



Length of Disabilities Continues To Increase

Is Your Income Protected?

| Age | 1981 | 2012 | Increase |
|----------|------|------|----------|
| Under 40 | 4 | 4.3 | ↑ 8% |
| 40-44 | 4.3 | 7.5 | ↑ 74% |
| 45-49 | 4.6 | 7.3 | ↑ 59% |
| 50-54 | 4.5 | 6.3 | ↑ 40% |
| 55-59 | 3.5 | 3.9 | ↑ 11% |
| 60-64 | 1.8 | 1.9 | ↑ 6% |

This chart represents the average duration of disability lasting more than 90 days (and ending before age 65) based on the individual's age when disability begins. 1985 Commissioner's Individual Disability Table A. 2012 Individual Disability Experience Committee of the Society of Actuaries.



What Is The Risk?

Just over one in four of today's 20-year-olds will become disabled before reaching age 67.¹ Could you manage financially without your usual earnings for the lengths of time shown in the table above?

Find Out More

Find out more about disability income insurance from The Standard[‡]. You will be glad you did!

Standard Insurance Company
The Standard Life Insurance
Company of New York

standard.com

1.Social Security Facts, April 2, 2014.

[‡]The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Ore. in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of White Plains, N.Y. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.

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