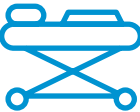




Platinum Advantage vs. New York Life MyIncome Protector

Platinum Advantage income protection insurance is built on the strength of contract The Standard is known for, leveraging flexibility and unique features to help meet the needs of a broad range of clients. Offering the right product at the right price, you can help your clients protect their income and lifestyle. Below are key strengths of Platinum Advantage when compared to New York Life’s MyIncome Protector.

Policy Feature	The Standard - Platinum Advantage	New York Life - MyIncome Protector	Platinum Advantage’s Strengths
Base Contract			
 <p>Definition of Total Disability</p>	<p>An insured is totally disabled if unable to perform the substantial and material duties of regular occupation and is not engaged in any other occupation for wage or profit.</p> <p>If insured’s regular occupation is limited to a single medical specialty recognized by the American Board of Medical Specialties (ABMS) or American Osteopathic Association Bureau of Osteopathic Specialists (AOABOS) or American Dental Association (ADA), that specialty is deemed insured’s regular occupation.</p> <p>In Florida, the policy provides one year of own occupation coverage before the regular occupation definition of total disability stated above takes effect.</p>	<p>An insured is totally disabled due to injury or illness when unable to perform the substantial and material duties of their own occupation, is not otherwise gainfully employed, and under the care of a physician.</p> <p>After benefits have been paid for 24 months, an insured is totally disabled due to injury of illness when unable to perform substantial and material duties of any occupation, is not otherwise gainfully employed, and under the care of a physician.</p>	


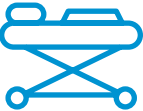

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 <p data-bbox="357 402 545 456">Own Occupation Rider</p>	<p data-bbox="596 402 1220 836">For occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D and 3P, option to elect Own Occupation Rider, under which an insured is totally disabled if unable to perform the substantial and material duties of his or her regular occupation, even if engaged in any other occupation for wage or profit. If insured's regular occupation is limited to a single medical specialty recognized by the American Board of Medical Specialties (ABMS) or American Osteopathic Association Bureau of Osteopathic Specialists (AOABOS) or American Dental Association (ADA), that specialty is deemed insured's regular occupation. If insured is an attorney and has limited regular occupation to the performance of the usual and customary activities of a trial attorney, then trial attorney will be deemed insured's regular occupation.</p>	<p data-bbox="1268 402 1878 516">Extended Own Occupation Rider provides benefits if the insured is unable to perform the substantial and material duties of their own occupation — and is not employed in another occupation.</p> <p data-bbox="1268 532 1878 732">Under the True Own Occupation Rider, policyowners are eligible to receive benefits if they are unable to perform the substantial and material duties of their own occupation, even if they elect to work in another occupation. The own occupation definition of disability will apply to the full benefit period under the total disability provision in the policy.</p>	<p data-bbox="1940 402 2569 456">Platinum Advantage includes trial attorney specialty language in the own occupation definition of total disability.</p>
 <p data-bbox="357 878 491 932">Presumptive Disability</p>	<p data-bbox="596 878 1220 1052">Presumptive disability must be a total and permanent loss of speech, hearing in both ears, sight in both eyes, use of both hands, use of both feet, or use of one hand and one foot. Will waive benefit waiting period and benefits are payable through the end of the benefit period. Will pay the full monthly benefit regardless of earnings.</p>	<p data-bbox="1268 878 1878 1078">Presumptive disability benefit will pay 100% of the monthly disability benefit without having to satisfy the policy's elimination period if the insured has an injury or sickness that results in the total, permanent and irrecoverable loss of sights in both eyes, hearing in both ears, speech, or the use of both hands, both feet or one hand and one foot.</p>	
 <p data-bbox="357 1122 491 1175">Guaranteed Renewable</p>	<p data-bbox="596 1122 1220 1263">Guaranteed renewable to age 65, or to age 67 for maximum benefit period "to age 67." As long as premium is paid by the end of each grace period, The Standard cannot change any part of the policy, except its premium, until the termination date.</p> <p data-bbox="596 1279 1220 1333">Can be changed to noncancelable and guaranteed renewable by purchasing the Noncancelable Policy Rider.</p> <p data-bbox="596 1349 1220 1430">In Florida, noncancelable provisions, if elected, are not included by rider but instead are incorporated into a noncancelable version of the base policy.</p>	<p data-bbox="1268 1122 1878 1263">Noncancelable and guaranteed renewable to age 67 for all benefit periods. Coverage cannot be cancelled, as long as premiums are paid. Premiums are guaranteed until age 67. New York Life cannot cancel coverage or change any policy provisions.</p>	







