



Protect Your Loved Ones with CTA-endorsed Life Insurance

The Standard is the only CTA-endorsed provider of Life insurance



Top four reasons for getting Life insurance¹



1. Income replacement
2. Cover final expenses
3. Leave an inheritance
4. Pay off a mortgage

Consider your financial obligations*

Mortgage | \$334,925²

Raising a child | \$233,610³

Student loans | \$41,282⁴

Debt | \$26,442⁴

*Average California Expenses

Life insurance may cost less than you think

Typical monthly cost of a \$100,000 term Life insurance policy in coffee drinks⁵



CTA-endorsed Life insurance highlights



No medical exam during special enrollment opportunities



Easy online application



Includes Accidental Death & Dismemberment insurance

Includes resources you can use today:



Travel Assistance⁶



Life Services Toolkit⁷

Learn more at CTAMemberBenefits.org/Life

For costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the policy may be continued in force, please contact The Standard's dedicated CTA Customer Service Department at 800.522.0406, 7:00 a.m. to 6:00 p.m. Pacific Time, Monday through Friday. Standard Insurance Company, 1100 SW Sixth Avenue, Portland, OR 97204 GP190-LIFE/S399/CTA.3

1 LIMRA, 2019 Insurance Barometer Study.

2 Average amount Californians owe on their homes, <https://www.debt.org/faqs/americans-in-debt/consumer-california/>.

3 Parents Projected to Spend \$233,610 to Raise a Child Born in 2013, According to USDA Report, https://fns-prod.azureedge.us/sites/default/files/CRC_Infographic-2015.2.pdf.

4 Average student loan debt in California (\$41,282); Average credit card debt (\$6,729) and auto loan balance (\$19,713) in California; <https://www.debt.org/faqs/americans-in-debt/consumer-california/>

5 Costs are approximate and based on the data developed by The Standard. For premium rates, please visit: CTAMemberBenefits.org/Life.

6 Travel Assistance is provided through an arrangement with a service provider that is not affiliated with The Standard. Travel Assistance is not insurance.

7 Life Services Toolkit is provided through an arrangement with a service partner that is not affiliated with The Standard. This service is not an insurance product.