



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 | \$245,340³
- Debt | \$23,520⁴
- Student loans | \$28,950⁴

*Average California Expenses

Life Insurance may cost less than you think

Typical monthly cost of a \$50,000 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](https://CTAMemberBenefits.org/Life)

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. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company. GP190-LIFE/S399/CTA.3

- 1 LIMRA, 2019 Insurance Barometer Study.
- 2 Average amount Californians owe on their homes. Consumer Debt in California, Debt.org
<https://www.debt.org/faqs/americans-in-debt/consumer-california/>. Accessed: 4/26/19
- 3 Parents Projected to Spend \$245,340 to Raise a Child Born in 2013, According to USDA Report,
<https://www.fns.usda.gov/parents-projected-spend-245340-raise-child-born-2013-according-usda-report-0>. Accessed 5/1/19.
- 4 Average credit card debt (\$5,196) and auto loan balance (\$18,324) in California; Average student loan debt at graduation in California (\$22,746)
<https://www.debt.org/faqs/americans-in-debt/consumer-california/>. Accessed: 4/26/19
- 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 by Generali Global Assistance. Generali Global Assistance (GGA) is the marketing name used by GMMI, Inc. for their services, which is not affiliated with The Standard. Travel Assistance is subject to the terms and conditions, including exclusions and limitations of the Travel Assistance Program Description. GGA is solely responsible for providing and administering the included service. Travel Assistance is not an insurance product. This service is only available while insured under The Standard's group policy.
- 7 The Life Services Toolkit is provided through an arrangement with Morneau Shepell and is not affiliated with The Standard. Morneau Shepell is solely responsible for providing and administering the included service. This service is not an insurance product. The Life Services Toolkit is not available to Life insurance beneficiaries who are minors or non-individual entities such as trusts, estates or charities.

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 (TTY), 7:00 a.m. to 6:00 p.m. Pacific Time, Monday through Friday. Standard Insurance Company, 1100 SW Sixth Avenue, Portland, OR 97204