

# 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. Your dedicated account team proactively manages your plan each year to help you ensure your employees are appropriately covered. 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

- Each year, we'll review current compensation and other long term disability coverage in force to identify employees who are eligible for additional monthly benefits, in accordance with your offer letter.
- Endorsement delivered directly to policyowner and you'll receive a summary of changes.\*
- Increases will go into effect on the Annual Renewal Increase date and apply 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.

#### When The Standard receives the completed census, we will:

- Review and Send Proposal
- Provide Summary of Changes
- Deliver Endorsements

\* 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 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 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.

This policy has 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).