

## How can you guarantee your clients' premiums won't change?

Applicants can lock in the premium rate for the life of the policy with the **Noncancelable Policy Rider**.

Even without the Noncancelable Policy Rider, insured individuals can rest assured that they'll never lose their coverage as long as they pay their premiums on time. Plus, The Standard can't change rates without approval from state insurance regulators.

The Standard hasn't raised rates on individual policies originally issued by the company in more than 40 years.