
Executive	47	54	\$11,279	Brain cancer
Executive	49	54	\$12,654	Nervous system disorder ⁴
Software Engineer	57	61	\$6,760	Parkinson's disease
Optometrist	66	70	\$5,000	Cervical spine disorder

⁴ A partial disability benefit was paid for some or all of the payment period.

⁵ Customer feedback examples received in last 24 months.

These are examples of paid claims by The Standard. 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, limitations, reduction of benefits, and terms under which the policy may be continued in force or terminated. For complete costs and coverage details, please contact your insurance representative or The Standard at 800.247.6888 (800.378.6057 in New York).

Total Benefits Paid to IDI Policyowners by The Standard

2025 \$170.1M	Past 5 years \$788.1M	Past 10 years \$1.407B
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The agent reviewing my claim was responsive, kind and communicated clearly, making it easier for me at a time when I was dealing with a lot. I feel my claim was handled efficiently.⁵

Standard Insurance Company | The Standard Life Insurance Company of New York | [standard.com](https://www.standard.com)

‡ 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 445 Hamilton Avenue, 11th Floor, 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 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 60% 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.

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The Standard's IDI Claims Experience
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