The time after a loved one has died is difficult for a beneficiary. Tasks like planning a funeral and settling estate matters demand your immediate attention. At the same time, daily obligations continue as you grieve your loss.

The Standard is here to help. We have partnered with Bensinger, DuPont & Associates (BDA) to offer comprehensive and compassionate services to Group Life insurance beneficiaries. These services are available to beneficiaries for 12 months after the date of death.

What to Expect

When you call the Life Services Toolkit phone assistance line, you can expect personalized attention from highly trained counselors. They are ready to assess your need for these and other services:

- **Grief Support:** BDA counselors who answer calls from beneficiaries understand the stages of grief and what help you may need at any given time. They can provide immediate support by phone — whether it's been days, weeks or months after a death — or refer you to a counselor in your area. Beneficiaries are eligible for up to six face-to-face sessions and unlimited phone contact.

- **Legal Services:** Beneficiaries can obtain legal assistance from an experienced attorney.
  - They can schedule an initial 30 minute office and a telephone consultation with a network attorney. Beneficiaries who wish to retain a participating attorney, receive a 25 percent rate reduction from the attorney's normal hourly or fixed fee rates.
  - They can obtain an estate-planning package that consists of a simple will, a living will, a healthcare agent form and a durable power of attorney.

- **Financial Assistance:** As a beneficiary, you have unlimited, unscheduled phone access to financial counselors to help with budgeting, and credit and debt management. You can also schedule a 60 minute telephone session for issues requiring more in-depth discussion.

- **Support Services:** Consult work-life experts for help on a variety of issues. Work-life advisors can guide you to resources to help you manage household repairs and chores; find child care and elder care providers; or organize a move or relocation.

Call the Life Services Toolkit phone assistance line at 800.378.5742. Or you can login online at www.standard.com/mytoolkit with the username “support”.

Standard Insurance Company
The Standard Life Insurance Company of New York
www.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, where insurance products are offered by The Standard Life Insurance Company of New York of White Plains, New York.

1 The Life Services Toolkit is also available to recipients of an Accelerated Benefit. It is not available to Life insurance beneficiaries who are minors or to non-individual entities such as trusts, estates or charities.
Online Resources Exclusively for Beneficiaries

Beneficiaries can easily access these services and features at the Life Services Toolkit website.

- [www.standard.com/mytoolkit](http://www.standard.com/mytoolkit) with the username “support”
- Tools to calculate funeral costs, find funeral-related services and make decisions about funeral arrangements
- Guidance from qualified experts on ways to cope with grief and loss
- Articles and tools to help manage debt, calculate mortgage and loan payments, and handle other financial matters
- Information on how to avoid identity theft and resolve issues if it does occur
- Tools to prepare a will and create other documents, such as living wills, powers of attorney and healthcare agent forms

About BDA Experts

BDA, a leading provider of employee assistance programs and other employee services, hires only clinicians and professional advisors who meet a high standard.

- In-person, local counselors possess a minimum of five years of clinical experience; are licensed in their state of practice; and have experience in grief and loss
- Attorneys who provide phone consultations and referral network attorneys have a minimum of five years of experience
- Financial counselors possess bachelor’s and master’s degrees. All counselors are required to complete training before interacting with clients and receive a financial certification within two years of hire

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, Oregon, 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, New York. 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.

Life Services Toolkit is provided through an arrangement with Bensinger, DuPont & Associates (BDA) and is not affiliated with The Standard. BDA is solely responsible for providing and administering the included service. This service is not an insurance product.