



Career Income Protection for Graduates

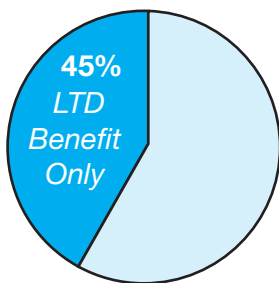
Platinum Advantage for GME Guaranteed Standard Issue¹

As a GME program graduate, your earning potential may be your most valuable asset. It's important to protect your income in case an injury or sickness makes you unable to work for an extended period of time.

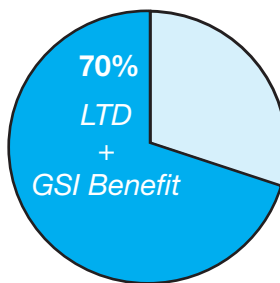
Extra Protection When You Really Need It

If you currently have group long term disability insurance, you have a great start to building a safety net. The GME Graduate Offer from The Standard[‡] combined with LTD can grow your safety net and protect more of your income, as you can see from the example below. And, unlike most group LTD plans, GSI may offer tax advantages when benefits are payable.

LTD Protects Some of Your Income



LTD Plus Guaranteed Standard Issue Protects More



These charts are for illustrative purposes only. This comparison assumes a 25% tax rate and employee-paid IDI with employer-paid LTD that pays up to 60% of predisability earnings.

Graduate Offer Features

Monthly benefit of \$2,500, \$5,000 or \$7,500²

Benefit Increase Rider - Graduate Offer policyowners can increase protection every three years as their income rises, up to \$15,000 per month with income verification only. You may also exercise the special BIR accelerated option during the 12 months after completing training.

Coverage Issued Regardless of Age or Gender³ - No physical exams, labs, medical records or lengthy applications are required.

Discounted Premium Rates - The GME program provides a 15% discount, regardless of gender.

[‡] The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York. 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.

ICC17-B180, B180, B180F-N, B180AMR

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Portland, OR 97204

The Standard Life Insurance
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333 Westchester Avenue
West Building, Suite 300
White Plains, NY 10604

Continued on reverse

1 Platinum Advantage for GME is not available in CA, where Protector+ for GME is available.
2 Policyowners of The Standard's In Program Offer can increase benefits to the Graduate Offer maximum.
3 Age and medical specialty are considered in determining the premium for each policy.

www.standard.com

Platinum Advantage GME Graduate Offer
19109 (9/19) SI/SNY

Platinum Advantage for GME Guaranteed Standard Issue

Graduate Offer Features continued

Specialty Specific Own Occupation Definition - Monthly benefits are payable if you cannot perform the substantial and material duties of your own occupation (medical specialty),⁴ regardless of any work performed in any other gainful occupation.

Guaranteed Level Premiums to Age 67 - The Standard cannot cancel the policy, change any provision or increase premiums,⁵ as long as the premiums are paid on time.

Indexed Cost of Living Benefit Rider⁶ - After one year on claim, benefits are increased each year by the lesser of 3% or the change in the consumer price index.

Catastrophic Disability Benefit Rider⁷ - You may add this optional rider to your policy.

Student Loan Benefit Rider⁸ - With this optional rider, The Standard will pay a student loan benefit in the amount paid under your existing student loan agreement up to a specified limit for a 10- or 15-year term.

Available the Year of GME Program Completion - Residents or fellows may apply for the Graduate Offer policy the year of GME program completion at a sponsoring institution.



Count on The Standard

The Standard ranks among the leading individual disability insurance carriers in the nation. You can be confident that we're financially strong, our disability products are high in quality and we can pay what we promise — now and in the future. In the event you become disabled and need to make a disability 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.

4 Medical professional and/or medical specialty coverage applies only for individuals with an M.D or D.O. degree.

5 Premiums may increase only if the insured accepts benefit increases, such as increases under the Benefit Increase Rider.

6 This rider is not available in all states and/or may not be available at your institution.

7 This rider may or may not be available at your institution. It is not available in Connecticut.

8 This rider is not available in Connecticut or New York.

The policy has exclusions, limitations and terms under which the policy may be continued or discontinued. For costs and complete details of coverage, please contact your insurance representative or The Standard at 800.247.6888 (800.378.6057 in New York). Note for 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 percent 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.