



30 Seconds on Disability Income Insurance

Individual disability income insurance protects you by providing monthly cash income. You can use this to help pay your bills in the event a sickness or accident prevents you from earning your usual paycheck.

Could It Happen to Me?

Just over 1 in 4 of today's 20 year-olds will become disabled before reaching age 67¹

And the Length of Disabilities Is Tending to Increase

Age	1981	2012	Increase
Under 40	4 years	4.3 years	↑ 8%
40-44	4.3 years	7.5 years	↑ 74%
45-49	4.6 years	7.3 years	↑ 59%
50-54	4.5 years	6.3 years	↑ 40%
55-59	3.5 years	3.9 years	↑ 11%
60-64	1.8 years	1.9 years	↑ 6%

This chart represents the average duration of disability lasting more than 90 days (and ending before age 65) based on the individual's age when disability begins. 1985 Commissioner's Individual Disability Table A. 2012 Individual Disability Experience Committee of the Society of Actuaries.

What Kind of Protection Can I Expect?

When you have individual disability income insurance with The Standard[‡], the maximum benefit amount of your coverage is based primarily on your salary, bonuses,² and your occupation at the time your insurance is issued to you. Should you change occupations or change your duties, your disability coverage remains intact, even if your duties change or you lose your job, so long as you pay the premiums on time.

Count on The Standard

If you ever become disabled and need to make a claim, you'll discover our exceptional service and compassionate claims philosophy. Our goal is to give you the kind of expert, empathetic service we wish for ourselves and our families. A leader in disability insurance, The Standard is committed to being there when you need us most. You can be confident that we're financially strong and we can pay what we promise – now and in the future.

Please contact me today to find out more.



[‡]The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Ore. in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of White Plains, N.Y. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York. Note: For policies issued in New York: This policy provides 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 55% for individual coverage and either at least 60% or 85% for franchise coverage, depending on the product purchased. This ratio is the portion of future premiums which The Standard expects to return as benefits when averaged over all people with the applicable policy.

Standard Insurance Company
The Standard Life Insurance Company of New York

www.standard.com

B152, B170, ICC17 B180, B180, B180F, B180F-N, B180AMR

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1 Social Security Basic Facts, April 2, 2014 2 With a three-year history of documented bonus income

These policies have exclusions and limitations and terms under which the policies may be continued in force or discontinued. For complete cost and coverage details, please contact your insurance representative, or The Standard at 800.247.6888 (800.378.6057 in New York).