

A smiling man with a backpack sitting on stone steps. The man is wearing an orange t-shirt, blue jeans, and a watch. He has a green and yellow backpack on his shoulders. The background consists of a wall of grey stone steps.

Long Term Disability Insurance

created on 7.27.2016 for:

Oregon Educators Benefit Board

Standard Insurance Company



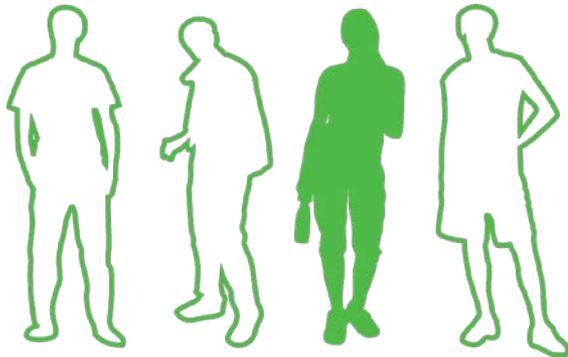
Disability Overview

- What is your biggest asset?
(Hint: It's you.)
- Think of disability insurance as insurance for a portion of your paycheck.
- It provides a monetary benefit if you're unable to work because of a qualifying illness or injury.



Disability Statistics

One in four 20-year-olds
will become disabled



Source: Social Security Basic Facts, April 2, 2014

Top 6 Causes of
Long Term Disability Claims

	Leading Disablers	% of New Claims
1	Musculoskeletal/ Connective Tissue	28.6
2	Cancer	15.1
3	Injuries and Poisoning	10.3
4	Cardiovascular/Circulatory	8.7
5	Mental Disorders	8.3
6	Nervous System-Related	7.7

Source: 2014 Long-Term Disability Claims Review, Council
for Disability Awareness. For more details, go to
www.disabilitycanhappen.org.

Long Term Disability (LTD) Insurance

LTD plan includes one each of the following:

Maximum Benefit Amount (per month before reduction by deductible income)	\$2,000 / \$4,000 / \$6,000 / \$8,000
Benefit Percentage (based on monthly predisability earnings)	50% of the first \$16,000 60% of the first \$13,333 66 ^{2/3} % of the first \$12,000
Benefit Waiting Period	60 days / 90 days
Maximum Benefit Period	To age 65 or age-graded to Social Security Normal Retirement Age



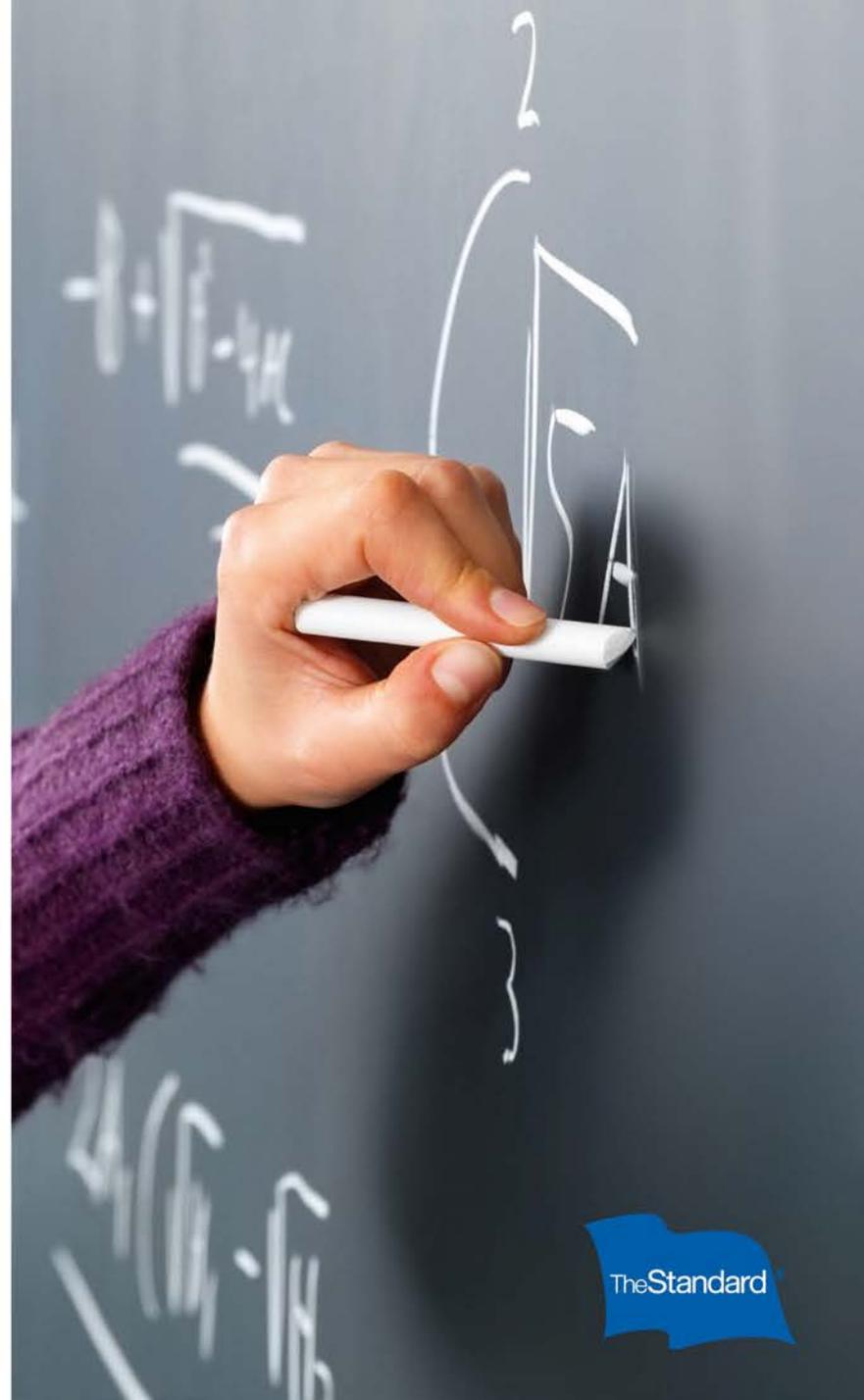
Next Steps

Please review your benefits summary for exclusions, limitations and reductions in benefits.

For more information, please visit The Standard's OEGB microsite at:

www.standard.com/mybenefits/oebb

This policy has exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or terminated.



The logo features the text "The Standard" in a white, sans-serif font, centered within a blue, wavy, ribbon-like shape. A registered trademark symbol (®) is located to the right of the word "Standard".

The Standard[®]

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