

Dear

You have worked hard to create all you have today. No doubt, you plan to take care of yourself and stay healthy. Suppose, just for a moment, that something unexpected were to happen to you and you were unable to earn your usual income for an extended period of time. Would you be able to manage financially?

You may believe that the likelihood of such an event happening to you is low, but did you know, more than one in four of today's 20 year-olds will become disabled before reaching age 67?¹

And the average length of disabilities is increasing:

Average Duration* of Disability in Years			
Age	1980	2012	Increase
Under 40	4	4.3	↑8%
40-44	4.3	7.5	↑74%
45-49	4.6	7.3	↑59%
50-54	4.5	6.3	↑40%
55-59	3.5	3.9	↑11%
60-64	1.8	1.9	↑6%

*Average duration of disability lasting more than 90 days (and ending before age 65) based on the individual's age when disability begins. Individual Disability Experience Committee of the Society of Actuaries. 1985 and 2012.

If you already have long term disability insurance through your employer, consider the difference between the coverage provided by long term disability benefits alone, and long term disability benefits plus individual disability income insurance, as shown in the charts below.²



1 Social Security Administration 2018 Fact Sheet.

2 For illustrative purposes only. Assumes 25% tax bracket and employer-paid LTD with the most commonly purchased LTD policy that pays 60% of predisability annual gross salary

Don't you owe it to yourself to take a look at individual disability income insurance?

The more you earn, the more coverage you can apply for³. And in the event you decide to change jobs, as long as the premium is paid on time, your individual disability income insurance will continue to protect you against the unexpected.

I recommend individual disability income insurance from The Standard[‡]. A leader in disability insurance, The Standard is financially stable and has been keeping its promises to customers since 1906. Known for its outstanding customer service, the goal of the friendly people at The Standard is to deliver the kind of service to you that they wish for themselves and their families.

I would like to show you in more detail what your options are, and will contact you soon to answer any questions you may have about this important protection.

Sincerely,

X _____

3 Subject to The Standard's issue and participation limits.

[‡]The Standard is a marketing name for StanCorp Financial Group, Inc., and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 333 Westchester Avenue, West Building, Suite 300, White Plains, New York. Product features 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.

The policy has exclusions and limitations and terms under which the policy may be continued or discontinued. For costs and complete details of coverage, please contact your insurance representative or The Standard at 800.247.6888 (800.378.6057 in New York).

Note for New York: This policy would provide 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 at least 60% for franchise coverage. 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.