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<Sally Sampleperson>

<Suite 2100 ######>

<1215 4th Avenue ######>

<Seattle, WA 98161-1018 ######>

Enroll by <Longmonth XX, 2011> to get the DISABILITY AND LIFE INSURANCE COVERAGE you need to protect yourself and your loved ones.

Dear <Sally>,

I'm very pleased to tell you about a limited-time **DISABILITY** and **LIFE INSURANCE** enrollment opportunity only for active <Chapter Name> members*. If <Chapter Name> members meet the participation goal of just <X>%, **everyone who applies for Disability Insurance receives coverage!**

In addition, members without Life Insurance from The Standard can:

Get \$<Life GI> in Life Insurance

for all ages** and any health status.

If you already have Life Insurance with The Standard, you can increase your coverage to the next closest option up to \$200,000. This exclusive opportunity ends on <Longmonth XX, 2011>. Until then, you're guaranteed coverage. That means:

- NO proof of good health
- NO blood tests
- NO doctor exams
- NO complicated forms

Enrolling online is quick and easy. Simply visit www.cta.org/thestandard and use your CTA ID <Variable Field> to register and log in – or complete and return the enrollment form in the postage-paid envelope included with this letter.

More than 85,000¹ of your peers have chosen to protect their income and way of life with the only CTA-endorsed Disability and Life Insurance provider – The Standard.

Now is a great time to get the peace of mind of knowing you've taken steps to protect yourself and your loved ones. And remember, CTA members can get up to \$400,000 in Life coverage by simply applying a providing satisfactory proof of good health.

Don't miss this unique opportunity to get the protection you deserve, from a partner you can trust.

Lean & Vogel

Sincerely,

Dean E. Vogel President, CTA

P.S. Visit www.cta.org/thestandard today to learn more.

Standard Insurance Company 1100 SW Sixth Avenue Portland, OR 97204

www.standard.com

GP 190-LTD/S399/CTA.3 GP 190-LIFE/S399/CTA.3

XX-X-X-XXX-XX

¹ Based on figures developed by Standard Insurance Company as of March 31, 2011.







Act Now! To Get The Protection You Deserve



Don't miss this exclusive Disability and Life Insurance enrollment opportunity for active <Chapter Name> members.

If <Chapter Name> members meet the participation goal of <X%>, everyone can get Disability Insurance from The Standard.

Plus, if you don't have Life coverage from The Standard, you can get \$<Life GI> in Life Insurance — guaranteed*.

Or, you can increase your existing Life coverage with The Standard to the next closest option up to \$200,000. This limited-time enrollment opportunity ends <Longmonth XX, 2011>.

Take a few minutes right now to enroll online. Visit **www.cta.org/ thestandard** and use your CTA ID <Variable Text> to register and login. Or, complete and return the enrollment form in the postage-paid envelope included with this letter.

Enroll online now at www.cta.org/thestandard using your CTA ID <Variable Text>

If you have any questions, visit the website above 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, Monday – Friday.

Disability Insurance



 Pays up to 75% of your regular daily contract salary, subject to any benefit waiting period and reduced by deductible income¹, for each regular day of required attendance on which your disabled.

Here's how it works if your contract salary is \$400 per day: \$400 times your Disability benefit rate of 75% is an unreduced maximum benefit of \$300 per work day. Subtract your Workers' Compensation benefit of \$70 per work day and your salary continuation benefit of \$30 per work day to get a \$200 Disability benefit per work day.

 Covers disabilities that occur on and off the job.

- You'll get \$<Life GI> of Life Insurance or you can increase your existing amount to the next level (up to \$200,000) without answering any health questions
- Choose from Life Insurance options up to \$400,000 in coverage with satisfactory proof of good health

Offer not available to retirees.

Standard Insurance Company 1100 SW Sixth Avenue Portland, OR 97204

www.standard.com

¹ Examples of deductible income for Disability coverage: personal leave pay, severance pay, substitute differential pay, catastrophic/extraordinary leave bank, salary continuation, workers' compensation, work earnings, social security, state disability, CalPERS/CalSTRS benefits. Contact The Standard for a full list.

^{*} 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.