

FIVE-TIP ENROLLMENT REFRESHER

It's important to educate your clients about the need for voluntary life and disability coverage. Only 29 percent of working Americans have disability insurance, with 1 in 3 becoming disabled before retirement.¹ And with 33 percent lacking life insurance, it's crucial to refresh your approach to enrollment.² Here are five ways to do just that.



1 REMEMBER

life and disability insurance benefits can fund:



STUDENT LOANS



MORTGAGE/RENT PAYMENTS



CHILDREN'S EDUCATION OR TUITION

2 EMPHASIZE

reasons to buy at work:



GROUP PRICING



PAYROLL DEDUCTIONS



LIMITED MEDICAL UNDERWRITING

3 CONNECT

with the underinsured:



RECENT GRADUATES



WOMEN



HIGH-WAGE EARNERS

4 UPDATE

beneficiaries at key milestones:



MARRIAGE



DEATH OF A LOVED ONE



DIVORCE

5 PROMOTE

lesser-known benefits:



TRAVEL ASSISTANCE PROGRAMS



BENEFICIARY FINANCIAL COUNSELING



EMPLOYEE ASSISTANCE PROGRAMS

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Ore. in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 360 Hamilton Avenue, Suite 210, 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.