

## May is Disability Insurance Awareness Month

Have you safeguarded your future?

Think about it: All your plans for the future — from buying a home, to putting your kids through college, to building a retirement nest egg — are based on the assumption you'll continue to earn a paycheck until you retire. But what happens if those paychecks suddenly stop? That's where Standard Insurance Company can help. Individual disability insurance from The Standard protects you by providing monthly income to you and your family if you are unable to work because of illness or injury.

### Could it happen to me?

- 27 percent of Americans say they would have difficulty financially supporting themselves immediately following a disability; 74 percent say they would face financial trouble within six months<sup>1</sup>
- Almost three in 10 of today's 20 year olds will become disabled before reaching age 67<sup>2</sup>

### What kind of protection can I expect?

When you have individual disability income insurance with The Standard, you receive a monthly benefit that is based on your salary and bonus income. Should you change jobs, your disability insurance coverage remains intact — even if your duties change or you lose your job — as long as you continue with your scheduled premium payments.

### Who can I trust?

Whether the market is up or down, since 1906 The Standard has been there to protect its customers and their families. This dedication has resulted in a national reputation for quality products, superior service and industry expertise.

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<sup>1</sup> The Disability Survey conducted by Kelton Research on behalf of the LIFE Foundation, April 2009.

<sup>2</sup> Social Security Administration, Fact Sheet, 2009.

Coverage issued is subject to the terms of the policy. Some policy provisions may vary by state. Riders are available at additional cost. The policy has exclusions and limitations, and terms under which the policy may be continued in force or discontinued. For more details, please contact the insurance representative above or The Standard at 800.247.6888.



**“Without our coverage with Standard Insurance [Company] we are convinced we would have lost our business and most likely would have had to file for bankruptcy.”**

*– A small business owner who suffered a back injury that limited his ability to run his business.*



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