

## Protecting What Is Priceless

Group Additional Life Insurance From The Standard



The time you spend with your family is priceless and you wouldn't trade it for anything. But what would happen if you suddenly died? Could your family live without your income? Would your family be able to cover the medical expenses associated with a terminal illness or with burial and funeral expenses?

Your employer provides a basic amount of Life insurance to help protect your loved ones in the event of your death. Since everyone's needs are different, your employer is also providing you with the opportunity to apply for Additional Life insurance from Standard Insurance Company – a simple, easy way to further help protect your family. It allows you to apply for the extra coverage you need, with premiums deducted directly from your paycheck.

With Additional Life insurance from The Standard, you can help protect what is priceless with coverage that offers peace of mind to surviving family members as they adjust to a new life.

**continued on reverse**

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

Standard Insurance Company  
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Portland OR 97204

[www.standard.com](http://www.standard.com)

GP190-LIFE/S399, GP399-LIFE/TRUST,  
GP190-LIFE/A997/S399, GP899-LIFE

Group Additional Life Insurance  
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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 Additional Life insurance you may need.

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

## Count On The Standard

Your employer has chosen Standard Insurance Company to provide Additional 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 Additional Life insurance from The Standard. For more information, contact your human resources representative.