

# May Is Disability Insurance Awareness Month

Have you safeguarded your future?



“Without our coverage with The Standard we are convinced we would have lost our business and most likely would have had to file for bankruptcy.”

Small business owner who suffered a back injury that limited his ability to run his business.

Think about it: All your plans for the future — from buying a home, to putting your kids through college, to building a retirement nest egg — are based on the assumption you’ll continue to earn a paycheck until you retire. But what happens if those paychecks suddenly stop? That’s where The Standard<sup>‡</sup> can help. Income protection insurance from The Standard protects you by providing monthly income to you and your family if you are unable to work because of illness or injury.

## Could it happen to me?



- Just over one in four of today’s 20 year-olds will become disabled before they retire.<sup>1</sup>
- Every seven seconds, someone in the United States suffers an illness, injury or accident that will keep them out of work for more than one month.<sup>2</sup>



## What kind of protection can I expect?

When you have income protection insurance with The Standard, you receive a monthly benefit that is based on your salary and bonus income. Should you change jobs, your disability insurance coverage remains intact — even if your duties change or you lose your job — as long as you continue with your scheduled premium payments.



## Who can I trust?

Whether the market is up or down, since 1906 The Standard has been there to protect its customers and their families. This dedication has resulted in a national reputation for quality products, superior service and industry expertise.



<sup>1</sup> Social Security Administration Fact Sheet, 2019

<sup>2</sup> Council for Disability Awareness — America’s Disability Counter, accessed September 2017

<sup>‡</sup> 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 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. 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 the insurance representative above or The Standard.

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The Standard Life Insurance  
Company of New York**

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