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.

Group Whole Life Insurance

With an accelerated death benefit for long-term care rider



Did you know?

The monthly median cost for a nursing home is $8,669[1] per month = $104,028 each year

The average hourly cost for an in-home caregiver is $20 per hour[2]

2-4

On average, people requiring long-term care need services for 2 to 4 years[3]

Financial protection for you, your spouse and your children

At The Standard, we're all about protecting our customers from life's uncertainties. And let's face it — there are a lot of them.

Planning financial security

A group life insurance policy is one of the greatest gifts you can give, but being prepared doesn't stop there. Injury or illness can result in long-term care expenses that may reduce the funds you've built for retirement. And you never know what other financial emergencies life may bring. Being protected means being prepared for the unexpected.

We have you covered in more ways than one

With Group Whole Life Insurance plus the Accelerated Death Benefit for Long-Term Care with Restoration of Benefits and Extension of Benefits Rider, **you can protect your finances and your family in three different ways with one life insurance product.**

1. Traditional whole life insurance, which pays a cash benefit to your beneficiaries when you die
2. Access to the death benefit to help pay for any necessary long-term care
3. Accumulated cash value, which can be accessed when it's needed

[1]Genworth Cost of Care Survey 2021, Nursing Home Facility, Semi-private room Denver, Colo. area.
[2]Costs of Care | ACL Administration for Community Living, Accessed 5/24/2022.
[3]https://acl.gov/ltc/basic-needs/how-much-care-will-you-need

CA License No: _____

Coverage offered to the employees of:

Patra Corporation

Group Whole Life Insurance



Here's how it works

You enroll in Group Whole Life Insurance with the Accelerated Death Benefit for Long-Term Care with Restoration of Benefits and Extension of Benefits Rider through your employer.

Death

When you pass away, your beneficiaries receive the death benefit amount as a lump-sum cash payment

Long-Term Care

If you require long-term care at some point, you can begin to draw funds from the death benefit to receive a monthly payment that may be used for the cost of that care

Financial Emergency

If you have a financial emergency and need cash, you can access funds from the cash balance

Claim Example

Here's a husband's story of enrollment through his employer:

1. Enrollment

He enrolled in Group Whole Life Insurance through his employer

2. Retirement

After he retired, he continued to pay his premiums directly to The Standard

3. Illness

At the age of 75, he had a stroke

4. Assistance

Afterward, he needed help with bathing and dressing

5. Claim

He filed a claim and an APS* with The Standard along with documentation from his doctor, and it was approved

After the **90-day** waiting period

He began receiving a **percentage** of his Group Whole Life Insurance coverage's death benefit each month

The **monthly payments** allowed him and his family to hire caregivers to visit him in his home for four hours each day

Accelerated Death Benefit for Long-Term Care with Restoration of Benefits and Extension of Benefits Rider

Realities of Expenses

You know long-term care is expensive, but there are many types of long-term care and a range of associated expenses. **The most common type of long-term care is provided by a professional health aide in your own home, at a cost of about $20 per hour.**[4] Benefits provided by the rider can help cover those costs – and in most cases, at a much lower premium than traditional stand-alone long-term care insurance.

Advantages of Coverage

- Rates are based on your age at the coverage effective date and are guaranteed not to change
- No separate evidence of insurability required for the rider
- Can be issued to employees and spouses up to age 70
- Coverage is portable, meaning you can keep it after you retire or leave your employer

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

[4]Genworth Cost of Care Survey 2021, In-Home Care, Home Health Aide, hourly median costs, national

*An Attending Physician Statement (APS) is a medical form completed by a certified physician that provides the medical status of the insured person.



Accelerated Death Benefit for Long-Term Care Rider

No matter what path life takes you on, our coverage can help make the journey a little easier.

Death benefit

Benefit amount
The death benefit amount is fully guaranteed and is paid in a lump sum

Guaranteed rates
Rates are guaranteed for the life of the policy

Premiums
Premiums are affordable and are payable until age 95

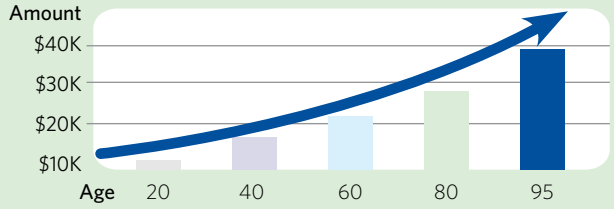
Tax-free benefits
The death benefit can pass to your beneficiary free from state or federal estate taxes†

Beneficiary
Your beneficiary can use the death benefit for any purpose they like

Age
If you are still living at age 95, you may access the death benefit on a paid-up basis

