



# 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.<sup>1</sup>

## And Disabilities Are Tending To Last Longer

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.



## You Can Protect Yourself And Your Business

Ask your insurance representative or financial advisor to talk to you about The Protector Series<sup>SM</sup> individual disability insurance from The Standard<sup>‡</sup>, and how these products can protect you and your business.

## 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 Rewards<sup>2</sup> combined with its Multi-Life discounts.

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<sup>1</sup> Social Security Basic Facts, April 2, 2014.

<sup>2</sup> Business Owner Rewards are not available to all occupations and products.

<sup>‡</sup>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

[www.standard.com](http://www.standard.com)

B123, B128, B170, B170AMR (New York only)  
B152, B152AMR (New York only)

Business Owner Flyer  
**15424DIY (7/14) SI/SNY**

## Protection For What Matters Most To You And Your Business

### Disability Income Insurance

Protector Platinum<sup>SM</sup>, Protector+<sup>SM</sup> and Protector Essential<sup>SM</sup> individual disability income insurance is designed to shield you from financial hardship in the event disability prevents you from earning your usual income for an extended period of time, by providing monthly cash benefits.

### Disability Business Overhead Insurance

Business Overhead Protector<sup>SM</sup> 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 Protector<sup>SM</sup> provides funds for the purchase of your ownership interest in the event you become totally disabled.

## Trust The Standard

The Standard ranks among the leading individual disability insurance carriers in the nation. You can be confident that it is financially strong, its disability products are high in quality and that The Standard can pay what it promises – now and in the future.

In the event you become disabled and need to make a claim, you'll discover their exceptional service. Their goal is to give you the kind of expert, friendly service they wish for themselves and their 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!



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.

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).