




Platinum Advantage vs. Northwestern Mutual - TT Series

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 strengths of Platinum Advantage when compared to Northwestern Mutual's TT Series.

| Policy Feature | The Standard - Platinum Advantage | Northwestern Mutual - TT Series | 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>Northwestern Mutual has medical and non-medical disability definitions. Medical definitions include True Own Occupation defining total disability as unable to perform all the substantial and material duties of your regular occupation and working in a new occupation with unrelated duties.</p> <p>Medical True Own Occupation means either the insured becomes unable to perform all the substantial and material duties of their regular occupation or they become unable to perform some of their substantial and material duties that generated 50% or more of direct patient care charges. Charges will be verified via billing code for the 12 months prior to when disability began.</p> <p>Non-medical definitions include Modified Own Occupation provides coverage if the insured is unable to perform all the substantial and material duties of their regular occupation and is not working. True Own Occupation provides coverage if the insured is unable to perform all the substantial and material duties of your regular occupation and working in a new occupation with unrelated duties.</p> | <p>Platinum Advantage includes medical and dental specialty language in the regular occupation definition of total disability.</p> |

Not for use in CA, FL, MT, NY, ND, SD or WY.

Standard Insurance Company | standard.com/di

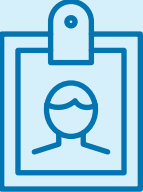

SI 18919 (5/23)

For producers only. Not for use with consumers.

PLATADV vs. NW Mutual TT Series





Platinum Advantage vs. Northwestern Mutual - TT Series



| Policy Feature | The Standard - Platinum Advantage | Northwestern Mutual - TT Series | Platinum Advantage's Strengths |
|---|---|--|---|
|  <p data-bbox="354 402 551 456">Own Occupation Rider</p> | <p data-bbox="594 402 1223 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="1266 402 1612 430">See Definition of Total Disability.</p> | <p data-bbox="1938 402 2567 488">Platinum Advantage's Own Occupation Rider is available to more occupations than Northwestern Mutual's TT Series True Own Occupation Option.</p> <p data-bbox="1938 505 2526 591">Platinum Advantage includes medical, dental and trial attorney specialty language in the own occupation definition of total disability.</p> <p data-bbox="1938 607 2553 829">Platinum Advantage's Own Occupation Rider pays the full monthly benefit when insured is totally disabled, regardless of the insured's employment and income status. Northwestern Mutual's Transitional Own Occupation Option pays a benefit equal to the insured's loss of income, not to exceed the disability income full benefit, if the insured is working in an occupation other than his or her regular occupation.</p> <p data-bbox="1938 846 2567 1166">Platinum Advantage's Own Occupation Rider pays the full monthly benefit when insured is totally disabled regardless of any other coverage the insured may have in force with The Standard. With Northwestern Mutual's TT Series, if insured is working in an occupation other than his or her regular occupation and has other Northwestern Mutual disability income coverage, the Transitional Own Occupation and Medical Own Occupation options' benefits are calculated based on income loss and other coverage available and will not exceed the disability income full benefit.</p> |
|  <p data-bbox="354 1203 497 1256">Presumptive Disability</p> | <p data-bbox="594 1203 1223 1377">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="1266 1203 1881 1490">Presumptive total disability must be 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. Insured is considered totally disabled even if he or she is able to work. Benefits are payable starting on the date of loss and are paid through the lifetime of the insured. If insured becomes presumptively disabled before the policy anniversary following his or her 50th birthday, the benefit paid will be 150% of the disability income full benefit.</p> | |







