



# Options for Your Life Insurance

## Life Conversion Highlights

### Group Life Insurance

Standard Insurance Company's Group Life insurance policies include a conversion option. The chart below provides highlights about this option.



	Conversion
<b>Policy Type</b>	Individual Whole Life policy
<b>Eligibility</b>	<p>You lose your coverage for reasons other than failure to pay premium. For example:</p> <ul style="list-style-type: none"><li>• Reduction in insurance</li><li>• Retirement</li><li>• Termination of employment</li><li>• No longer in covered class</li><li>• Layoff</li><li>• Termination of group policy</li></ul>
<b>Eligible Coverage</b>	<ul style="list-style-type: none"><li>• Your Life insurance coverage</li><li>• Your dependents' Life insurance coverage</li><li>• Accidental Death and Dismemberment insurance cannot be converted</li></ul>
<b>Maximum/Minimum Amount</b>	<p>You may convert the coverage amount that is ending or reducing, or a lesser amount. However, if your employer's group policy is terminated or amended to reduce your coverage, there is a minimum period of time that you must be insured to be able to convert your coverage. The maximum amount of coverage you are eligible to convert may be less than the amount you have in force. See your Group Insurance certificate for details.</p>

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	Conversion
<b>Medical History</b>	Proof of good health is not required.
<b>Rates</b>	Rates are based on your state of residence and your age when you apply for coverage. Rates will not change for the duration of coverage.
<b>Application Period and Premium Payment</b>	You must apply and pay premium within 31 days after coverage reduces or ends. (Application periods may vary by policy. Refer to your Group Insurance certificate.)  To calculate your premium, locate the premium rates on page 2 of the application and follow the instructions provided. At least two months of premium is required before your policy can become effective.

Please send your completed application and initial premium to this address:\*

Standard Insurance Company  
Attn: Continued Benefits  
900 SW 5th Avenue  
Portland OR 97204

### What if I have more questions?

If you need further assistance,  
call us at 800.378.4668  
or email [CBT@standard.com](mailto:CBT@standard.com).

Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | [standard.com](https://www.standard.com)

\*For residents of Massachusetts, you pay your initial premium to your employer.

These policies have exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or terminated. Please contact The Standard for additional information, including costs and complete details of coverage.

The Standard is a marketing name for StanCorp Financial Group, Inc., and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon, in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

GP1219-LIFE, GP1219-LIFE-ASSOC, GP1219-LIFE-TRUST  
GP190-LIFE/S399, GP899-LIFE, GP190-LIFE/A997/S399, GP190-LIFE/S214, GP411-LIFE, GP190-LIFE/S399/MT