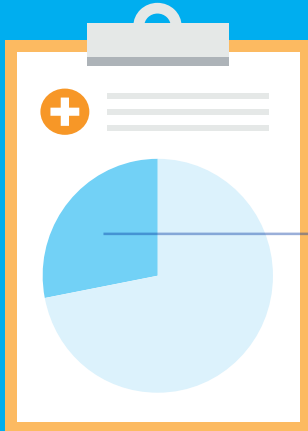




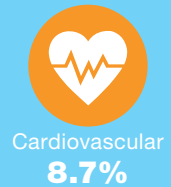
# Why You Need Disability Insurance

## The Risk of Disability is Real



**MORE THAN 25%**  
of today's 20-year-olds  
will become disabled  
during their career.<sup>1</sup>

## Top 5 Causes of Long Term Disability Claims<sup>2</sup>



## Over half of Americans are Financially Unprepared for a Period of Disability

**52%**

of adult Americans have  
no savings earmarked  
for emergencies.<sup>3</sup>



## Disability Insurance Helps You Pay for Things That Medical Insurance Doesn't Cover



Utilities



Rent/mortgage



College loans



Child care

<sup>1</sup> U.S. Social Security Administration, Facts. <https://www.ssa.gov/disabilityfacts/facts.html>. Accessed June 2, 2017.

<sup>2</sup> Council for Disability Awareness, 2014 Long Term Disability Claims Review.

<sup>3</sup> U.S. Federal Reserve Board, Report on the Economic Well-Being of U.S. Households in 2016, May 2017.

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 of 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.

**Standard Insurance Company**  
**The Standard Life Insurance Company of New York**