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 <p>Conditionally Renewable</p>	<p>Conditionally renewable after the policy's termination date (age 65 or 67) if actively at work at least 30 hours per week and not disabled. Premiums will be based on age and risk class as of the termination date. Benefit paid for 24 months if disabled on or before anniversary following 75th birthday and 12 months otherwise. Benefits paid for one disability.</p>	<p>Conditionally renewable on the policy anniversary on or following the insured's 67th birthday until the policy anniversary on or next following the insured's 75th birthday, if not disabled. Must be continuously at full-time work. Premiums are based on the insured's attained age and premiums may increase each year. Dividends are not expected to be paid during the Conditionally Renewable period.</p>	<p>Specifies a benefit payment period if policyowner becomes disabled during this period.</p>
 <p>Maximum Benefit Period</p>	<p>Benefit periods available include:</p> <ul style="list-style-type: none"> • 2 years • 5 years • 10 years • To age 65 • To age 67 	<p>Benefit periods available include:</p> <ul style="list-style-type: none"> • 2 years • 5 years • 10 years • To age 65 • To age 67 • To age 70 	
 <p>Benefit Waiting Period (Days)</p>	<p>Benefit waiting periods available include:</p> <ul style="list-style-type: none"> • 60 days • 90 days • 180 days • 365 days 	<p>Benefit waiting periods available include:</p> <ul style="list-style-type: none"> • 60 days • 90 days • 180 days • 365 days • 720 days 	
 <p>Family Care Benefit</p>	<p>Family care benefit will be paid if insured is working at least 20% fewer hours in order to care for a family member with a serious health condition and insured's monthly earnings are reduced at least 20% due to the loss in hours. The insured cannot be disabled and no other benefits can be payable under the policy.</p> <p>During the life of the policy, the benefit can be claimed up to two times, and the maximum amount payable is six times the basic monthly benefit.</p>	<p>Not available.</p>	





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 <p>Survivor Benefit</p>	<p>A benefit equal to three times the basic monthly benefit will be paid to a survivor if insured dies while disability benefits are payable.</p> <p>In Florida, the survivor benefit cannot exceed \$1,000.</p>	<p>If the insured received at least 3 months of disability benefits prior to death, the policy pays a benefit of three times the monthly disability benefit after death of insured to the designated beneficiary.</p>	
 <p>Transplant Surgery Benefit</p>	<p>Will pay a disability benefit if insured becomes disabled as a result of surgery to transplant part of insured's body to someone else. Surgery must occur after policy effective date.</p>	<p>Not available.</p>	
 <p>Waiver of Premium</p>	<p>Will waive premium while disability or recovery benefits are payable. If the benefit waiting period is greater than 90 days, premium due and payable after the 90th day will be waived for a continuous disability. Will refund any premium due and paid after the date disability began. If insured remains disabled beyond maximum benefit period, will continue to waive premium.</p>	<p>Will waive premiums that become due on the policy while the insured is disabled after the lesser of 90 days or the policy's elimination period. Premiums paid during the elimination period will be refunded.</p>	
 <p>Suspension During Military Service</p>	<p>Insured who is on full-time active duty in the military can suspend policy for up to five years.</p> <p>The policy will cover sickness or injury that occurs after policy is placed back in force.</p>	<p>Not available.</p>	




