

Employee Benefits

Group Voluntary Disability Insurance



Chances are you already purchase home, auto and life insurance to protect yourself and your family against the threat of loss. And you probably have health insurance to guard against costly medical bills.

So what steps have you taken to help shield yourself and your loved ones from an unexpected loss of income? Would you be able to meet your financial obligations if you became disabled and unable to work?

Group Voluntary Disability insurance from Standard Insurance Company (The Standard[‡]) is designed to pay a benefit to you if you cannot work because of a covered illness or injury. This benefit replaces a portion of your income, helping you meet your financial commitments in a time of need.

The Risk of Disability

The risk of disability may be greater than you think. Recent statistics have shown:

- More than 25% of today's 20-year-olds will become disabled during their career.¹
- The top 5 causes of Long Term Disability Claims - 28.6% Muscle/bone disorders, 15.1% Cancer, 10.3% Accidents, 8.7% Cardiovascular and 8.3% Mental disorders.²
- Over half of Americans are financially unprepared for a period of disability. 52% of adult Americans have no savings earmarked for emergencies.³
- Less than 5 percent of disabling accidents and illnesses are work related. The other 95 percent are not, meaning Workers Compensation doesn't cover them.⁴

See the reverse for a tool to help assess your disability income protection.



Help protect your income with Group Voluntary Disability insurance from The Standard. Contact your human resources representative for more information.

continued on the next page

Standard Insurance Company

www.standard.com

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

² Council for Disability Awareness, 2014 Long Term Disability Claims Review

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

⁴ Council for Disability Awareness, Long term Disability Claims review, 2013

[‡] The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company, 1100 SW Sixth Avenue, Portland, Oregon.

GP190-LTD/S399, GP899-LTD, GP399-LTD/TRUST, GP399-STD, GP399-STD/TRUST, GP899-STD, GP309-STD, GP209-STD, GP399-STD/ASSOC

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Planning for the Unexpected

To help determine your need for disability income protection, complete the worksheet below. Fill in amounts for your monthly expenses and income, then compare the two.

Monthly Expenses

Food	\$
Mortgage/Rent	\$
Childcare/Education	\$
Utilities (electricity, gas, cable, phone, etc.)	\$
Clothing	\$
Debts (credit cards, student and auto loans, etc.)	\$
Insurance (health, life, auto, home, etc.)	\$
Taxes	\$
Other Expenses	\$
Total Monthly Expenses	\$

Monthly Income

Take-home Pay	\$
Spouse Income	\$
Other Income	\$
Total Monthly Income	\$

Count On The Standard

Your employer has chosen The Standard to provide group Voluntary Disability coverage to eligible employees. The Standard delivers value in employee benefits through well-designed products and the promise of exceptional service.

Just as others count on you, you can count on The Standard to offer disability insurance for your time of need. Talk with your employer's human resources representative for more information about group Voluntary Disability insurance from The Standard.

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This group disability insurance policy has exclusions, limitations and terms under which it may be continued in force or discontinued. For more details about the available coverage, contact your human resources representative.