

## TRUE PORTABILITY TRUST AND CONVERSION AT A GLANCE

Product	True Portability Trust	Conversion
Type of Policy	Term Life Policy	Whole Life Policy
Eligibility	You may purchase life portability insurance, on the date your <b>Insurance</b> terminates or is reduced; Disabled members are not eligible.	You may purchase life conversion insurance (not including AD&D) on the date you have a loss in <b>coverage</b> .
Length of Group Coverage	<b>Does</b> require continuous coverage for 12 consecutive months.	<b>Does not</b> require continuous coverage for 12 consecutive months. You do have to have coverage in force at least 1 day.
Age Limit	Member must be under age 80 on date <b>Insurance</b> terminates or is reduced.	No age limit.
Dependent Continuation	Yes, if insured under employer's group plan <b>and</b> member continues Life coverage on self.	Yes, if insured under employer's group plan.
AD&D Continuation	No AD&D available.	No AD&D available.
Eligible Maximum and Minimum	<p>Maximum: Member: \$600,000 Spouse: \$100,000 Child: \$10,000</p> <p>Minimum: Member: \$10,000 Spouse: \$5,000 Child: \$1,000</p> <p>You may request less, but not more coverage than you had in force on the date your employment terminates.</p>	<p>Maximum: All: Amount in force on date your coverage terminates.</p> <p>You may request less, but not more coverage than you had in force on the date your coverage terminates.</p>
Medical History	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.
Grace Period	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.
Smoking	Rates are determined by tobacco status.	Rates are <b>not</b> determined by tobacco status.
Conversion Period	You must apply for portability coverage within 31 days of <b>Insurance termination</b> (Conversion Periods may vary).	You must apply for conversion coverage within 31 days after <b>loss of group coverage</b> (Conversion Periods may vary).
Where to Send Applications	<p>Please contact The Standard at <b>800-378-4668 within 31 days</b> of <b>Insurance</b> termination for a Portability or Conversion Application and for a full description on the amounts you may be entitled to port or convert.</p> <p>All application materials and initial premium must be submitted to <b>The Standard</b> for processing at: The Standard, Attn: Continued Benefits, 920 SW 6<sup>th</sup> Avenue, Portland, OR 97204</p>	