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Policy Feature	The Standard - Platinum Advantage	New York Life - MyIncome Protector	Platinum Advantage's Strengths
 <p data-bbox="349 397 497 454">Exclusions & Limitations</p>	<p data-bbox="591 397 1008 430">Disability caused or contributed to by</p> <ul data-bbox="591 438 1223 633" style="list-style-type: none"> • War, declared or undeclared, including military training, action or conflict while on active duty in the military • Committing or attempting to commit a felony or being engaged in an illegal occupation • Actively participating in a violent disorder or riot • Intentionally self-inflicted injury <p data-bbox="591 641 1182 730">Disability benefits not payable for the first 90 days of disability due to pregnancy or childbirth, unless due to complications of pregnancy.</p> <p data-bbox="591 738 1169 803">Disability benefits will not be paid while confined to a penal or correctional institution.</p> <p data-bbox="591 812 1223 901">Will exclude disability caused or contributed by any condition or activity specifically named or described in an exclusion endorsement attached to the policy.</p> <p data-bbox="591 909 1223 974">Loss or restriction of a professional license alone does not constitute a disability.</p> <p data-bbox="591 982 1223 1218">Disability benefits will not be paid for more than a total of 12 months for each period of disability while insured resides outside of the United States or Canada. After 12 months of benefits, premium will then become due on the next premium due date. If insured returns to reside in the United States or Canada after benefits ceased, he or she may become eligible to resume benefits if all terms and conditions of the policy are satisfied.</p>	<p data-bbox="1263 397 1841 462">MyIncome Protector pays no benefits if the insured's disability caused or contributed by</p> <ul data-bbox="1263 470 1895 950" style="list-style-type: none"> • Attempted suicide or an intentionally self-inflicted injury • Attempted or committed a felony or illegal activity • Incarceration (for a period more than seven days) • Normal pregnancy or childbirth • War, declared or undeclared by the military forces of any country, countries or international organizations. • If the insured is serving in active-duty armed forces of any nation or international governmental authority • Operation of a motor vehicle while legally impaired as defined by state law where the loss occurs • A pre-existing condition within 24 months of the policy effective date • A loss which New York Life excluded by name or specific description in a rider or endorsement attached to the policy. 	
 <p data-bbox="349 1250 551 1339">Injury & Sickness Covered after Reinstatement</p>	<p data-bbox="591 1250 1223 1339">A reinstated policy will cover only disabilities due to injury sustained after the reinstatement date and sickness that began more than 10 days after the reinstatement date.</p>	<p data-bbox="1263 1250 1895 1404">A reinstated policy will cover only disabilities after the injury or illness is sustained. Back premium is required to reinstate without proof of insurability. Coverage is reinstated immediately upon receipt of back premium or proof of insurability.</p>	



Platinum Advantage vs. New York Life MyIncome Protector



Policy Feature	The Standard - Platinum Advantage	New York Life - MyIncome Protector	Platinum Advantage's Strengths
Contract Riders			
 <p data-bbox="349 446 524 535">Enhanced Residual Disability Rider</p>	<p data-bbox="591 446 1223 738">During the benefit waiting period the insured will be considered residually disabled if working in his or her regular occupation or any other occupation, and has at least a 20% loss of duties, time or income. After the benefit waiting period, a benefit will be paid as long as insured is working in his or her regular occupation or any other occupation, and has at least a 20% loss of income. Benefit varies based on income loss but during first 12 months the benefit will be no less than 50% of monthly benefit.</p> <p data-bbox="591 755 1223 982">Recovery benefit paid if, after a period of disability, the insured is working in regular or any occupation at least as many hours as prior to disability and continues to have a loss of earnings of at least 20%, and loss of earnings is solely the result of the previous sickness or injury. The amount of the recovery benefit will be proportionate to loss of earnings. Premium waiver applies while recovery benefits are paid.</p> <p data-bbox="591 998 1223 1055">Available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D and 3P, through issue age 60.</p>	<p data-bbox="1263 446 1424 479">Not available.</p>	<p data-bbox="1935 446 2593 535">Platinum Advantage's Enhanced Residual Disability Rider pays a recovery benefit if insured is back at work in any occupation but not earning their full income.</p> <p data-bbox="1935 552 2593 609">Platinum Advantage continues to waive premium if an insured is receiving recovery benefits.</p>



