



TheStandard®
Positively different.

Employee Benefits Group Voluntary Life Insurance

Protecting What Is Priceless

Help protect what is priceless to you with group Voluntary Life insurance from The Standard. Contact your human resources representative for more information about how to apply for this important coverage.



Voluntary Life Insurance from The Standard

The time you spend with your family is priceless, and you wouldn't trade anything in the world for those special moments together. But what would happen if you suddenly died? Would the precious memories of your times together be enough to see your family through this difficult period?

It's not pleasant to think about, but your death could potentially leave your family unable to meet existing financial obligations. Would they have the funds to pay bills, your home mortgage, burial and funeral expenses? Would they be able to live on one income and maintain their current lifestyle? What about medical expenses associated with a terminal illness? Would your family be financially prepared?

Voluntary Life insurance from Standard Insurance Company can be a simple, easy way to help financially protect your loved ones. It offers you the opportunity to apply for the amount of life insurance coverage that meets your specific needs and the convenience of insurance premiums deducted directly from your paycheck.

With Voluntary Life from The Standard, you can help protect what is priceless with coverage that offers peace of mind.

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A subsidiary of StanCorp Financial Group, Inc.

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Planning for the Unexpected

It can be difficult to determine the amount of life insurance you need to protect your loved ones. Each family has its own unique set of circumstances, combined with the unexpected financial demands associated with the loss of life. Use the worksheet below to guide you in calculating the amount of group term life insurance coverage you may need.

Immediate Needs	You	Your Spouse
Medical and hospital expenses	\$ _____	\$ _____
Funeral/burial expenses	_____	_____
Taxes		
Federal and state income taxes	_____	_____
Property taxes	_____	_____
Federal and state estate taxes	_____	_____
Loans/debts requiring payment upon death	_____	_____
Long-Term Needs		
Mortgage	\$ _____	\$ _____
Debts (credit cards, car, student loans, etc.)	_____	_____
Educational/vocational fund	_____	_____
Childcare expenses	_____	_____
Emergency fund for unforeseen expenses	_____	_____
Income Replacement		
<i>Consider the income needed to support your family and the number of years that support is needed.</i>	\$ _____	\$ _____
Total Income Needs		
<i>Add together all of the above.</i>	\$ _____	\$ _____
Available Resources		
Existing life insurance coverage such as employer-paid	\$ _____	\$ _____
Other assets such as 401(k), stocks, bonds, etc.	_____	_____
Total Available Resources		
<i>Add together all of your available resources.</i>	\$ _____	\$ _____
Total Life Insurance Needed		
<i>Subtract the amount of your total available resources from your total income needs.</i>	\$ _____	\$ _____

Counting on The Standard

Your employer has chosen Standard Insurance Company to provide group Voluntary Life insurance coverage to eligible employees. Since 1906, The Standard has built a reputation for quality insurance products and superior customer service. As a national leader in the employee benefits industry, we offer cost-effective plan designs, progressive policy provisions, and a highly knowledgeable and supportive team of employee benefits professionals.

Help protect your family in their time of need with group Voluntary Life insurance from The Standard. For more information on how to apply for this coverage, contact your employer's human resources representative.