

Group Life Portability

Portable Group Life insurance
offers post-employment options



Standard Insurance Company





Portability Of Insurance Provision Can Help Provide Reassurance Now And One Less Worry Later

When you terminate employment, life insurance coverage may be the last thing on your mind. Yet it's as important as ever to provide for your family and allow for life's unforeseen events during a job transition.

That's why Standard Insurance Company offers the Portability of Insurance provision. If you're eligible, the provision offers a convenient option for purchasing portable Group Life insurance following termination of employment.

When your employer's Group Life plan with The Standard includes Accidental Death and Dismemberment (AD&D)* and/or Dependents coverage, you may be eligible to purchase these benefits as well. Even if faced with unexpected unemployment or a lengthy period of relocation, you'll have one less worry if you're covered under The Standard's portable Group Life insurance.

The Group Life Portability Insurance Policy contains the complete terms of coverage, including limitations, exclusions, reductions and conditions under which Group Life Portability Insurance ends. The policy terms for Group Life Portability Insurance are different from those provided under your employer's group insurance plan with The Standard.

Portability At A Glance

- You may continue Group Life insurance for yourself on the date your employment terminates if you:
 1. are under age 65,
 2. have been insured under your employer's group policy for at least 12 consecutive months, and
 3. are able to perform with reasonable continuity the material duties of at least one gainful occupation for which you are reasonably fitted by education, training and experience.*
- Subject to minimum and maximum amounts, you may apply for up to the amount of Group Life insurance that you had in force under your employer's group plan with The Standard.
- If you purchase portable Group Life insurance for yourself, you may also purchase Dependents coverage if your dependents were insured under your employer's group plan.
- No medical history statement is required to apply.

Please contact your employer if you have questions about the eligibility requirements for Portability of Insurance. Your employer can also provide you with information about eligibility for conversion to an individual life insurance policy.

To apply for The Standard's portable Group Life insurance, request a Group Life Portability Insurance form from your employer. If approved, you'll have the assurance that you have helped provide protection to your family during your job transition.

* Does not apply to Massachusetts group insurance plans.



Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

www.standard.com

GP190-LIFE/S399, GP899-LIFE/300[LI.TPORT],
GP190-LIFE/A997/S399, GC399-LIFE/TRUST,
GS399-LIFE/TRUST, GP600-LFPORT,
GC600-LFPORT

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