



## **The Standard Encourages Working Americans to Join the Defend Your Income Movement**

**PORTLAND, Ore. – Oct. 3, 2012** – [Standard Insurance Company](#) (“The Standard”), a proud member of the [Council for Disability Awareness](#) (CDA), has joined forces with other CDA member companies to support the [Defend Your Income](#) movement. This educational program unites consumers, advisors, employers and insurers in the fight to protect the incomes of working Americans from the financial risks of serious illness or injury.

Social Security Administration information reveals that more than one in four people entering America's workforce will suffer an income-interrupting disability at some point during their working years.<sup>1</sup> Yet, despite the potentially catastrophic financial impact of a disability, a recent CDA study indicates that most Americans severely underestimate their risk of becoming disabled.<sup>2</sup> What's more, the vast majority of workers — more than two-thirds — do not have the benefit of private long-term disability insurance.<sup>1</sup>

“Today's working Americans face financial challenges that many are unprepared to weather, should they experience a disabling disease or injury,” said Dan McMillan, vice president of The Standard's Insurance Services Group and CDA board member. “Worse yet, many younger workers think they will never experience a disability and do not take the steps to protect their critical ability to earn an income.”

The Defend Your Income movement features an engaging, interactive online home where visitors can train in a martial arts dojo and learn about the diseases and injuries that threaten their income. More importantly, they can find out how to fend off these threats.

“The Defend Your Income movement combines an entertaining Web experience with information designed to enable individuals — particularly those just entering the workforce — to take the important steps necessary to preserve their ability to earn an income,” McMillan said.

### **About Defend Your Income**

Defend Your Income is a movement designed to unite consumers, advisors, employers and insurers in the fight to protect the incomes of working Americans from the financial risk caused by illness and injury. Sponsored by the Council for Disability Awareness and its member companies, this integrated communications campaign features a highly engaging Defend Your Income website complete with interactive games, quizzes and calculators. The program's goal is to raise awareness about what can threaten anyone's ability to earn an income — and how they

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<sup>1</sup> Social Security Administration, Fact Sheet, March 18, 2011.

<sup>2</sup> Council for Disability Awareness, 2011 Advisor Disability Awareness Study.

can protect themselves. Join forces at [www.DefendYourIncome.org](http://www.DefendYourIncome.org); follow @IncomeDefender on Twitter; and like us on Facebook at [www.facebook.com/DefendYourIncome](http://www.facebook.com/DefendYourIncome).

### **About the Council for Disability Awareness**

The Council for Disability Awareness is a nonprofit organization dedicated to helping the American workforce become aware of the likelihood of disability and its financial consequences. The CDA engages in communications, research and educational activities that provide information and helpful resources to wage earners, their families, the media, employers, financial advisors, consultants and others who are concerned about disability and the impact it can have on wage earners and their families.

### **About The Standard**

The Standard is a leading provider of financial products and services, including group and individual disability insurance, group life and accidental death and dismemberment insurance, group dental and vision insurance, absence management services, retirement plans products and services, individual annuities and investment advice. For more information about The Standard, visit [www.standard.com](http://www.standard.com).

The Standard is the marketing name for StanCorp Financial Group, Inc. and its subsidiaries: Standard Insurance Company, The Standard Life Insurance Company of New York, Standard Retirement Services, Inc., StanCorp Mortgage Investors, Inc., StanCorp Investment Advisers, Inc., StanCorp Real Estate, LLC, and StanCorp Equities, Inc.

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