Underwritten by: **American Heritage Life Insurance Company**

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

Enhanced Group Term Life Insurance

Protecting those you love during life's most challenging times



Think About This

44% of people would feel a financial impact within six months of losing their household's primary wage earner. 28% said they would be affected within just one month†

More than 40% of Americans with life insurance coverage wish they had purchased their policies at a younger age†

Over half of U.S. households rely on dual incomes (54%), and, for many, losing one income could compromise household finances††

Overcoming financial hardships is never easy, especially if a breadwinner dies unexpectedly. Enhanced Group Term Life insurance from The Standard can help you and your family cover financial expenses during a time of need.

Here's How It Works

- Select the coverage that's right for you and your family
- Then if you pass away, your beneficiary files a claim
- A lump-sum cash benefit payable by direct deposit or check can be used however they wish*

Protecting Your Finances

With planning, the death benefit can pass to your beneficiaries free from state or federal estate taxes. Consult with your tax advisor for specifics

Protecting insureds for over 60 years

Meeting Your Needs

- Guaranteed Issue, subject to Exclusions and Limitations*
- Coverage available for dependents
- Premiums are affordable and can be conveniently payroll deducted
- Coverage may be continued; refer to your certificate for details

†2020 Insurance Barometer Study, LIMRA. ††U.S. Bureau of Labor Statistics, *Consumer Expenditure Survey*, ibid. *Please refer to the Exclusions and Limitations section of this brochure.

CA License No: _____

Claim Example



Choose

A father signs up for **Enhanced Group Term Life Insurance** during his employer's Open Enrollment.

Use

Several months later, he suffers a heart attack and passes away. Here's his story:

Traveling
He traveled out of town on a business trip to meet with a client

Collapsed
He was in a meeting, experienced a sharp pain and shortness of breath, and collapsed

Ambulance
An ambulance was taking him to the nearest hospital when his heart stopped

Doctors
Doctors and nurses worked tirelessly to revive him, but they could not save him

Notification
His wife was notified of his passing

Claim

His wife files a claim on his Enhanced Group Term Life Insurance coverage along with the documentation needed to process the lump-sum death benefit claim (see How to File a Claim on page 3).

- His wife's claim is received, processed, reviewed, and approved for payment.
- The lump-sum death benefit is direct deposited into his wife's bank account. She accesses the funds to help pay for her husband's final burial expenses and any outstanding medical bills.

Here are some of the ways the cash benefits can be used

Finances
Can help eliminate the need to deplete savings or retirement plans

Home
Can help pay the mortgage, continue rental payments, or perform needed home repairs

Expenses
Can help pay for living expenses such as bills, electricity and gas

The examples above detail fictional thought processes and needs; your individual needs and reasons for coverage may vary.

Why Enhanced Group Term Life Insurance might be right for you

Have you ever experienced a major event in your life and wondered if you have the finances in place to get through it? It may have crossed your mind, but you didn't put any serious thought into it. However, if you have a spouse, children, or even grandchildren, that is reason enough to think about planning for their future today. Here are some additional reasons to consider:

- **You can't predict when you'll die, whether from a disease, accidental injury or natural causes.** Upon your death, our coverage can provide a lump-sum cash benefit directly to your designated beneficiary
- **You live on a budget, and purchasing traditional permanent life insurance could be costly.** Our coverage is affordably priced
- **You want affordable coverage that goes with you should you leave your employer.** You can take the coverage with you; see your Certificate of Insurance for details
- **Your family may need additional money to help with health care related bills after you die.** Our coverage provides a lump-sum death benefit that can be used to help cover these expenses
- **You're the primary wage earner of your family.** If you die, our coverage offers your designated beneficiary a lump-sum death benefit to help cover final expenses
- **You have recurring monthly debts such as a mortgage, car payment or credit cards.** Our coverage provides a lump-sum death benefit that can be used to help cover monthly expenses
- **You have children under 18, and they require money for daily living expenses such as food, clothing, school sports and college education.** Our coverage provides a lump-sum death benefit that can be used to help with daily living expenses

Benefits

Enhanced Group Term Life Insurance Provides

Term Life Death Benefit - a lump-sum death benefit is payable to your designated beneficiary when you die

Additional Benefits*

Accelerated Death Benefit Option - an advance of the death benefit, up to 75% of the face amount, when certified terminally ill. Accelerated Death benefits may be taxable; please consult with a tax advisor

Accidental Death & Dismemberment

- Accidental Death
- Accidental Dismemberment
- Air Bag Use
- Common Carrier
- Seat Belt Use

*The benefits listed may vary by state and may not be available in all states.

How to File a Claim

To file a claim, please submit a claim form and an APS** form to American Heritage Life Insurance Company along with copies of your medical bills and hospital bills. Once we receive proof of qualified expenses, benefits are paid to you or your beneficiary.

Exclusions and Limitations

Suicide Exclusion for Enhanced Group Term Life Insurance - If a covered person commits suicide, the death benefit may be limited to the premiums paid for that covered person.

Other Exclusions and Limitations - The policy benefits have other exclusions and limitations that may affect coverage. Please refer to your certificate for details

**An Attending Physician Statement (APS) is a medical form completed by a certified physician that provides American Heritage Life Insurance Company with the medical status of the insured.

Protecting individuals & families for over 60 years

Beneficial insurance coverage to **help you and your family enjoy greater financial peace of mind** when the unexpected happens.

When you choose our

Group Voluntary Insurance Coverage,

we can help give you financial peace of mind.

We have been in the business of protecting America's families for over 60 years. Our valuable coverage options help empower people to make the best decisions for their finances and their futures.

Once you've elected coverage, register with our convenient customer service portal, MyBenefits, for anytime access to your coverage details and important documents. MyBenefits also allows you to file claims quickly and easily – and get benefits deposited directly into your bank account (authorization required).

This brochure is for use in enrollments sitused in CA; it is part of form ABJ29984-3 and is not to be used on its own. This advertisement is a solicitation of insurance; contact may be made by an Agent, Agency, or Representative of The Standard.

This material is valid as long as information remains current, but in no event later than Sept. 1, 2029.
Enhanced Group Term Life Insurance benefits are provided under policy form ICC16GTLP, 16GTLP, or state variations thereof.

This is a brief overview of the benefits available under the group policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the coverage, including exclusions and other limitations are included in the certificates issued. For additional information, you may contact your Representative at The Standard.



The Standard is the marketing name used by American Heritage Life Insurance Company, a subsidiary of StanCorp Financial Group, Inc.
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