

Protect Your Business Protect Yourself



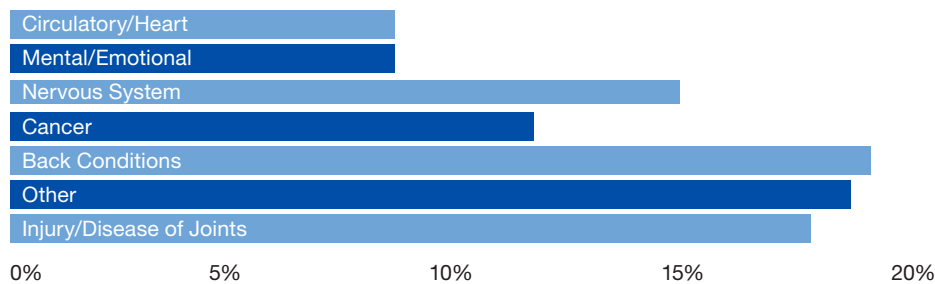
The Unexpected Can Happen

Chances are you already purchase home, auto and life insurance to protect yourself. What steps have you taken to help shield yourself, your business and those who count on you, from an unexpected loss of income? Would you be able to meet your financial obligations if you became disabled and unable to work for an extended period of time?

The risk is significant. Just over one in four of today's 20-year-olds will become disabled before reaching age 67.¹

Disability Claims Have Many Causes

Top Claims at The Standard



This example is provided only to show a breakdown of The Standard's open claims above as of June 30, 2021 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.

You Can Protect Yourself and Your Business

Ask your insurance representative to talk to you about individual disability insurance from The Standard[‡], and how these products can protect you and your business.

continued on next page



1 Social Security Administration Fact Sheet, 2019
2 Business Owner Rewards are not available for all occupations and products.

‡ 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.

**Standard Insurance Company
The Standard Life Insurance
Company of New York**

standard.com

B123, B128, ICC17-B180, B180 AMR

Business Owner Flyer
15424 (7/21) SI/SNY

Special Benefits for Small Business Owners

As a business owner, you may be eligible for substantial discounts and special enhancements which may increase the coverage you can apply for, while lowering your premiums. Ask your insurance representative to tell you more about The Standard's Business Owner Rewards² combined with multi-life discounts.

Protection for What Matters Most to You and Your Business

Income Protection Insurance

Platinum Advantage was designed to shield you from financial hardship. In the event disability prevents you from earning your usual income for an extended period of time, individual disability insurance can provide monthly cash benefits.

Disability Business Overhead Insurance

Business Overhead Protector[®] provides reimbursement for business overhead expenses such as mortgage interest or lease payments, employee wages, utilities and business insurance premiums. Even the salary of a person hired to perform your duties while you are disabled may be covered by this policy.

Disability Buy/Sell Funding Insurance

If you share ownership in your business with business partners, Business Equity ProtectorSM provides funds for the purchase of your ownership interest in the event you become totally disabled.

Trust The Standard



We rank among the leading disability insurance carriers in the nation. You can be confident that we are financially strong, our disability products are high in quality and that we can pay what we promise – now and in the future.

In the event you become disabled and need to make a claim, you'll discover our exceptional service. Our goal is to give you the kind of expert, friendly service we wish for ourselves and our families.

Don't you owe it to yourself and your business to find out more?

[Ask your insurance representative. You will be glad you did!](#)



These policies have exclusions and limitations and terms under which the policies may be continued in force or discontinued. Some policy provisions and available riders may vary by state. Optional riders are subject to underwriting and reinsurance availability, and may increase premiums. A medical exam may be required upon application. For complete cost and coverage details, please contact your insurance representative or The Standard at 800.247.6888 (800.378.6057 in New York).

Note in NY: 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 Service. The expected benefit ratio is at least 65% for individual, franchise or guaranteed standard issue 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.