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.

Universal Life Insurance

Provides a cash benefit directly to your beneficiary

Think About This

Reasons for purchasing life coverage include, replace income, final expenses, wealth transfer and mortgage payoff†

42% of families would face financial hardship within six months, and 25% would suffer financially within a month†

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

With an unexpected death — you don't want to leave behind financial obligations. Whole Life Insurance can help your family realize the goals and dreams you shared together, and builds cash value you can draw on while still alive.

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 is direct deposited or a check is mailed and 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

- You choose the death benefit amount to leave behind
- Tax benefits, withdrawals and loans are available ‡

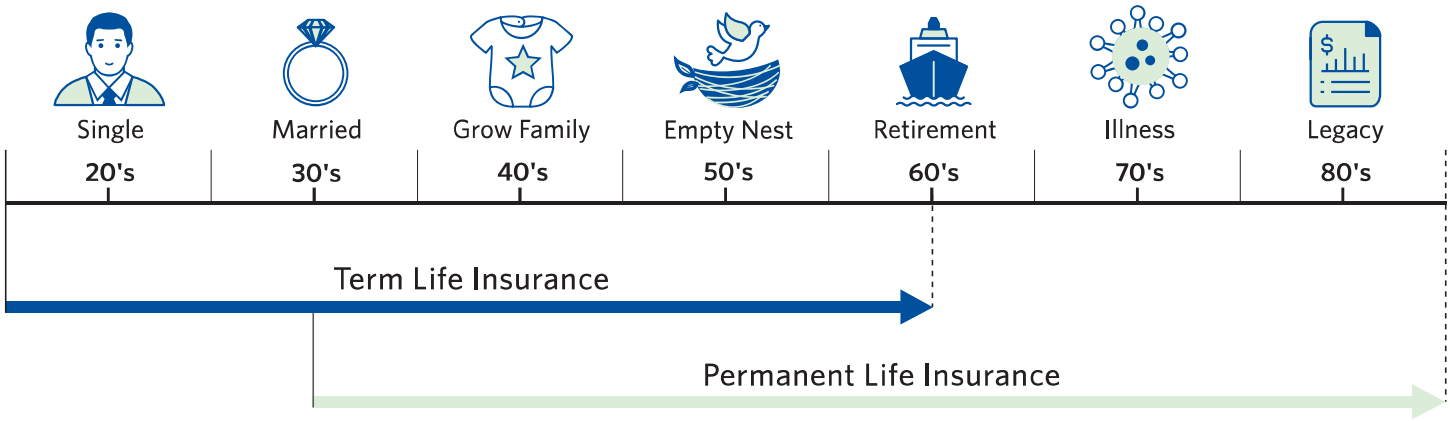
†2021 Insurance Barometer Report, LIMRA. ††U.S. Bureau of Labor Statistics, Consumer Expenditure Survey, ibid. *You may be required to answer health questions at enrollment. Coverage may be available with reduced underwriting through your employer during your initial enrollment period. If you enroll after your initial enrollment period, answers to health questions are required. **Please refer to the Exclusions and Limitations section of this brochure. ‡Penalties and taxes may affect your decision. Partial withdrawals, surrenders, non-qualified additional benefit rider charges and loans from life insurance policies may be subject to ordinary income taxes and possibly an additional 10% federal tax penalty. Outstanding loan balances and withdrawals generally reduce the death benefit and cash value. ^This is a flexible premium adjustable life insurance product with non-guaranteed elements. Premiums may need to be increased to maintain coverage to maturity (age 95).

Coverage for all stages of life

There are moments in life that cause us to think about how our loved ones would make ends meet, if we died unexpectedly and their financial support was reduced.

Coverage for all stages of life

As people move through the stages of life, certain factors dictate the type of life insurance they need. During working years, an employer may provide Term Life insurance, but the wraparound coverage of our Group Universal Life product can help give peace of mind because the money you spent builds cash value that you can use later in life or add to the term benefit payout. The graph below illustrates the need for term and permanent life insurance throughout the various stages of life.



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

Finances

Can help protect savings, retirementplans and 401(k)s from being depleted

Home

Your beneficiary can use the cash benefits to help pay the mortgage, continue rental payments, or afford needed home repairs

Expenses

Can help pay your family's 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.

Prepare for the future today

Review and check some or all that apply.

- ☐ You're the primary wage earner and your family would have trouble living comfortably without your income
- ☐ You have regular debts, like mortgage, car payment or credit cards
- ☐ You have children under 18
- ☐ You want flexible coverage that can change with your needs
- ☐ You'd like to supplement your retirement income in later years

Here's how Group Universal Life works

Premium payments are deducted from your paycheck and added to the fund value. Each month, expenses and cost of insurance charges are deducted from the fund value and any excess in the fund continues to earn interest at a rate of at least 3% per year. Interest is not taxed as income until it s withdrawn.

Fund value and premium payments

As you continue to pay your premium, your fund value may grow over time. Monthly premiums are flexible, meaning you can choose to pay as much or as little as you can afford, subject to policy minimums and maximums. Premiums may need to be increased to maintain coverage to maturity (age 95).

Benefits

Group Universal Life Insurance Provides:

Death Benefit - pays a lump-sum cash benefit when the insured dies

Optional/Additional Rider Benefits

Total Disability Payor Waiver of Premium - we pay your planned premiums when we receive proof that the employee/payor is totally disabled for at least 6 months

The riders have exclusions and limitations, may vary in availability by issue age, and may not be available to all covered dependents or in all states. Additional premiums may be required for riders added to coverage.

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).

Exclusions and Limitations

Suicide Exclusion - 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 and riders have elimination periods, exclusions, and limitations that may affect coverage. Please refer to your certificate for details.

This brochure is for use in enrollments sitused in NC. 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 September 04, 2028.

Group Universal Life Insurance benefits are provided under policy form GUL23P, or state variations thereof. Rider benefits are provided under the following rider forms, or state variations thereof: Total Disability Payor Waiver of Premium Rider (GUPWP).

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

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