



CA Policy Differences at a Glance

Protector PlatinumSM vs. Platinum Advantage

	Protector Platinum	Platinum Advantage
Definition of Disability	Own occupation coverage included in base policy.	Regular occupation coverage included in base policy. Own occupation coverage can be added with Own Occupation Rider.
Residual (Partial) Disability Riders	Included in policy. Basic monthly benefit paid for six months; then proportionate to income loss. Recovery Benefit included.	Enhanced Residual Disability Rider added to all policies for 5A, 5P, 4A, 4P, 4S, 3A, 3D and 3P. Minimum of 50% basic monthly benefit for first 12 months; then proportionate to income loss. Recovery Benefit included. Short-Term Residual Disability Rider added to all policies for occupation classes 2A, 2P, A and B. 50% of basic monthly benefit paid for up to six months.
Increase Opportunities	Option to purchase Future Purchase Option Rider to provide yearly increase opportunity.	No-cost Benefit Increase Rider included with all eligible policies. Allows policyowners to apply for increases every three years with no medical underwriting.
Compassionate Care/Family Care Benefit	Available.	Not available.
Catastrophic Disability Rider	Pays for presumptive disability, inability to perform two or more activities of daily living or severe cognitive impairment.	Pays for presumptive disability.
Indexed Cost of Living Rider	Available to all occ classes.	Not available to A and B occ classes.
Mental Disorder and Substance Abuse coverage	Unlimited benefits.	24-Month limitation.
Student Loan Rider	Not available.	Reimburses student loan payment up to student loan benefit amount. Can apply for benefit of \$100 to \$2,500 depending on occ class. 10 or 15-year rider term.
Business Owner Discount	15% discount.	10% discount and applicant's business must have one FTE employee.
Preferred Occupation Discount	Not available.	10% discount for some 5A occupations.
Residency Multi-Life Discount	Not available.	10% discount at institutions for three lives or more.

For a detailed view of policy differences, please see [CA Protector PlatinumSM vs. Platinum Advantage](#).

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