

# Easy Solution for Your Small Business Customers

Big Benefits for Your Clients, Small Time Commitment for You

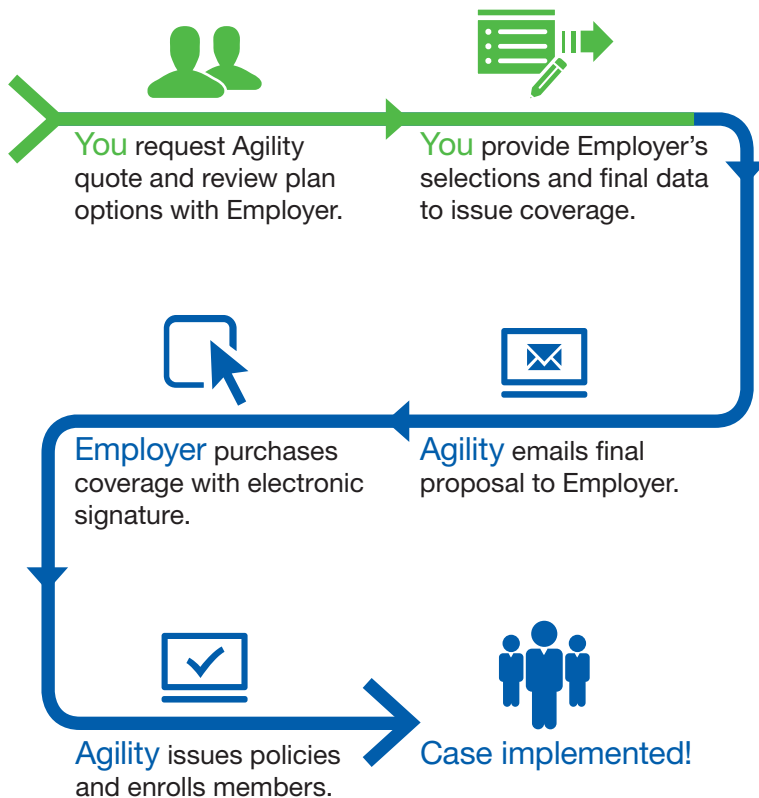


Agility<sup>SM</sup> from Standard Insurance Company (The Standard) lets you focus on what matters most to your small business customers — helping them make good decisions about their employee benefits.

Our Good, Better and Best plan designs feature competitive products — Life, Short Term Disability, Long Term Disability insurance — that complete their benefits package and meet their budget needs. Additionally, an Employee Assistance Program is included with two of the LTD plan designs and Travel Assistance comes with Life insurance plans.

## Quick and Simple Process

Agility gives you a simplified sales process for companies with 2 to 100 employees. With the online purchase process, you handle only two initial tasks, which saves you time and lets you move on to your next opportunity.



To get started with an Agility quote, contact:



Standard Insurance Company  
1100 SW Sixth Avenue  
Portland OR 97204

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

Broker Flyer and Product  
Reference Sheets  
SI 17863-S4 (6/17)

## Designed for Selling to Small Businesses

Agility makes it easy:

- There is no minimum premium requirement.
- Employers need to have been in business for only one year.
- Occupation and gender data are not required for quotes.

## Painless Administration

Small business owners can better attract and keep employees by offering a strong benefits package, but they may worry about the cost and time involved. With Agility, your small business customers can:

- Offer their employees guarantee issue<sup>1</sup> products, which eliminate the need for medical evidence.
- Easily maintain membership records through an intuitive Employer Portal.
- Access policies, certificates and forms online.
- Make payments by credit card or ACH, and even set up recurring payments to “set it and forget it.”
- Benefit from three-year rate guarantees for Life, LTD and STD.
- Avoid paper applications, binder checks and monthly administrative fees.

<sup>1</sup> The Long Term Disability policy will include a pre-existing condition exclusion.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

The policies have exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or terminated. Please contact The Standard for additional information, including costs and complete details of coverage.