Accelerated Death Benefit for Long-Term Care with Restoration of Benefits and Extension of Benefits Rider

- The long-term care benefit is provided under the Accelerated Death Benefit for Long-Term Care with Restoration of Benefits and Extension of Benefits Rider on the Group Whole Life Insurance coverage.
- Accelerates a percentage of the death benefit amount monthly for qualified care.[5]
- Qualified care includes home health care, adult day care, assisted living facility care and nursing home care.
- A licensed health care practitioner must certify within the preceding 12-month period that the insured is chronically ill, which means being unable to perform at least 2 Activities of Daily Living (ADLs) without substantial assistance or requiring substantial supervision due to cognitive impairment*
- ADLs include: walking, eating, dressing, bathing, continence, toileting, and transferring.
- The Restoration of Benefits and Extension of Benefits feature replenishes the death benefit amount to the level it was at the time the Accelerated Death Benefit claim was submitted, as well as expands the period of time the insured receives a benefit payout (time span is equal to the original benefit term).
- Non-Forfeiture Credit: Upon termination of the LTC Rider after the third year, a paid-up credit equal to the sum of paid premiums is payable while receiving qualified long-term care services. This benefit is automatically included.



Cash value

- The longer the policy coverage continues and premiums are paid, the more the cash value builds.
- If you decide to stop making premium payments after the coverage has developed cash value, you may take the cash value or convert it into paid-up life insurance coverage.

†Consult with a tax advisor for specific information. [5]The employer chooses to offer 6% of the death benefit. *See the Chronically Ill Definition on page 4.

Chronically Ill Definition
Chronically ill means being unable to perform at least 2 Activities of Daily Living (ADLs) without substantial assistance for a period of at least 90 days due to a loss of functional capacity, or requiring substantial supervision to protect oneself from threats to health and safety due to severe cognitive impairment. The insured must also have used qualified long-term care services and have been chronically ill for at least one day during the last 180 consecutive days.

ADLs include: Walking, bathing, eating, dressing, continence, toileting, and transferring.

Qualifying for Benefits
To qualify for the Accelerated Death Benefit for Long-Term Care with Restoration of Benefits and Extensions of Benefits Rider, the insured must be certified chronically ill (see definition above) by a licensed health care practitioner and must be receiving qualified long-term care services. We must also receive a copy of the insured's medical bills to support the claim.

How to File a Claim with The Standard - To file a claim, please submit a claim form and APS* to The Standard along with copies of your doctor bills and hospital bills. Once we receive proof of qualified expenses, benefits are paid to you or your beneficiary.

*An Attending Physician Statement (APS) is a medical form completed by a certified physician that provides The Standard with the medical status of the insured person.

CERTIFICATE SPECIFICATIONS

Pre-Existing Condition Limitation

Accelerated Death Benefit for Long-Term Care with Restoration of Benefits and Extension of Benefits Rider - Benefits are not paid for costs that are incurred for qualified long-term care services resulting from a pre-existing condition that begins within the first 6 months after the effective date of coverage. This does not apply to costs that are incurred for qualified long-term care services beginning 6 months after the effective date. A pre-existing condition is a condition, whether diagnosed or not, for which symptoms existed within the 6-month period prior to the effective date, or medical advice or treatment was recommended or received from a medical professional within 6 months before the effective date.

Exclusions

Accelerated Death Benefit for Long-Term Care with Restoration of Benefits and Extension of Benefits Rider - Benefits are not paid for long-term care services that are: provided for the treatment of alcoholism or drug addiction; a result of illness, treatment or medical conditions due to: war, act of war, participation in a felony, riot or insurrection, serving in the armed forces or auxiliary units, suicide whether or not the person had mental capacity to control what the person was doing, attempt at suicide, or intentionally self-inflicted injury; provided in a government facility (unless otherwise required by law); services for which benefits are available under Medicare (or benefits would be available under Medicare except for deductibles or co-insurance requirements) or other governmental program (except Medi-Cal or Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or motor vehicle no-fault law; received outside the United States or its territories.

Suicide Exclusion for Group Whole Life - If the insured commits suicide within 2 years of the effective date of coverage, the death benefit will be limited to the premiums paid.

This brochure is for use in enrollments situsued in CA. This advertisement is a solicitation of insurance; contact may be made by an Agent, Agency, or Representative of The Standard.

Rev. November 2026. This material is valid as long as information remains current, but in no event later than Nov. 1, 2029.
Group Whole Life Insurance benefits are provided under form GWLP, or state variations thereof. Accelerated Death Benefit for Long-Term Care with Restoration of Benefits and Extension of Benefits Rider benefits are provided under rider form (GWPLTCRE1), or state variations thereof.

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.



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