




Protector PlatinumSM vs. Platinum Advantage

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. The following provides key differences of Platinum Advantage when compared to Protector PlatinumSM.

Policy Feature	Protector Platinum	Platinum Advantage	Key Differences
Base Contract			
 <p>Definition of Total Disability</p>	<p>An insured is totally disabled if unable to perform the substantial and material duties of their own occupation. If limited practice to a professionally recognized specialty in medicine or law, that specialty will be deemed insured's own occupation.</p>	<p>An insured is totally disabled if unable to perform the substantial and material duties of his or her regular occupation and is not 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.</p>	<p>The definition of disability in Platinum Advantage's base policy is a regular occupation definition, meaning the insured is considered totally disabled if unable to perform duties of his or her regular occupation and is not engaged in any other work.</p>

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Comparison: PROTPLAT vs. PLATADV
SI 18653 (6/18)








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 <p>Own Occupation Rider</p>	<p>Own occupation definition included in base as definition of total disability.</p>	<p>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 regular occupation, even if engaged in any other occupation for wage or profit. If the 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>Having the own occupation definition of total disability as a rider with Platinum Advantage allows the policy to be more flexible for those individuals who do not want or need to pay for the own occupation definition.</p> <p>Specialty language for trial attorneys is included in the Own Occupation Rider with Platinum Advantage. With Protector Platinum, it was included in the base policy.</p>
 <p>Presumptive Disability</p>	<p>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 insured's lifetime if benefit period is longer than 10 years; otherwise through the maximum benefit period. Will pay the full monthly benefit regardless of earnings.</p>	<p>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>Platinum Advantage's presumptive disability benefits are paid through the maximum benefit, whereas Protector Platinum's paid through lifetime if maximum benefit period was to age 65 or 67.</p>
 <p>Guaranteed Renewable</p>	<p>Guaranteed renewable to age 65 or 67. As long as premium is paid by the end of each grace period, we cannot change any part of the policy, except its premium, until the termination date.</p> <p>Can be changed to noncancelable and guaranteed renewable by purchasing the Noncancelable Policy Rider.</p>	<p>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>Can be changed to noncancelable and guaranteed renewable by purchasing the Noncancelable Policy Rider.</p>	<p>Protector Platinum's policy terminates at age 65 for maximum benefit period of "to age 65." For all other maximum benefit periods the policy terminates at age 67. Platinum Advantage's policy terminates at age 67 for maximum benefit period of "to age 67." For all other maximum benefit periods the policy terminates at age 65.</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 	







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 <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 	
 <p>Compassionate Disability Benefit/Family Care Benefit</p>	<p>Compassionate disability benefit will be paid if insured is working at least 20% fewer hours in order to care for a loved one 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>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>Platinum Advantage changes the name of the compassionate disability benefit to the family care benefit and changes the reference to loved one to family member.</p>
 <p>Survivor Benefit</p>	<p>Will pay a survivor benefit for three months beyond date of insured's death if insured dies while disability benefits are being paid.</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>Platinum Advantage pays a lump sum benefit equal to three months of benefits, whereas Protector Platinum paid benefits for three months beyond insured's death.</p>
 <p>Transplant (& Cosmetic) Surgery Benefit</p>	<p>Will pay a disability benefit if the insured becomes disabled as a result of having surgery to improve appearance, prevent disfigurement or transplant part of insured's body to someone else.</p>	<p>Will pay a disability benefit if the insured becomes disabled as a result of surgery to transplant part of insured's body to someone else.</p>	<p>Platinum Advantage covers disability resulting from transplant surgery if the surgery occurs after the effective date. Protector Platinum covered disability resulting from transplant surgery only if the surgery occurred six months after the effective date.</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.</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>Platinum Advantage continues to waive premium if insured remains disabled beyond the maximum benefit period. Protector Platinum only waived premium until the end of the maximum benefit period.</p>