Platinum Advantage vs. Northwestern Mutual - TT Series

| Policy Feature | The Standard - Platinum Advantage | Northwestern Mutual - TT Series | Platinum Advantage's Strengths |
|--|--|--|---|
|  <p>Guaranteed Renewable</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>Guaranteed renewable upon timely payment of premiums to the policy expiration date (to age 67 or 70). Northwestern Mutual cannot cancel or change the terms, other than premiums, of the policy.</p> <p>Separate contract available for noncancelable policy.</p> | |
|  <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 payable 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 between the policy expiration date (age 67 or 70) and the insured's 80th birthday if not disabled or receiving benefits under the policy and actively and gainfully employed at least 30 hours per week on a full-time continuous basis for at least 30 days immediately prior to each policy anniversary. Premiums will be based on the insured's age and the rates in use at the time of renewal. Benefits paid for 24 months for total disability only.</p> | <p>Platinum Advantage does not limit an insured's ability to conditionally renew the policy based on his or her age, and Northwestern Mutual's TT Series allows the insured to conditionally renew the policy until age 80.</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 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"> • 90 days • 180 days • 365 days • 820 days | <p>Platinum Advantage has a 60-day benefit waiting period available.</p> |






Platinum Advantage vs. Northwestern Mutual - TT Series

| Policy Feature | The Standard - Platinum Advantage | Northwestern Mutual - TT Series | Platinum Advantage's Strengths |
|--|--|---|--------------------------------|
|  <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> | |
|  <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>Not available.</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>Transplant Donor or Cosmetic Surgery</p> <p>Considered disabled if insured is disabled due to surgery to donate an organ for transplant to another person, or surgery to alter the insured's appearance or correct disfigurement. Insured must undergo surgery while the policy is in force.</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 premium that becomes due while the insured is disabled, if the disability lasts at least 90 days. Will refund the portion of premium paid which applies to a period of disability beyond the month in which the disability began. The waiver of premium benefit is not limited to the maximum benefit period.</p> | |




Platinum Advantage vs. Northwestern Mutual - TT Series

| Policy Feature | The Standard - Platinum Advantage | Northwestern Mutual - TT Series | Platinum Advantage's Strengths |
|--|---|--|--------------------------------|
|  <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>Insured who is a member of the armed forces may suspend the policy for up to five years.</p> <p>There will be no coverage under the policy during the period of suspension.</p> | |
|  <p>Exclusions & Limitations</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 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"> • Declared or undeclared war or act of war • The suspension, revocation or surrender of a professional or occupational license or certificate • The commission of or attempt to commit a felony <p>Disability benefits will not be paid during a period of legal incarceration in a penal or correctional institution of more than seven days.</p> <p>Disability benefits will not be paid for a disability that is excluded from coverage by an agreement for limitation of coverage.</p> | |
|  <p>Injury & Sickness Covered after Reinstatement</p> | <p>A reinstated policy will cover only disabilities due to injury sustained or sickness that began after the reinstatement date.</p> | <p>A reinstated policy will cover only a disability that results from an accident that occurs, or from a sickness that first appears, after the date of reinstatement.</p> | |





Platinum Advantage vs. Northwestern Mutual - TT Series

| Policy Feature | The Standard - Platinum Advantage | Northwestern Mutual - TT Series | Platinum Advantage's Strengths |
|--|---|---|--|
| <p>Contract Riders</p> | | | |
|  <p>Enhanced Residual Disability Rider</p> | <p>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>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>Available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D and 3P, through issue age 60.</p> | <p>Partial Disability Benefit</p> <p>Until the proportionate benefit is payable for six months, insured will be considered partially disabled if working in any occupation and there is a loss of time or duties. After the proportionate benefit is payable for six months, insured will be considered partially disabled if working in any occupation and there is at least a 20% loss of income and a loss of time or duties. Benefit varies based on income loss but during the first six months the benefit will be no less than 50% of the disability income full benefit and during the first 12 months the benefit will be no less than the return-to-work incentive calculation. The return-to-work incentive calculation is the lesser of the disability income full benefit and the insured's loss of earned income, unless the insured has other Northwestern Mutual disability income policies. If insured has other Northwestern Mutual disability income policies in place, the return-to-work incentive calculation incorporates the benefits of those policies into it.</p> <p>Recovery benefit paid for the first 12 months after insured recovers from a disability if insured was disabled through the elimination period and has returned to continuous full-time gainful employment and has at least a 20% loss of earned income. There must be a relationship between the loss of earned income and the disability from which the insured has recovered. The amount of the recovery benefit will be proportionate to the loss of earned income. Premium waiver applies while recovery benefits are paid.</p> <p>The Partial Disability Benefit is available with policies for insureds working full time. Offers a Partial Disability Benefit Option that can be included with a total-disability-only product contract issued to stay-at-home spouse/companion and part-time employees. Allows the insured to add the Partial Disability Benefit to the contract within a year of becoming employed full-time.</p> | <p>With Platinum Advantage, an insured is considered residually disabled after the benefit waiting period if there is only a loss of income. With TT Series, an insured is considered partially disabled after the proportionate benefit is payable for six months, if there is a loss of income and either a loss of time or duties.</p> <p>Platinum Advantage's recovery benefit will be paid as long as the insured is working at least as many hours as prior to disability and continues to have a 20% loss of earnings due to the prior disability. TT Series' recovery benefit is limited to 12 months.</p> |





