



**Group Long Term
Disability (LTD)**

\$649 million in force premium
17,724 policies in force
2.7+ million covered lives

**Group Short Term
Disability (STD)**

\$169 million in force premium
6,303 policies in force
843,088 covered lives

Group Life

\$537 million in force premium
15,906 policies in force
3.9+ million covered lives

Group Dental

\$81 million in force premium
3,181 policies in force
121,835 covered lives

Individual Disability Income

Including Executive Benefits
\$120 million in force premium
83,636 policies in force

Our Products Rank Among the Top 10

Once again, Standard Insurance Company ranks among the top 10 insurance carriers in the nation. With \$9.7 billion in assets and \$3.1 billion in annual revenue, The Standard has earned a reputation for delivering quality insurance products, personalized service and strong financial performance.

Our Financial Strength Ratings¹

A.M. Best A (Excellent) 3rd of 13 ratings
Standard & Poor's A+ (Strong) 5th of 16 ratings
Moody's A1 (Good) 5th of 16 ratings
Fitch AA- (Very Strong) 4th of 16 ratings

Market Position²

Product	In Force Premium	New Premium	In Force Cases	New Cases
Group LTD	3rd	3rd	5th	7th
Group STD	4th	3rd	8th	8th
Group Life	NA	NA	7th	8th
Group Dental	6th	5th	7th	5th

To put The Standard's strength, stability and service to work for you, call your insurance advisor or the Employee Benefits Sales and Service Office for your area today at 800.633.8575 or visit our Web site at www.standard.com.

1 Current as of August 2005. See "What the Ratings Mean" on the reverse side for more information about the ratings.

2 Annual Group Life and A&H Surveys, *Employee Benefit Plan Review*, July 2005

Except as noted above, all figures are as of 12/31/04 and are based on internal data developed by Standard Insurance Company; reinsurance assumed is excluded. Asset and revenue figures are calculated on a statutory basis of accounting. Certain statistics are unaudited.

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A subsidiary of StanCorp Financial Group, Inc.

What the Ratings Mean

A.M. Best Company

A Range Definition: Assigned to companies that have, in Best's opinion, an excellent ability to meet their ongoing obligations to policyholders.

The objective of Best's rating system is to provide an overall opinion of an insurance company's ability to meet its obligations to policyholders. Best's Ratings are based on a comprehensive evaluation of a company's financial strength, operating performance and market profile as compared to A.M. Best's quantitative and qualitative standards.

Fitch

AA Range Definition: Insurers are viewed as possessing very strong capacity to meet policyholder and contract obligations. Risk factors are modest, and the impact of any adverse business and economic factors is expected to be very small.

A Fitch Insurer Financial Strength Rating provides an assessment of the financial strength of an insurance organization and its capacity to meet senior obligations to policyholders and contract holders on a timely basis. The IFS Rating is assigned to the insurance organization itself, and no liabilities or obligations of the insurer are specifically rated unless otherwise stated.

Moody's Investor Services

A Range Definition: Insurance companies rated A offer good financial security. However, elements may be present which suggest a susceptibility to impairment sometime in the future.

Moody's Insurance Financial Strength Ratings are opinions of the ability of insurance companies to repay punctually senior policyholder claims and obligations. Specific obligations are considered unrated unless they are individually rated because the standing of a particular insurance obligation would depend on an assessment of its relative standing under those laws governing both the obligation and the insurance company.

Standard & Poor's

A Range Definition: An insurer rated 'A' has STRONG financial security characteristics, but is somewhat more likely to be affected by adverse business conditions than are insurers with higher ratings.

A Standard & Poor's Insurer Financial Strength Rating is a current opinion of the financial security characteristics of an insurance organization with respect to its ability to pay under its insurance policies and contracts in accordance with their terms. This opinion is not specific to any particular policy or contract, nor does it address the suitability of a particular policy or contract for a specific purpose or purchaser. Furthermore, the opinion does not take into account deductibles, surrender or cancellation penalties, timeliness of payment, nor the likelihood of the use of a defense such as fraud to deny claims.

For organizations with cross-border or multinational operations, including those conducted by subsidiaries or branch offices, the ratings do not take into account potential that may exist for foreign exchange restrictions to prevent financial obligations from being met.