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 <p>Basic Residual Disability Rider</p>	<p>The insured will be considered residually disabled during and after the waiting period if working in his or her regular occupation or any other occupation, and has at least a 20% loss of income, and either a loss of duties or time in his or her regular occupation. Disability benefits will vary based on income loss but during the first six months, benefits will be no less than 50% of monthly benefit.</p> <p>Recovery benefit paid if, after a period of recovery, the insured is working in regular occupation at least as many hours as prior to disability and continue to have a loss of earnings of at least 20%, and loss of earnings is solely the result of the previous injury or sickness. The amount of the recovery benefit will be proportionate to loss of earnings. Premium waiver applies while recovery benefits are paid.</p> <p>Available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P, through issue age 60.</p>	<p>Must have a loss of 20% or more of income and be under the regular care of a physician. Insured is considered partially disabled when not totally disabled, due to injury or sickness, and unable to perform one or more material duties of own occupation.</p> <p>Recovery benefit covered in a separate rider.</p>	<p>Platinum Advantage pays a minimum 50% benefit for up to six months. After six months, benefit is proportionate to income loss.</p> <p>Platinum Advantage includes a recovery benefit.</p>
 <p>Short-Term Residual Disability Rider</p>	<p>The insured will be considered residually disabled and may receive up to six months of residual disability benefits if working in his or her regular occupation and has at least a 20% loss of income and the insured is unable to perform one or more substantial and material duties or is performing all duties but not more than 50% of the time. The amount of residual disability benefit will be 50% of the policy's basic monthly benefit for a loss of income between 20 and 80%. If the loss of income is greater than 80%, the benefit will equal the full basic monthly benefit.</p> <p>No recovery benefit included.</p> <p>Available to occupation classes 2A, 2P, A and B, through issue age 60.</p>	<p>Not available.</p>	<p>Platinum Advantage will pay the residual benefit without requiring insured to have received benefits for total disability.</p> <p>The Short-Term Residual Disability Rider is available with a guaranteed renewable and a noncancelable Platinum Advantage policy.</p>