## Group Life and AD&D Insurance Options

Good	Better	Best
<b>Life Benefit Amount</b>		
Flat Benefit Amount \$10,000, \$25,000 \$50,000, \$100,000 (employer choice)	1x Annual Earnings (rounded up to nearest \$1,000) Or Flat Benefit (increments of \$5,000) (employer choice)	1.5x Annual Earnings (rounded up to nearest \$1,000) Or Flat Benefit (increments of \$5,000) (employer choice)
<b>Maximum Benefit Amount</b>		
2 Lives = \$10,000 3–4 Lives = \$25,000 5–9 Lives = \$50,000 10+ Lives = \$100,000	2 Lives = \$25,000 3–4 Lives = \$35,000 5–9 Lives = \$75,000 10–20 Lives = \$100,000 21+ Lives = \$150,000	2 Lives = \$50,000 3–4 Lives = \$50,000 5–9 Lives = \$100,000 10–20 Lives = \$125,000 21+ Lives = \$200,000
<b>Eligibility Waiting Period (new hires)</b>		
First day of the month coinciding with or next following: date of hire, 30, 60, 90 or 180 days	First day of the month coinciding with or next following: date of hire, 30, 60, 90 or 180 days	First day of the month coinciding with or next following: date of hire, 30, 60, 90 or 180 days
<b>(Optional) Dependent Life</b>		
Spouse/Domestic Partner <sup>2</sup> = \$5,000 and Child(ren) = \$2,000 (each)	Spouse/Domestic Partner <sup>2</sup> = \$8,000 and Child(ren) = \$5,000 (each)	Spouse/Domestic Partner <sup>2</sup> = \$10,000 and Child(ren) = \$8,000 (each)
<b>Guarantee Issue</b>		
All GI	All GI	All GI
<b>Features Included Automatically</b>		
AD&D insurance Accelerated Benefit Repatriation Benefit Waiver of Premium – eligible to age 55, waived to age 60 Travel Assistance	AD&D insurance Accelerated Benefit Repatriation Benefit Waiver of Premium – eligible to age 60, waived to age 65 Travel Assistance	AD&D insurance Accelerated Benefit Repatriation Benefit Waiver of Premium – eligible to age 60, waived to age 65 Travel Assistance
<b>Initial Rate Guarantee</b>		
Three-year rate guarantee	Three-year rate guarantee	Three-year rate guarantee
<b>Conversion</b>		
Individual whole Life policy	Individual whole Life policy	Individual whole Life policy
<b>AD&amp;D Benefit Amount</b>		
<b>Loss – Percentage Payable</b> Life – 100% One hand or one foot – 50% Sight in one eye – 50% Two or more of the losses listed above – 100%	<b>Loss – Percentage Payable</b> Life – 100% One hand or one foot – 50% Sight in one eye – 50% Two or more of the losses listed above – 100%	<b>Loss – Percentage Payable</b> Life – 100% One hand or one foot – 50% Sight in one eye – 50% Two or more of the losses listed above – 100%

<sup>2</sup> Domestic Partner Dependent Life is not available in all states.