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 <p>Suspension During Military Service</p>	<p>Not available.</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>Exclusions & Limitations</p>	<p>Disability caused or contributed to by</p> <ul style="list-style-type: none"> war, declared or undeclared, civil or international committing or attempting to commit an assault or felony actively participating in a violent disorder or riot intentionally self-inflicted injury <p>Disability benefits not payable for the first 90 days of disability due to pregnancy or childbirth.</p> <p>Disability benefits will not be paid while confined to a penal or correctional institution.</p> <p>Will exclude disability caused or contributed to by any condition or activity specifically named or described in an exclusion endorsement attached to the policy.</p> <p>Loss or restriction of a professional license alone does not constitute a disability.</p>	<p>Disability caused or contributed to by</p> <ul 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>Disability benefits not payable for the first 90 days of disability due to pregnancy or childbirth, unless due to complications of pregnancy.</p> <p>Disability benefits will not be paid while confined to a penal or correctional institution for more than seven days.</p> <p>Will exclude disability caused or contributed to by any condition or activity specifically named or described in an exclusion endorsement attached to the policy.</p> <p>Loss or restriction of a professional license alone does not constitute a disability.</p>	<p>Platinum Advantage's war exclusion excludes disability caused or contributed to by military training, action or conflict while on active duty in the military.</p>
 <p>Payment of Claims</p>	<p>Will pay benefits to the owner or owner's estate, unless owner names a payee to receive benefits. Can pay a benefit of up to \$1,000 to any relative of the owner we believe is entitled.</p>	<p>If owner has died or lacks legal capacity and no payee has been named, or if a named payee is not living, will pay benefits to the owner's spouse; if none, then to owner's children; if none, then to owner's parents; if none, then to the owner's estate.</p>	<p>Protector Platinum paid benefits to the owner or owner's estate if the owner has died without a named payee, with the exception to pay up to \$1,000 to any relative. Platinum Advantage pays to spouse, children and parents before the estate.</p>
 <p>Sickness Covered after Reinstatement</p>	<p>A reinstated policy will cover only disabilities due to injury sustained after the reinstatement date or sickness that began more than 10 days after the reinstatement date.</p>	<p>A reinstated policy will cover only disabilities due to injury sustained or sickness that began after the reinstatement date.</p>	<p>Protector Platinum reinstatement covered only sicknesses that began 10 days after the reinstatement date and Platinum Advantage will cover sickness as long as it began after the reinstatement date.</p>



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Contract Riders			
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**Partial Disability/
Enhanced
Residual
Disability Rider**

Protector Platinum partial disability benefits are provided in the base policy. The insured will be considered partially disabled during the initial period if there is at least a 20% loss of duties, time or income. The initial period is defined as the benefit waiting period and the first six months that benefits are payable. During this initial period, after the benefit waiting period is satisfied, the benefit payable is equal to the basic monthly benefit.

After the initial period, a benefit will be paid as long as there is at least a 20% loss of income. Benefit varies based on income loss.

Immediately after insured has recovered from disability, a recovery benefit will be paid if insured experiences a loss of income of at least 20%, and the loss of income is solely the result of the previous injury or sickness. Monthly benefit will be proportionate to loss of earnings.

This language is included in the base policy.

Platinum Advantage residual disability benefits are provided by optional rider. During the benefit waiting period insured will be considered residually disabled if there is at least a 20% loss of duties, time or income. After the benefit waiting period, a benefit will be paid as long as there is 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 percent of monthly benefit.

Recovery benefit paid if, after a period of disability, 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.

Available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D and 3P, through issue age 60.

Platinum Advantage removes the residual (partial disability) and recovery language from the base policy and introduces it as a rider. This allows an insured to select the rider language that fits them best. The Enhanced Residual Disability Rider is the most comprehensive available and closest to the partial disability language in the Protector Platinum policy.



The Enhanced Residual Disability Rider allows the insured to meet the definition of disability during the waiting period if there is at least a 20% loss of duties or time or income; and after the benefit waiting period insured must experience at least a 20 percent loss of income. It also pays a 50% minimum benefit for up to 12 months.

The Enhanced Residual Disability Rider does not pay six months of the full monthly benefit after the waiting period as was paid under Protector Platinum. The Enhanced Residual Disability Rider is no longer available to issue ages 61 and older.

The recovery benefit, included with the Enhanced Residual Disability Rider requires the insured to be working in his or her regular occupation or any other occupation and working at least as many hours worked prior to disability, in addition to having at least a 20% loss of earnings.





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 <p>Basic Residual Disability Rider</p>	<p>Not available.</p>	<p>The insured will be considered residually disabled during and after the waiting period if there is at least a 20% loss of income and either a loss of duties or time. 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 his or her 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 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>Short-Term Residual Disability Rider</p>	<p>Not available.</p>	<p>The insured will be considered residually disabled and may receive up to six months of residual disability benefits if there is 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>	








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 <p>Automatic Increase Benefit/ Automatic Increase Benefit Rider</p>	<p>The Automatic Increase Benefit is included in the base policy. Provides an annual automatic 4% increase to the policy's basic monthly benefit, for a period of up to five years, without evidence of insurability. Increases may occur up through the increase date next following insured's 60th birthday. Increases are compounded annually. Insured may apply for additional increase periods. If owner declines two consecutive increases the Automatic Increase Benefit will end.</p>	<p>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. Owner may apply for additional increase periods. If owner declines two consecutive increases the rider will terminate.</p> <p>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 waived.</p>	<p>The increase period for Platinum Advantage is six years and for Protector Platinum it is five years.</p> <p>Platinum Advantage increases are capped at issue and participation limits, and they were not with Protector Platinum.</p>
 <p>Benefit Increase Rider</p>	<p>Not available.</p>	<p>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 owner 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 prior 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>The Benefit Increase Rider is a new rider with Platinum Advantage and is available in place of the Future Purchase Option Rider that was available with Protector Platinum.</p> <p>Key differences include:</p> <ul style="list-style-type: none"> • The BIR allows insured to apply for increase once every three years up to issue and participation limits, whereas FPO allowed insured to apply for increase once a year, until the pool amount was zero. • Insured must apply for the increase every three years and accept at least 50% of benefit increase offered in order to keep the rider in place, whereas the insured was not required to apply for an increase or accept any portion of the benefit offered with the FPO. • The BIR is automatically included at no additional charge, whereas the FPO had a cost.







