

September 28, 2020



JOHN DOE  
123 MAIN ST  
ANYTOWN, OR 12345

Policy Number: 00CC12340  
Insured: JOHN DOE

Dear JOHN DOE:

Below is an annual summary of your individual disability insurance policy with Standard Insurance Company (The Standard). This is a quick look at your coverage — not a bill or detailed description of your income protection insurance.

<b>Basic Monthly Benefit:</b>	Up to \$4,000.00 monthly if you can't work due to sickness or injury
<b>Benefit Period:</b>	Up to Age 67
<b>Benefit Waiting Period:</b>	Benefits will begin after 180 days of disability
<b>Monthly Cost:</b>	\$150.00
<b>Policy Anniversary:</b>	March 27, 2019

If you've had life changes recently — such as a new job, a new home or if you've added a child to your family — make sure your coverage still meets your needs.



Increase your coverage two ways. An **Automatic Increase Benefit** increases your monthly benefit by 4.00% each year. And every three years you can apply for an increase with the **Benefit Increase Rider** by submitting a short application and proof of income.

Contact TEST PRODUCER at 123-456-7890 if you have questions about your coverage. Thank you for choosing The Standard to meet your income protection needs.

Sincerely,

Individual Policy Administration  
Standard Insurance Company

Standard Insurance Company  
1100 SW Sixth Avenue  
Portland OR 97204-1083