

TRUE PORTABILITY TRUST AND CONVERSION AT-A-GLANCE

PRODUCT	TRUE PORTABILITY TRUST	CONVERSION
Type of Policy	Term Life Policy	Whole Life Policy
	You may purchase life portability insurance (including AD&D) on the date your employment terminates. Disabled members are not eligible.	You may purchase life conversion insurance (not including AD&D) on the date you have a loss in coverage .
Length of Group Coverage	Does require continuous coverage for 12 consecutive months.	Does not require continuous coverage for 12 consecutive months. You do not have to have coverage in force for at least 1 day.
	Member must be under age 65 on date employment terminates.	No age limit.
Dependent Continuation	Yes, if insured under employer's group plan and member continues Life coverage on self.	Yes, if insured under employer's group plan.
	Yes, if member continues Life coverage. AD&D terminates at age 65.	No AD&D available.
Eligible Maximum and Minimum	Maximum: Member: \$ 300,000.00 Spouse: \$ 100,000.00 Child: \$ 5,000.00 Minimum: Member: \$ 10,000.00 Spouse: \$ 5,000.00 Child: \$ 1,000.00 You may request less, but not more coverage than you had in force on the date your employment terminates.	Maximum: All: Amount in force on the date coverage terminates. You may request less, but not more coverage than you had in force on the date your coverage terminates.
	No medical history statements are required.	No medical history statements are required.
Premium Payment	Initial premium is required at the time of application.	Initial premium is required at the time of application.
	31-day grace period for premium payments, after initial premium payment.	31-day grace period for premium payments, after initial premium payment.
Rate Increases	Rates increase in 5 year increments.	No rate increases.
	Rates are determined by tobacco status.	Rates are not determined by tobacco status.
Conversion Period	You must apply for portability coverage within 31 days of employment termination. (Conversion Periods may vary)	You must apply for conversion coverage within 31 days after loss of group coverage. (Conversion Periods may vary)
	Please contact The Standard at 800-378-4668 ext. 6785 within 31 days of employment termination for a Portability or Conversion Application and for a full description on the amounts you may be entitled to port or convert. The application materials and initial premium must be submitted for processing to: <div style="text-align: center;"> The Standard Attn: Continued Benefits 920 SW 6th Ave., Portland, OR 97204 </div>	