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Policy Feature	The Standard - Platinum Advantage	New York Life - MyIncome Protector	Platinum Advantage's Strengths
 <p data-bbox="357 402 537 488">Automatic Increase Benefit Rider</p>	<p data-bbox="594 402 1217 748">The Automatic Increase Benefit Rider is included if eligible, at no additional cost, for occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P, through issue age 59. Provides an annual automatic 4% increase to the policy's basic monthly benefit, for a period of up to six years, without evidence of insurability. Increases may occur up through the increase date next following insured's 60th birthday. Increases are compounded annually and are subject to issue and participation limits. Policyowner may apply for additional increase periods. If policyowner declines two consecutive increases the rider will terminate.</p> <p data-bbox="594 764 1217 878">Increases will be suspended, if the policy is suspended during military service. If premium is being waived on an increase date, premium will be due for the increase when premium is no longer being waived.</p>	<p data-bbox="1266 402 1849 456">Referred to as Automatic Benefit Increase (ABI) under MyIncome Protector.</p> <p data-bbox="1266 472 1884 675">The monthly benefit automatically increases the first five years of the policy, up to age 60. Benefit increase is 3% compounded without medical or financial information. Premium increases along with benefit, based on attained age rates. Insured may decline ABI prior to the policy anniversary. ABI expires if insured declines ABI for two consecutive years.</p> <p data-bbox="1266 691 1892 805">In addition to ABI, the insured may also increase the monthly benefit by adding 7% with evidence of financial underwriting. The policy premium increases as the benefit increases based on attained age rates.</p>	<p data-bbox="1938 402 2564 456">Platinum Advantage provides 4% compounded increases for up to six years.</p>
 <p data-bbox="357 917 518 971">Benefit Increase Rider</p>	<p data-bbox="594 917 1212 1349">The Benefit Increase Rider is included if eligible, at no additional cost, for occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P, through issue age 50, when at least 75% of the basic monthly benefit offered is accepted. The policyowner can apply for an increase to the basic monthly benefit every three years, without providing medical information. Through age 50, can apply for an accelerated increase during any three-year period if, in the past 90 days, earnings increased by at least 30% or if involuntarily lost group LTD. Rider will terminate if application for increase is not received in any three-year period, or if less than 50% of an increase offer is accepted, or if owner requests to reduce the basic monthly benefit. The rider will terminate on the policy anniversary next following insured's 55th birthday.</p>	<p data-bbox="1266 917 1830 971">Referred to as Optional Benefit Increase (OBI) under MyIncome Protector.</p> <p data-bbox="1266 987 1892 1219">This rider allows the insured to purchase additional coverage in the future without providing medical evidence of insurability. It provides the insured with an option to increase the policy's monthly disability benefit on each Policy Anniversary in an amount up to a maximum benefit increase amount that is shown on the Policy Specifications page. The FIO rider allows disability coverage to keep pace with a rising income.</p> <p data-bbox="1266 1235 1892 1289">The insured must provide evidence of financial insurability to be eligible for an FIO benefit increase.</p>	






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 <p>Catastrophic Disability Benefit Rider</p>	<p>Pays a benefit if unable to perform two or more activities of daily living, if require substantial supervision due to severe cognitive impairment, or if presumptively disabled. Benefits begin at the same time benefits for total disability begin and are paid through the end of the maximum benefit period. The Standard will waive the benefit waiting period if presumptively disabled. Available to all occupation classes.</p>	<p>Rider pays additional monthly benefit if insured is unable to perform 2 of 6 daily living activities without assistance, suffers cognitive impairment or is presumptively totally disabled.</p> <p>No restricted occupations. This rider not allowed with a 720 elimination period. Combined benefits from all catastrophic rider, IDI and Group LTD coverage cannot exceed 90% of applicant's earned monthly income.</p>	
 <p>Indexed Cost of Living Benefit Rider</p>	<p>On the first of the month following any anniversary of the date disability started, a cost of living adjustment will be made to the basic monthly benefit. Provides up to a 3 or 6% annually-compounded increase to the monthly benefit. Increase is based on the CPI-U. When disability ends, policyowner has option to apply to increase the policy's basic monthly benefit, without evidence, up to the amount of the adjusted basic monthly benefit paid at the time disability ends. Rider is available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P, through issue age 60.</p>	<p>Annual monthly benefit increase on claim during disability with 3% annually compounded.</p> <p>The COLA is applicable to base policy including survivor benefit and these riders, when part of policy: Social Insurance, Partial Disability Benefit, Catastrophic Disability and Recovery Benefit riders.</p>	
 <p>Noncancelable Policy Rider</p>	<p>Noncancelable and guaranteed renewable to age 65, or to age 67 for maximum benefit period "to age 67." As long as premium is paid by the end of the grace period, The Standard cannot change the policy or its premiums until the termination date.</p> <p>In Florida, noncancelable policy provisions are not included by rider, but instead are incorporated into a noncancelable version of the base policy.</p>	<p>Coverage included in base policy.</p>	







