



Group Life Insurance

We can help provide for your family when you can't.

Group Life insurance can help protect your family's finances if something happens to you. This coverage can help provide financial support and stability to your family if you pass away.

Life insurance can help make things easier for the people you care about.

How much Life insurance do you need?

Consider your family's everyday expenses and big-ticket items. How will they manage without your income? How much help do they need to maintain their standard of living? Pay off debt? And fund your children's education?

Life insurance is an easy, responsible way to help your loved ones during a difficult time — and into the future.

What's at stake.

A death might leave your family facing expenses they couldn't pay without your income. That could include extra costs for medical care or a funeral.

This Life insurance coverage lets you take advantage of group rates. It's also convenient. Your premium payments are deducted directly from your paycheck. **Plan now to help your family cover future expenses, such as:**



Tuition



Child Care



Housing Costs



Daily Living Expenses

*For purposes of coverage information provided in the Group Life Coverage Highlights, "Fisher Investments" means "Fisher Asset Management, LLC," who is the policyholder.

Life Insurance

How Much Can I Apply For?

Note: You cannot buy more coverage for your spouse than you buy for yourself. The coverage amount for your spouse cannot exceed 50% of your Life coverage.

For You:

\$10,000–\$1,500,000 in increments of \$10,000

For Your Spouse:

\$5,000–\$750,000 in increments of \$5,000

What Is The Guarantee Issue Amount?

Depending on your eligibility, this is the maximum amount of coverage you may apply for during initial enrollment without answering health questions.

For You:

Up to \$250,000

For Your Spouse:

Up to \$30,000

See the Important Details section for more information, including requirements, exclusions, limitations, age reductions and definitions.

Open Enrollment

During Your Open Enrollment Period From Nov. 3, 2025 Through Nov. 21, 2025:

For You. If you are currently enrolled in Life insurance, you may elect to increase your coverage up to the guarantee issue amount of \$250,000 without having to answer health questions. If you are not currently enrolled in Life insurance, you may elect up to the guarantee issue amount of \$250,000 of coverage without having to answer health questions.

For Your Spouse. If your spouse is currently enrolled in Dependent Life insurance, you may elect to increase coverage up to the guarantee issue amount of \$30,000 without having to answer health questions. If your spouse isn't currently enrolled in Dependent Life insurance, you may elect coverage up to the guarantee issue amount of \$30,000 without having to answer health questions.

If you elect coverage that requires medical underwriting approval, you will receive an invitation to apply message from The Standard at the work email address we have on record. There will be a link and log on instructions within the email.

Additional Features

Accelerated Death Benefit

If you or your spouse become terminally ill, you may be eligible to receive up to 80% of your combined Basic and Voluntary Life benefit to a maximum of \$500,000.

Travel Assistance¹

Available 24 hours a day, this service connects you to resources when you are traveling at least 100 miles from home or in a foreign country for up to 180 days.

Life Services Toolkit²

This service allows you and your beneficiaries access to online content for will preparation, identity theft support and other tools and calculators. This service also provides your beneficiaries with services for grief, legal and financial matters.

¹ This service is provided through an arrangement with a service provider that is not affiliated with The Standard. Travel Assistance is not an insurance product. For more information, visit standard.com/travel-info.

² The Life Services Toolkit is offered through an arrangement with a service provider that isn't affiliated with The Standard. For more information, visit standard.com/mytoolkit-info.

How Much Your Coverage Costs

Because this insurance is offered through Fisher Investments, you'll have access to competitive group rates, which may be more affordable than those available through individual insurance. You'll also have the convenience of having your premium deducted directly from your paycheck.

For You:

How much your premium costs depends on your age and the benefit amount. Use the formula and rate table below to calculate the semimonthly premium for your Voluntary Life coverage.

For Your Spouse:

If you buy coverage for your spouse, your monthly rate is shown in the following table. Use the same formula to calculate the premium that you used for yourself, but use your spouse's age and your spouse's rate.

Use this formula to estimate your semimonthly premium payment:

$$\frac{\text{Enter the amount of coverage you are requesting (see benefit amounts on page 2).}}{\div 1000} = \frac{\text{Enter your rate from the rate table.}}{\times} = \text{This amount is an estimate of how much you'd pay each month.} \rightarrow \text{To get a sense of your semimonthly premium, take your monthly premium, multiply by 12 months and divide by 24 pay periods. This is your semimonthly premium.}$$

Age (As of Jan. 1)	Your Rate (Per \$1,000 of Total Coverage)	Your Spouse's Rate (Per \$1,000 of Total Coverage)
<34	\$0.027	\$0.027
35-39	\$0.043	\$0.043
40-44	\$0.080	\$0.080
45-49	\$0.123	\$0.123
50-54	\$0.192	\$0.192
55-59	\$0.359	\$0.359
60-64	\$0.420	\$0.420
65-69	\$0.748	\$0.748
70+	\$1.957	\$1.957

How Much Life Insurance Do You Need?