## Group STD Insurance Options

Good	Better	Best
<b>STD Benefit</b>		
50% of predisability earnings	60% of predisability earnings	66 $\frac{2}{3}$ % of predisability earnings
<b>Maximum Weekly Benefit</b>		
2-4 Lives = \$500 5+ Lives = \$1,000	2-4 Lives = \$500 5-9 Lives = \$1,000 10+ Lives = \$1,500	2-4 Lives = \$500 5-9 Lives = \$1,000 10+ Lives = \$1,500
<b>Minimum Weekly Benefit</b>		
\$15	\$15	\$15
<b>Benefit Waiting Period</b>		
<b>Benefits Begin:</b> 15th day for accident and 15th day for sickness	<b>Benefits Begin:</b> 1st day for accident and 8th day for sickness	<b>Benefits Begin:</b> 1st day for accident and 8th day for sickness
<b>Maximum Benefit Period</b>		
90th day of disability	180th day of disability (STD only) 90th day of disability (when sold with LTD)	180th day of disability (STD only) 90th day of disability (when sold with LTD)
<b>Eligibility Waiting Period (new hires)</b>		
First day of the month coinciding with or next following: date of hire, 30, 60, 90 or 180 days	First day of the month coinciding with or next following: date of hire, 30, 60, 90 or 180 days	First day of the month coinciding with or next following: date of hire, 30, 60, 90 or 180 days
<b>Guarantee Issue</b>		
Above benefits amounts available without evidence of insurability	Above benefits amounts available without evidence of insurability	Above benefits amounts available without evidence of insurability
<b>Features Automatically Included</b>		
Incentives for Returning to Work Reasonable Accommodation Benefit	Incentives for Returning to Work Reasonable Accommodation Benefit	Incentives for Returning to Work Reasonable Accommodation Benefit
<b>Initial Rate Guarantee</b>		
Three years	Three years	Three years

## Group LTD Insurance Options

Good	Better	Best
<b>LTD Benefit</b>		
50% of predisability earnings	60% of predisability earnings	60% of predisability earnings
<b>Maximum Monthly Benefit</b>		
2 lives = \$3,000 3+ lives = \$5,000	2 lives = \$3,000 3-4 lives = \$6,000 5+ lives = \$6,000 for blue collar 5+ lives = \$7,500 for all other	2 lives = \$3,000 for non-blue collar 3-4 lives = \$6,000 for non-blue collar 5-9 lives = \$6,000 for blue collar 10+ lives = \$7,500 for blue collar 5+ lives = \$10,000 for professionals & IT* 5+ lives = \$7,500 for all other  *IT = IT design/programming/consulting groups
<b>Minimum Monthly Benefit</b>		
Greater of \$100 or 10%	Greater of \$100 or 10%	Greater of \$100 or 10%
<b>Benefit Waiting Period</b>		
90 days (if sold with STD) 90 or 180 days (SDI states) 180 days (if sold without STD)	90 days 90 or 180 days (SDI states)	90 days 90 or 180 days (SDI states)
<b>Maximum Benefit Period</b>		
2 Years (reduction schedule after age 65)	5 Years (reduction schedule after age 61)	Social Security Normal Retirement Age (SSNRA) (reduction schedule after age 61)
<b>Own Occupation Period</b>		
24 months	24 months	To Maximum Benefit Period (Professionals) 24 months (blue collar, all IT, and other)
<b>Eligibility Waiting Period (new hires)</b>		
First day of month coinciding with or next following: date of hire, 30 (default), 60, 90 or 180 days.	First day of month coinciding with or next following: date of hire, 30 (default), 60, 90 or 180 days.	First day of month coinciding with or next following: date of hire, 30 (default), 60, 90 or 180 days.
<b>Guarantee Issue</b>		
All amounts are fully guarantee issue up to the Monthly Maximum Benefit	All amounts are fully guarantee issue up to the Monthly Maximum Benefit	All amounts are fully guarantee issue up to the Monthly Maximum Benefit
<b>Preexisting Condition (months)</b>		
2-19 Lives = 6/24 (state variations exist) 20+ Lives = 3/12	2-19 Lives = 6/24 (state variations exist) 20+ Lives = 3/12	2-19 Lives = 6/24 (state variations exist) 20+ Lives = 3/12
<b>Features Automatically Included</b>		
Survivors Benefits Incentives for Returning to Work Cost Containment Provision Waiver of Premium Continuity of Coverage Reasonable Accommodation	Employee Assistance Program Survivors Benefits Incentives for Returning to Work Cost Containment Provision Waiver of Premium Continuity of Coverage Reasonable Accommodation	Employee Assistance Program Survivors Benefits Incentives for Returning to Work Cost Containment Provision Waiver of Premium Continuity of Coverage Reasonable Accommodation
<b>Initial Rate Guarantee</b>		
Three years	Three years	Three years