Platinum Advantage vs. Northwestern Mutual - TT Series

| Policy Feature | The Standard - Platinum Advantage | Northwestern Mutual - TT Series | Platinum Advantage's Strengths |
|---|---|---|--------------------------------|
|  <p data-bbox="354 402 456 516">Basic Residual Disability Rider</p> | <p data-bbox="594 402 1220 604">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 data-bbox="594 620 1220 847">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 data-bbox="594 863 1220 922">Available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P, through issue age 60</p> | <p data-bbox="1266 402 1419 425">Not available.</p> | |
|  <p data-bbox="354 961 478 1075">Short-Term Residual Disability Rider</p> | <p data-bbox="594 961 1220 1247">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 data-bbox="594 1263 919 1286">No recovery benefit included.</p> <p data-bbox="594 1302 1220 1360">Available to occupation classes 2A, 2P, A and B, through issue age 60.</p> | <p data-bbox="1266 961 1419 984">Not available.</p> | |






Platinum Advantage vs. Northwestern Mutual - TT Series

| Policy Feature | The Standard - Platinum Advantage | Northwestern Mutual - TT Series | Platinum Advantage's Strengths |
|---|---|--|--------------------------------|
|  <p data-bbox="357 402 537 488">Automatic Increase Benefit Rider</p> | <p data-bbox="596 402 1214 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="596 764 1214 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="1271 402 1542 427">Future Increase Benefit</p> <p data-bbox="1271 443 1889 816">Provides an annual 2 to 6% increase to the policy's disability income full benefit, for a six-year period, without evidence of insurability. Increase varies based on the CPI-U. Increase may occur up through the policy anniversary after the insured's 66th birthday, if policy has an age 67 coverage period, or after the insured's 69th birthday for a policy that has an age 70 coverage period. Increases are compounded annually and subject to financial underwriting standards. Owner may apply to renew the benefit to get more increase periods. If owner declines two consecutive increases the increases will stop and owner may be able to regain the right to receive further increases.</p> <p data-bbox="1271 833 1889 946">Increases will not be made during a period for which premiums are waived. When premiums cease to be waived, increases that would have been made during that period will take effect.</p> | |
|  <p data-bbox="357 987 518 1040">Benefit Increase Rider</p> | <p data-bbox="596 987 1214 1422">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="1271 987 1413 1011">Not available.</p> | |






Platinum Advantage vs. Northwestern Mutual - TT Series

| Policy Feature | The Standard - Platinum Advantage | Northwestern Mutual - TT Series | Platinum Advantage's Strengths |
|--|--|---|--|
|  <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 insured needs substantial assistance to perform at least two of six activities of daily living or substantial supervision due to severe cognitive impairment. Benefits begin at the same time benefits for total disability begin and are paid through the catastrophic disability benefit maximum benefit period.</p> <p>If the indexed income benefit is active on the policy, the catastrophic disability benefit will also be indexed for inflation.</p> | <p>Platinum Advantage will pay a catastrophic disability benefit if insured is presumptively disabled.</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>Indexed Income Benefit</p> <p>Starting on the first anniversary of the start of disability, an indexed benefit will be paid. The indexed benefit provides up to a 3 or 6% annually-compounded increase over the disability income full benefit. Increase is based on the CPI-U.</p> | <p>Platinum Advantage provides the policyowner an option to increase the policy's basic monthly benefit after disability ends.</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>Noncancelable and guaranteed renewable to the policy expiration date (to age 67 or 70). As long as premium payments are timely, Northwestern Mutual cannot cancel or change the terms or premiums of the policy until the policy expiration date.</p> | |







