

Counting on You



State Personnel Administration

www.team.georgia.gov/flex

Help protect your income by enrolling in group Voluntary disability insurance from The Standard. Contact your benefits coordinator for more information about group Voluntary Long Term and Short Term Disability insurance.

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

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

www.standard.com

GP190-LTD/S399, GP399-STD

SI 9217-642967 (8/09)EE

The Risk of Disability

The risk of disability may be greater than you think. Recent statistics have shown:

- Disability causes nearly 50% of all mortgage foreclosures, compared to 2% caused by death.
Health Affairs, The Policy Journal of the Health Sphere, February 2005
- According to the United States Census Bureau, 51.2 million Americans were classified as disabled in 2002.
Americans With Disabilities: 2002, U.S. Bureau of the Census, May 2006
- 43% of all 40-year olds will suffer a disability for at least 90 days prior to age 65.
2007 Field Guide to Financial Planning, Donald Cady

What steps have you taken to protect your income if you become disabled?

Voluntary disability insurance from Standard Insurance Company is designed to pay a benefit to you in the event you cannot work because of a covered illness or injury. This benefit replaces a portion of your income, thus helping you to meet your financial commitments in a time of need. Contact your benefits coordinator for more information about group Voluntary Long Term and Short Term Disability insurance.