

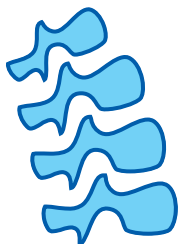
Individual Disability Insurance

How will your clients cope if they are affected by a common disability?

Top Five Disability Causes



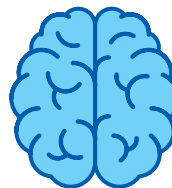
**Injury/Disease
of Joints**



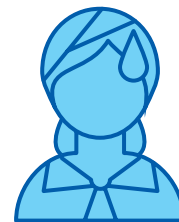
**Back
Conditions**



Cancer



**Nervous
System**



**Mental
Disorders**

This example is provided only to show a breakdown of The Standard's open claims above as of June 30, 2020 without regard to the decision made on each claim. Having the conditions listed does not establish disability. Each claim is evaluated on its own merits and according to the terms of the policy.