Platinum Advantage vs. Northwestern Mutual - TT Series

| Policy Feature | The Standard - Platinum Advantage | Northwestern Mutual - TT Series | Platinum Advantage's Strengths |
|---|---|--|--------------------------------|
|  <p data-bbox="354 402 545 456">Own Occupation Rider</p> | <p data-bbox="596 402 1118 456">See Own Occupation Rider in the base contract section above.</p> | <p data-bbox="1274 402 1795 456">See Own Occupation Rider in the base contract section above.</p> | |
|  <p data-bbox="354 641 478 695">Student Loan Rider</p> | <p data-bbox="596 641 1220 846">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 data-bbox="1274 641 1413 662">Not available.</p> | |
|  <p data-bbox="354 883 553 995">Mental Disorder and/or Substance Abuse Limitation</p> | <p data-bbox="596 883 1220 1057">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 data-bbox="596 1068 1220 1154">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 data-bbox="1274 883 1876 1170">The base policy limits benefits for mental disorders and/or substance-related or addictive disorders. For each separate disability that is primarily due to a mental disorder and/or substance-related or addictive disorder, benefits will not be provided for more than 24 monthly benefit periods. This limitation will not apply if, at the end of 24 months of benefits, the insured is confined in a hospital and is continuously confined thereafter for the treatment of a mental disorder and/or substance-related or addictive disorder.</p> <p data-bbox="1274 1182 1838 1240">Limitation can be removed with the Extended Mental Disorder and Substance Abuse Benefit.</p> | |




Platinum Advantage vs. Northwestern Mutual - TT Series

| Policy Feature | The Standard - Platinum Advantage | Northwestern Mutual - TT Series | 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.</p> | <p>Non-Guaranteed Acceptance Multi-Life Discount 10% discount provided on sex-distinct rates for non-employer-sponsored groups with a minimum of three lives. Discount is on sex-neutral rates for employer-sponsored groups.</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>Not available.</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> | |



Platinum Advantage vs. Northwestern Mutual - TT Series

| Policy Feature | The Standard - Platinum Advantage | Northwestern Mutual - TT Series | Platinum Advantage's Strengths |
|---|---|---------------------------------|--------------------------------|
|  <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) • Architects • Attorneys (including judges with law degree) • Consultants and other office workers with no manual duties, earning at least \$150,000 each of the last 2 years. The following occupations are excluded: <ul style="list-style-type: none"> — Sales — Computer science/IT — Insurance producers, financial advisors and financial planners • CPAs • Data Scientists (advanced data analytics) with master's degree or Ph.D. • Engineers with professional engineering license issued by a state licensing board (e.g., civil, mechanical, etc.) • Executives, in office, earning at least \$75,000/year each of the last 2 years • Other managers of people, in office, earning at least \$75,000/year each of the last 2 years. The following occupations are excluded: <ul style="list-style-type: none"> — Sales — Computer science/IT — Insurance producers, financial advisors and financial planners • Ph.D. Economists • Ph.D. Scientists (Office and laboratory duties only) | <p>Not available.</p> | |

Product and pricing comparisons are provided solely for informational purposes, based upon the most recent information available to us. This is not intended as a complete comparison of all contract provisions or pricing. The Standard does not guarantee the accuracy, completeness or currency of the offered information. Policy provisions, benefits and riders may vary by state. Policies have exclusions, limitations and terms under which the policies may be continued in force or discontinued. For complete costs and coverage details, please contact The Standard.

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.