



A Track Record You Can Count On

Insurance Services Group

Group Insurance Summary¹

\$1.8+ billion in force premium
29,000+ policyholders in force

Group Long Term Disability (LTD) Insurance¹

\$761+ million in force premium
17,000+ policies in force
3.2+ million covered employees

Group Short Term Disability (STD) Insurance¹

\$185+ million in force premium
5,200+ policies in force
815,000+ covered employees

Group Life/AD&D Insurance¹

\$780+ million in force premium
18,000+ policies in force
4.4+ million covered employees

Group Dental Insurance¹

\$104+ million in force premium
3,500+ policies in force
156,000+ covered
employees/dependents

Individual Disability Income Insurance¹

*Including Guaranteed
Standard Issue Coverage*

\$181.1+ million in force premium
115,500+ policies in force

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

www.standard.com

Standard Insurance Company offers a full range of group disability, life, dental and vision products as well as individual disability insurance. We rank among the top 10 insurance carriers in the nation.

With more than a century of experience in the insurance industry and more than five decades providing employee benefits, our expertise informs everything we do.

Our customers can be confident that we're financially strong, our products are high in quality and we can pay what we promise — now and in the future.

Financial Strength Ratings²

Rating Agency	Rate	Rank	Outlook
A.M. Best	A (Excellent)	3rd of 13 ratings	Stable
Standard & Poor's	AA- (Very Strong)	4th of 20 ratings	Stable
Moody's	A1 (Good)	5th of 21 ratings	Stable

About The Standard

Headquartered in Portland, Oregon, with over 40 Sales and Service offices across the country, Standard Insurance Company is the largest subsidiary of StanCorp Financial Group, Inc.,³ a Fortune 1000 company.

The Standard is a leading national provider of group insurance.⁴ For in force premium, we currently rank in the top ten for group life,⁵ group long term disability,⁵ group short term disability⁶ and individual disability⁷ insurance.

To put our strengths to work for you, call 800.633.8575 for the Employee Benefits Sales and Service Office in your area, or visit us online at www.standard.com.

- 1 All figures are as of December 31, 2008, and are based on internal data developed by Standard Insurance Company; reinsurance assumed is excluded. Certain statistics are unaudited.
- 2 Current as of February 2009. See "What the Ratings Mean" on the reverse side for more information about the ratings.
- 3 StanCorp Financial Group is a separate entity and is not responsible for Standard Insurance Company's financial or contractual obligations.
- 4 Insurance products are offered by Standard Insurance Company in all states except New York.
- 5 U.S. Group Life Sales and In Force 2008 Second Quarter Results, LIMRA International, Inc.
- 6 2008 U.S. Group Disability Mid-Year Market Survey, JHA
- 7 U.S. Individual Disability Income Insurance Sales, 2008, LIMRA International, Inc.



The Standard™
Positively different.

Employee Benefits Online Billing Services



For more information about how to put AdminEASE or online billing services to work for you, contact your insurance advisor or local Employee Benefits Sales and Service Office for your area today at 800.633.8575.

Online billing services from Standard Insurance Company make it easy to administer your plan. Just access the following services through the Billing navigation tab in AdminEASESM or from Frequently Used Links.

Electronic Billing Administration puts membership maintenance at your fingertips

- Easily maintain membership data and make updates as changes occur without having to wait for your next premium statement
- Add or remove members, reinstate previously covered employees and update member census data and coverage amounts; use online help to guide you through the steps
- Offers a secure, private and direct method to update sensitive census data without manual processing by others
- Print a summary report of your changes
- Streamlined data entry with system prompts that recognize and request only the data required by your specific plan
- Save on postage costs; eliminate mailing delays

Billing and Payment Details Service gives you instant access to premium details

- See current premium details, including the current amount due and due dates for outstanding premium
- View up to 24 months of historical billing and payment information; optionally, select a specific due date to see detailed billing information by coverage
- Get easy access to information such as a billing division's address, frequency and method of billing and grace period

Explore the advantages of online billing services to simplify your plan administration.

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A subsidiary of StanCorp Financial Group, Inc.

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