Protect Your Employees With The Standard's Platinum Advantage GSI*

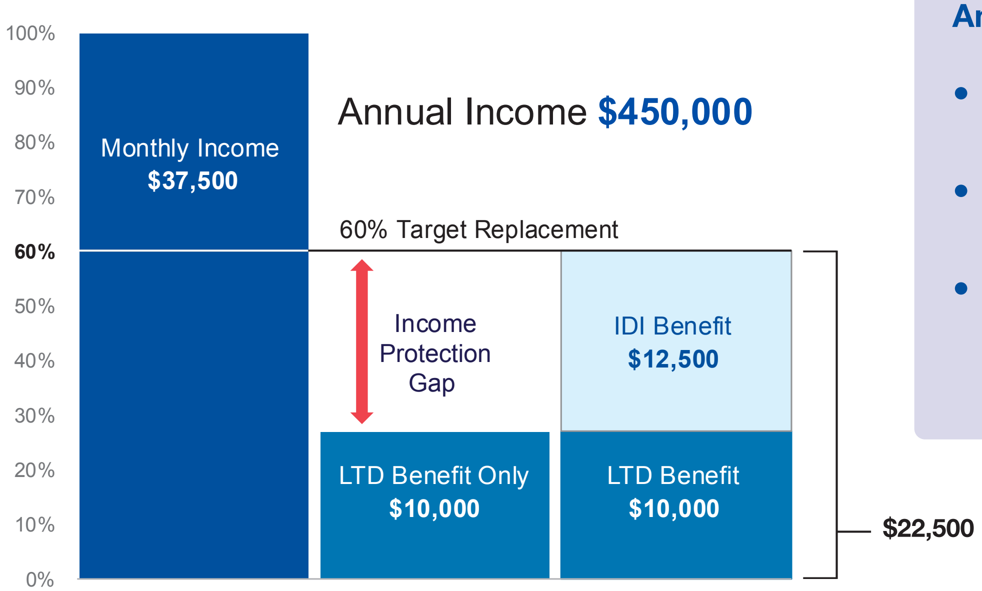
Comprehensive Coverage for Your Employees' Peace of Mind

Your high-earning employees may have limited coverage with group long term disability coverage alone. Provide your highly compensated employees with disability income protection plans tailored to meet their unique needs. At The Standard‡, protecting employees' incomes and lifestyles with disability insurance is our specialty. In fact, more than half of our premiums come from our disability products.

For your high-earning employees, you can add Guaranteed Standard Issue Individual Disability Insurance to Long Term Disability insurance with The Standard. This offers comprehensive income protection, which can help bridge any potential gaps in coverage if employees take time away from work due to disability leave.

*Pre-existing condition limitations or exclusions may apply.

An Illustrative Example



This chart illustrates how an employee earning $450,000 annually can achieve the target income replacement percentage by packaging group LTD and GSI IDI

An Integrated Plan Design

- **LTD:** 60% of salary with $10,000 monthly maximum
- **IDI:** 60% of salary with $12,500 monthly maximum
- **Total Coverage:** 60% of salary up to $22,500 monthly maximum

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‡ 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, where insurance products are offered by The Standard Life Insurance Company of New York of White Plains, New York.

Key benefits of IDI may include:

- No applications required in most cases[1]
- Portable and individually owned policies
- Coverage of incentive compensation, bonuses, K-1 earnings and commissions
- Family Care Benefit[2]

How can you and your employees benefit from choosing coverage with The Standard?

- **Comprehensive Coverage:** We offer expert consultation to craft comprehensive, customer-specific plans at a competitive price. You can also capture additional discounts by packaging The Standard's LTD and GSI IDI.
- **Exceptional Service:** Our dedicated teams provide proactive and detailed service, partnering with you to manage plans and help ensure your employees are appropriately covered. With a 94.7% customer retention rate in 2023, employers trust us to deliver reliable and compassionate service.
- **Empathetic Claims Support:** We offer high-touch claims service, treating your employees with care and compassion during difficult times. One claim analyst handles an employee's LTD and IDI claims.
- **Easy-to-Use Technology:** Take advantage of straightforward processes and user-friendly technology to make IDI simple and efficient.

Choose The Standard, a leading disability insurance carrier, for disability packages tailored to employers' needs.

1 Pre-existing condition limitations or exclusions may apply.

2 The Family Care Benefit is not available in California or New York.

ICC17-B180GSI, B180GSI, B180GSI-N

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).

Note in New York: This policy would provide 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 this policy.

Standard Insurance Company | The Standard Life Insurance Company of New York | **standard.com/di**