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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>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 (waive elimination period if presumptively disabled) and are paid through the end of the maximum benefit period. Available to all occupation classes.</p>	
 <p>Indexed Cost of Living Benefit Rider</p>	<p>After disability continues for more than 365 consecutive days, pays a cost of living benefit that increases annually up to 3 or 6%, annually compounded. Increase is based on the CPI-U. When disability ends, owner has option to apply to increase the policy's basic monthly benefit, without evidence, up to the amount of the cost of living benefit at the time disability ends. Rider is available to all occupation classes, through issue age 60.</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, owner 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>Indexed Cost of Living Benefit Rider is no longer available to occupation classes A and B with Platinum Advantage.</p>
 <p>Noncancelable Policy Rider</p>	<p>Noncancelable and guaranteed renewable to age 65 or 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>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>Own Occupation Rider</p>	<p>See definition of total disability 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>Not available.</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. Monthly benefit subject to a 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>	





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 <p>Managerial Occupation Endorsement</p>	Not available.	Endorsement provides coverage for ability to perform sedentary level duties of a management occupation, and excludes coverage for ability to perform manual duties. Endorsement may be added at time of underwriting if the insured wishes to cover only the sedentary level management duties of his or her occupation.	
 <p>Mental Disorder and/or Substance Abuse Limitation</p>	Unlimited mental disorder and/or substance abuse benefits.	Benefits for disabilities caused or contributed to by, or by medical or surgical treatment for, a mental disorder and/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. Automatically added to occupation classes 3P, 2A, 2P, A and B, and not available to the other occupation classes.	Platinum Advantage automatically includes the mental disorder and/or substance abuse limitation for occupation classes 3P, 2A, 2P, A and B. Platinum Advantage continues to provide unlimited mental disorder and/or substance abuse coverage to all other occupation classes, including most physicians and dentists.
Discounts			
 <p>Business Owner Discount</p>	15% discount on gender distinct rates when the business owner owns at least 20% of the business and has been financially successful (as determined by The Standard) for at least the past two years. Discount is available to occupation classes 5A, 4A, 3A, 2A, A and B, except for those listed under financial services, entertainment industry or real estate.	10% discount on gender distinct rates when the business owner owns at least 20% of the business, has been financially successful (as determined by The Standard) for at least the past two years and employs at least one full-time equivalent W-2 employee. Discount is available to occupation classes 2A, 3A, 4A and 5A, except for financial advisors, financial planners or insurance producers, or those listed in the Product Guide under financial services, entertainment industry or real estate.	Platinum Advantage's discount is 10% and introduces the requirement of employing at least one full-time equivalent W-2 employee. Platinum Advantage also has additional occupation limits.
 <p>Employer-Based Multi-Life Discount</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.	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 receive the discount on the next premium due date.	



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 <p>Multi-Product Discount</p>	5% discount for individuals who purchase Business Overhead Protector [®] and/or Business Equity Protector SM at the same time as Protector Platinum.	5% discount for individuals who purchase Business Overhead Protector [®] and/or Business Equity Protector SM at the same time as Platinum Advantage.	
 <p>Residency Multi-Life Discount</p>	Not available.	<p>Allows most ACGME or AOA hospitals and medical centers to establish a 10% discount for residents, interns and fellows when The Standard receives applications for at least three lives within a six-month period. The discount is also available to dental post-doctorates in dental education programs accredited by the Commission of Dental Accreditation.</p> <p>Once The Standard receives the third policy, the discount will be applied to the previously placed policies effective on the policies' next premium due dates.</p> <p>To maintain the discount for future applicants, The Standard must receive five applications per calendar year.</p>	

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by, and the sole responsibility of, Standard Insurance Company of Portland, Oregon in all states except New York. Standard Insurance Company is licensed to solicit insurance business in all states except New York.

This is only a brief summary of policy provisions. Some policy provisions vary by state and some benefits and riders may not be available in a particular state. The policy has exclusions and limitations, and terms under which the policy may be continued or discontinued. For costs and complete details of coverage, please contact The Standard.