

# Benefit Increase Rider

## Included With Platinum Advantage



**Platinum Advantage  
Offers a Competitive  
& Flexible IDI Policy**

The Benefit Increase Rider allows policyowners to apply to purchase additional coverage every three years, without medical underwriting, to keep pace with income increases. This rider is included with eligible policies for no additional premium, providing vital protection of future income for consumers.

Applicants age 50 or younger who accept 75% or more of the offered base-contract coverage for which they qualify may be eligible for this no-cost rider.

### Rider Features

- Provides option to apply to increase coverage every three years to keep pace with rising income.
- Boosts first-year commissions with each coverage increase.
- No medical underwriting required.
- Proactive support from The Standard helps agencies manage increase opportunities.
- Accelerated increases are available before the three-year anniversary when eligible<sup>1</sup>:

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**For producers only.  
Not for use with consumers.**

**Standard Insurance Company  
The Standard Life Insurance  
Company of New York**

[www.standard.com/di](http://www.standard.com/di)

<sup>1</sup> Accelerated Benefit Increases can be executed only once in any three consecutive years. Medical residents and fellows may be eligible for additional increase opportunities. For fully underwritten policies, see [Online Product Reference Guide](#). For The Standard's GME program, please see [Platinum Advantage for GME Increase Opportunities](#) for more information.

## Eligibility Rules for Accelerated Benefit Increases

Age 50 or younger,

AND in the prior 90 days:

Earnings have increased by at least 30% since the policy effective date or the last option date, whichever is more recent

OR

Experienced an involuntary loss of group long term disability insurance

## Maintaining the Rider

To keep this rider in force, the policyowner:

- Must submit an application and income documentation during each benefit increase application period<sup>2</sup>
- Must accept 50% or more of the increase they qualify for
- Cannot lower the policy's monthly benefit amount

The rider will be terminated if these requirements are not met.



If the policyowner's income has not increased more than 10% since the last option date and the amount of other disability insurance in force on the insured has not changed, income documentation is not required to maintain the rider.<sup>3</sup> The rider will remain active even if maximum issue limits have been reached.

<sup>2</sup> We'll waive this requirement for medical residents and fellows at the first three-year anniversary date if still in training in any graduate medical education program. To waive these requirements, the policyowner or agent may email The Standard to state that the policyowner is still in residency or fellowship. Please include the planned training completion date and applicable policy number.

<sup>3</sup> Except for California policyowners, business owners and 1099 employees. These individuals must submit proof of income with the increase application.