After a death in the family, there are many unexpected expenses. Your benefits could help your family pay for:

- Outstanding debt
- Your child(ren)'s education
- Burial expenses
- Medical bills
- Daily expenses

To estimate your insurance needs, you'll need to consider your unique circumstances. Use our online calculator at standard.com/life/needs.

Important Details

Here's where you'll find the details about the plan.

Eligibility Requirements

A minimum number of eligible employees must apply and qualify for the proposed plan before coverage can become effective. If this requirement isn't met, this plan won't become effective.

To be eligible for coverage, you must be:

- A regular employee of Fisher Investments actively working at least 30 hours per week

Temporary and seasonal employees, full-time members of the armed forces, leased employees, independent contractors and employees living or working in a country subject to a sanctions program administered by the United States Treasury Office of Foreign Asset Control aren't eligible.

If you buy Life insurance for yourself, you may also buy Life coverage for your spouse. This is called Dependent Life insurance.

You can choose to cover your spouse, meaning a person to whom you are legally married or your domestic partner as recognized by law.

Please note:

- Your spouse must not be a full-time member of the armed forces.
- You cannot be insured as both an individual and a spouse.

Medical Underwriting Approval

Required for:

- Coverage amounts higher than the guarantee issue amount
- All late applications for employee and spouse (applying 31 days after becoming eligible)
- Requests for coverage increases
- Reinstatements, if required

If you elect coverage that requires medical underwriting approval, you will receive an invitation to apply message from The Standard at the work email address we have on record. There will be a link and log on instructions within the email.

Coverage Effective Date

To become insured, you must:

- Meet the eligibility requirements listed in the previous sections
- Serve an eligibility waiting period*
- Receive medical underwriting approval (if applicable)
- Apply for coverage and agree to pay premium
- Be actively at work (able to perform all normal duties of your job) on the day before the insurance is scheduled to be effective

*You are eligible on the first day that follows 30 days as a member, but not before the group policy effective date.

If you are not actively at work on the day before the scheduled effective date of insurance, your insurance, including any Dependent Life insurance, won't become effective until the day after you complete one full day of active work as an eligible employee.

If your dependent is confined to a hospital or nursing home on the scheduled effective date of your dependent's insurance, your dependent's insurance will not become effective until the day the dependent is released.

Age Reductions

Under this plan, your coverage amount reduces to 65% at age 70 and to 50% at age 75. Your spouse's coverage amount reduces by your spouse's age to 65% at age 70 and to 50% at age 75. If you are age 70 or over, ask your plan administrator for the amount of coverage available.

Life insurance Waiver of Premium

Your premiums may be waived if you:

- Become totally disabled while insured under this plan
- Are under age 60
- Complete a waiting period of 180 days

If you qualify and are under age 60, your Life insurance coverage may continue without cost until age 65, provided you give us satisfactory proof that you remain totally disabled.

Portability

If your insurance ends because your employment terminates, you may be eligible to buy portable group insurance coverage from The Standard.

Conversion

If your insurance reduces or ends, you may be eligible to convert your existing Life insurance to an individual life insurance policy without submitting a Medical History Statement.

Exclusions

Subject to state variations, you and your dependents are not covered for death resulting from suicide or other intentionally self-inflicted injury, while sane or insane. The amount payable will exclude amounts that haven't been continuously in effect for at least two years on the date of death.

When Your Insurance Ends

Your insurance ends automatically when any of the following occur:

- The date the last period ends for which a premium was paid
- The last day of the month in which your employment terminates
- The last day of the month in which you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)
- The date the group policy, or your employer's coverage under the group policy, terminates
- For each elective insurance coverage, the date that coverage terminates under the group policy

In addition to the above requirements, your Dependent Life coverage ends automatically on the date your dependent ceases to meet the eligibility requirements for a dependent.

Group Insurance Certificate

If coverage becomes effective and you become insured, you may access a group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events at [MyFIRewards.com](https://myfirwards.com). The controlling provisions will be in the group policy. The information presented in this summary does not modify the group policy, certificate or the insurance coverage in any way.



For more than 100 years, we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group employee benefits. To learn more about products from The Standard, visit us at standard.com.

The Standard is a 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.

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VL-763934
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