

A photograph of a man and a young girl embracing outdoors. The man is on the left, wearing a blue striped shirt, and the girl is on the right, wearing a floral dress. They are both smiling and looking towards each other. The background is a soft-focus landscape with a warm sunset glow.

Your Benefits. Explained.

created on January 15, 2021 for:
Forty Niners Holdings, LP

TheStandard



For Your Information

These policies have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or terminated. Please consult your benefits summary and other enrollment materials from The Standard for further details before making a purchase decision and enrolling.

Contact The Standard for additional information, including costs and complete details of coverage.



Today We'll Talk About

Benefits You Can Select:

Life insurance

Accidental Death
and Dismemberment

Long Term
Disability insurance



But First — A Little About Us

We're here for you when it matters most.

Paying claims to
people like you since

1906

Experts in non-medical
benefits.

We're Solid.

A Excellent
A.M. Best Company

A+ Strong
Standard & Poor's

A1 Good
Moody's

Treating you,

like you,

is, The Standard

Life Insurance and AD&D



Why Is Life Insurance Important?

It can help protect your loved ones from financial hardship if you pass away.



Protecting the People You Love

Life Insurance Can Help Cover



Child-Care
Costs



Housing
Costs



College
Tuition



Daily Living
Expenses



Funeral
Expenses

And Help You With

- Travel Assistance*
- Life Services Toolkit*

AD&D Helps After a Severe Accident

- Pays a lump-sum benefit if a covered accident results in death
- Pays benefits for a severe physical loss
- [Family Benefits Package]

* Travel Assistance and the Life Services Toolkit are provided through arrangements with outside service providers that are not affiliated with The Standard.



Deciding If, and How Much, Is Up to You

Ask yourself one question:

Would someone suffer an economic hardship if I died today?

**Life insurance may cost
less than you think.**

Typical monthly cost of a \$50,000 term
Life insurance policy in coffee drinks*

25-44 years old



45-49 years old



50-54 years old



55-59 years old



* Costs are approximate and based on data developed by The Standard. For premium rates, please refer to your enrollment materials.



Basic Life Insurance and AD&D

It Starts With You

Employee Classification	Benefit Amount	Premium Contributions	Do I need to enroll?
All active employees working 30 or more hours per week.	2.5 x your Annual Earnings to a Maximum amount of \$400,000 with a minimum benefit of \$10,000	Paid by your Employer	No

What do I need to do? Nothing



Additional Life and AD&D Insurance

You Can Add More Coverage

Employee Classification	Benefit Amount	Premium Contributions	Do I need to enroll?
All active employees working at least 30 hours per week	<p>You may apply for Life Insurance in multiples of \$10,000, from \$10,000 to \$500,000.</p> <p>*However, your Additional Life Insurance combined with your Basic Life amount may not exceed 6 times your Annual Earnings.</p>	100% Employee Paid	YES! You may need to complete a Medical History Questionnaire if electing an amount over \$150,000
What do I need to do? Enroll			



Spouse and Child Life and AD&D Insurance

You Can Also Cover Your Family!

	Benefit Amount	Premium contributions	Do I need to enroll?
Spouse	<p>You may apply for Dependents Life Insurance in multiples of \$10,000 from \$10,000 to \$250,000.</p> <p>Dependents Life Insurance for your Spouse may not exceed 100% of the amount of your Plan 2 Life Insurance.</p>	100% Employee Paid	YES! and your spouse may need to complete a Medical History Questionnaire.
Child	You may apply for Dependents Life Insurance in multiples of \$2,000 from \$2,000 to \$10,000	100% Employee Paid	

What do I need to do? Enroll



And You Also Get ... Tools and Services

With The Standard, your Life insurance offers extra tools and benefits. Some you can use now — others help beneficiaries after a death.

Participant Services

Estate Planning Assistance

Funeral Arrangements

Identity Theft Prevention

Financial Planning

Health and Wellness

Beneficiary Services

Grief Support

Legal Services

Financial Counseling

Support Services

Online Resources

What is your biggest
financial asset?
(Hint ... it's you.)

A man in a plaid shirt is holding a baby in his arms. He is standing in a kitchen, looking towards a young boy who is sitting on the kitchen counter. The boy is holding a pink cup. The man is also holding the pink cup. The kitchen has dark cabinets, a white countertop, and a window with blinds. A dishwasher is open, showing dishes inside. A blue stool is on the floor next to the dishwasher.

Disability Insurance Protection for Your Paycheck



Protect Your Paycheck

A disability can quickly drain a family's savings and jeopardize their long-term financial security.

1 IN 4

20-year-olds

will experience
a disability
by age 67.

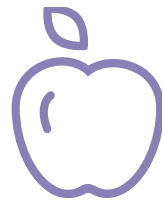


Health Insurance Pays Your Doctor. Disability Insurance Pays You.

What can you use disability benefits for?



Rent/Mortgage



Groceries



Child Care



Student Loans



Long Term Disability

LTD Plan Options

Employee Classification (Can also list by Class)	Benefit Percentage	Minimum & Maximum	Waiting Period	Premium Contributions	Do I need to enroll?
All active employees working at least 30 hours per week	60%	\$10,000 Monthly Maximum	90 days	100% Employer Paid	No

What do I need to do? Nothing. Your employer pays for this benefit!



Call On Our Employee Assistance Program

Because today, more than ever, you may need support:

Confidential resources for support and guidance

- Covers you and immediate family members
- Flexible approach to counseling services by phone, in person or virtual via our mobile app — 3 sessions per issue
- Help with depression, grief, loss, emotional well-being and more
- **Worklife Services to give you**
 - Legal and financial help
 - Online resources including videos, guides, articles and webinars



The logo features the text "The Standard" in a white, sans-serif font, centered within a blue, wavy-edged shape that resembles a flag or a banner. A registered trademark symbol (®) is positioned to the right of the word "Standard".

The Standard[®]

The Standard is the 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.



Resources & Tips!

1. Determine how much Life Insurance coverage you need.
 - Life calculator: www.standard.com/life/needs
2. Use enrollment forms to estimate your payroll deduction.
3. If electing coverage for yourself or your spouse above the non-medical maximum (guarantee issue) amount, submit your medical history statement online at: www.standard.com/mhs
4. Maintain a current beneficiary designation with your Employer!

