

CUTA Members: Act Now to Protect What's Important to You



From **November 1 through November 30, 2016**, members of Carlsbad Unified Teachers Association (CUTA) have an exclusive opportunity to enroll in the CTA-endorsed Disability and Life Insurance plans.

Protect Your Paycheck With Disability Insurance

Disability benefits can **help with the everyday bills**, like your mortgage and utilities that continue even when you can't work — expenses that health insurance won't cover. If **5% of eligible CUTA members** apply for Disability Insurance from Standard Insurance Company (The Standard), every eligible member who applies will receive coverage.

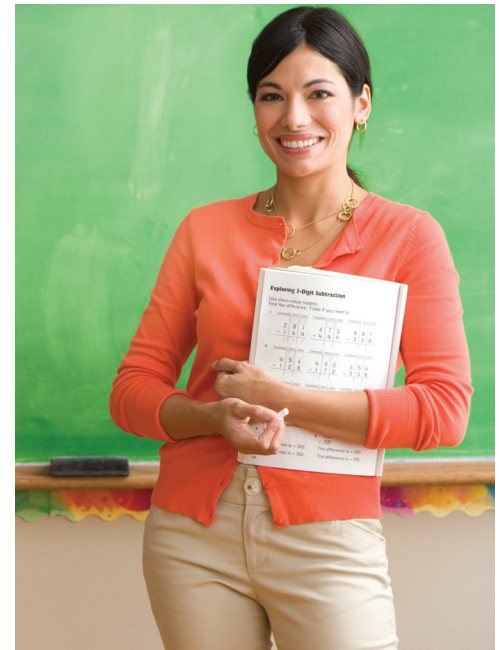
\$50,000 in Life Insurance*

Eligible CUTA members can also get **\$50,000** of Life Insurance. If you already have coverage with The Standard, you can increase your existing coverage to the next level (up to \$200,000). Either way, you won't have to answer any health questions. This exclusive offer for CUTA members **ends November 30, 2016**.

Learn more and apply online by visiting **standard.com/cta/carlsbad**.

Questions?

Visit standard.com/cta/carlsbad or call The Standard's dedicated CTA Customer Service Department at 800.522.0406 (TTY), 7:00 a.m. to 6:00 p.m. Pacific Time.



Did you miss us? You and your spouse/domestic partner can join us for a 30-minute live webinar on November 29 at 5 p.m.

During this live online discussion, you will learn about the need for disability insurance, your limited-time opportunity to enroll in CTA-endorsed Disability and Life Insurance from The Standard and will have an opportunity to get answers to your questions.

All you need to attend the webinar is an internet-connected computer and a phone. Go to **standard.com/cta/carlsbad** to register.

Join Us

Live Webinar

November 29 at 5 p.m.

To Register:

1. Go to **standard.com/cta/carlsbad**
2. Click on the webinar banner

* Coverage reduces to 65% of the amount in force at age 70, 45% of the amount in force at age 75 and 30% of the amount in force at age 80. For costs and further details of this offer and coverage, including exclusions, benefit waiting periods, any reductions or limitations and the terms under which the policies may be continued in force, please contact Standard Insurance Company at 800.522.0406 (TTY). Standard Insurance Company, 1100 SW Sixth Avenue, Portland, OR 97204 GP190-LTD/S399/CTA.1 GP190-LIFE/S399/CTA.3 SI 17838-CTAvol (12/15)