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 <p>Own Occupation Rider</p>	<p>See Own Occupation Rider in the base contract section above.</p>	<p>See Own Occupation Rider in the base contract section above.</p>	
 <p>Student Loan Rider</p>	<p>Provides a monthly benefit to reimburse insured's monthly student loan expense if insured becomes totally disabled. Available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3P and 3D for a 10- or 15-year term. Benefit subject to a monthly maximum amount from \$100 to \$2,500 for occupation classes 5P, 4P, 4S, 3P and 3D, or from \$100 to \$1,500 for occupation classes 5A, 4A and 3A.</p>	<p>Provides a monthly benefit to reimburse the amount of the insured's minimum student loan payment if they are disabled with same elimination period as the base policy. Benefit paid for total or partial disability, when added to policy Rider available 10- or 15-year term, expiring on policy anniversary date.</p>	
 <p>Mental Disorder and/or Substance Abuse Limitation</p>	<p>Benefits for disabilities caused or contributed to by, or by medical or surgical treatment for, a mental disorder or substance abuse will be limited to a total of 24 months during lifetime. The limitation does not apply to any period during which insured is confined to a hospital solely because of a mental disorder.</p> <p>The limitation is added to policies for occupation classes 3D, 3P, 2A, 2P, A and B. All other occupation classes can choose to add the limitation.</p>	<p>Benefits for a Disability or a loss caused by or contributed to by Mental and Nervous or Substance Related Disorders will be limited to a lifetime maximum as stated in the Policy Specifications, regardless of the Maximum Benefit Period. This lifetime maximum will be subject to the applicable state law in effect at the time the Policy is delivered or issued for delivery.</p> <p>Unlimited MDSA coverage is not available.</p>	


Platinum Advantage vs. New York Life MyIncome Protector



Policy Feature	The Standard - Platinum Advantage	New York Life - MyIncome Protector	Platinum Advantage's Strengths
Discounts			
 <p>Business Owner Discount</p>	<p>10% discount on gender-distinct rates when the business owner owns at least 20% of the business, has been financially successful (as determined by us) for at least the past two years and employs at least one full-time equivalent W-2 employee. Discount is available to occupation classes 5A, 4A, 3A and 2A, except for financial advisors, financial planners or insurance producers, or those listed in the product guide under financial services, entertainment industry or real estate.</p>	<p>Not available.</p>	
 <p>Employer-Based Multi-Life Discount</p>	<p>10% discount provided when The Standard receives applications for three or more lives employed by the same employer, within a six-month period. If third application is submitted after two others in force, all three will receive the discount on the next premium due date. This discount is not available to government employees.</p>	<p>Not available.</p>	<p>Platinum Advantage requires applications for three or more lives.</p>
 <p>Multi-Product Discount</p>	<p>5% discount for individuals who purchase Business Overhead Protector and/or Business Equity Protector at the same time as Platinum Advantage.</p>	<p>5% premium discount is available for existing with eligible in-force insurance and active investment products. Discount also available if applying for multiple, eligible products.</p>	
 <p>Residency Multi-Life Discount</p>	<p>Allows most ACGME or AOA hospitals and medical centers to establish a 15% discount for residents, interns and fellows. The discount is also available to dental post-doctorates in dental education programs accredited by the Commission of Dental Accreditation.</p>	<p>Not available.</p>	



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 <p>Preferred Occ Discount</p>	<p>Preferred Occupation Discount</p> <p>10% discount for the following 5A preferred occupations:</p> <ul style="list-style-type: none"> • Actuaries (Fellow or MAAA) • Attorneys (including judges with law degree) • CPAs • Data Scientists (advanced data analytics) with master's degree or Ph.D. • Engineers with professional engineering license or degree (e.g., civil, mechanical, etc.) • Executives earning at least \$75,000/year each of the last 2 years, 3 years in same occupation • Other Office Workers with managerial duties and no manual duties, earning at least \$75,000/year each of the last 2 years, 3 years in the same occupation. The following occupations are excluded: <ul style="list-style-type: none"> — Sales — Computer Science/IT — Consultants — Insurance Producers, Financial Advisors and Financial Planners • Ph.D. Economists • Ph.D. Scientists (Minimum of Ph.D., office and laboratory duties only) 	<p>Not available.</p>	

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