Occupation Extension Rider.

The**Standard**®

Platinum Advantage GSI is built on the strength of contract The Standard is known for, leveraging flexibility and unique features to meet the needs of a broad range of clients. The following provides key strengths of Platinum Advantage GSI when compared to MetLife's Omni Select and Omni Essential.

Policy Feature	The Standard - Platinum Advantage GSI	MetLife - Omni Select and Omni Essential	Platinum Advantage's Strengths
Base Contract	a of During the first 24 menths of disability, an insured is totally		Distinum Advantage includes depts and medical enscients
Definitio Total Dis		employed. For occupation class 2A, during the regular occupation period, an insured is totally disabled if prevented from performing the material and substantial duties of his or her regular occupation and is not gainfully employed. After the regular occupation period, an insured is totally disabled if prevented from performing any occupation he or she is or becomes reasonably fitted for by education, training	Platinum Advantage includes dental and medical specialty language in the regular occupation definition of total disability. Platinum Advantage provides a lower-cost option with the 24-month regular occupation definition followed by the any occupation definition, and still offers the Regular Occupation Extension Rider to all occupation classes for those who want the regular occupation definition for the full benefit period.

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Standard Insurance Company

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GSI: PLATADV v. MetLife Omni Select & Omni Essential SI **19042** (3/22)

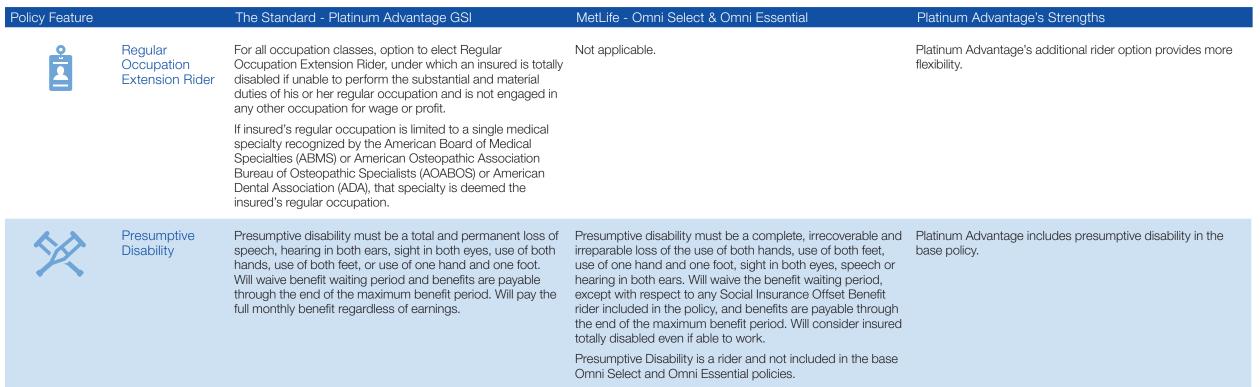
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# The**Standard**®

#### GSI: Platinum Advantage vs. MetLife's Omni Select and Omni Essential

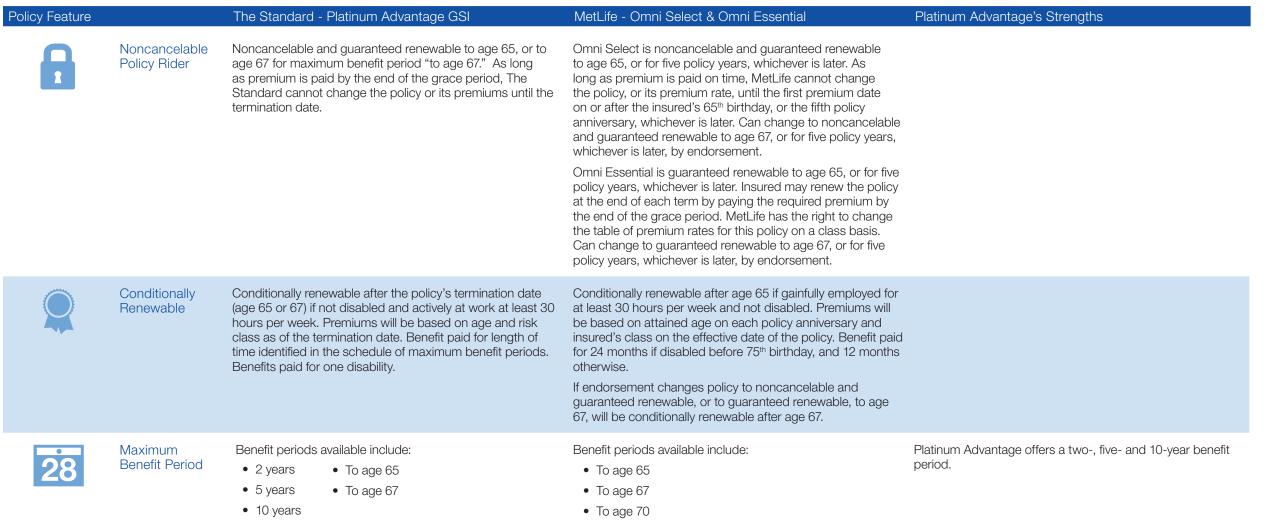
cy Feature	The Standard - Platinum Advantage GSI	MetLife - Omni Select & Omni Essential	Platinum Advantage's Strengths
Own Occupation Rider	For occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D and 3P, option to elect Own Occupation Rider, under which an insured is totally disabled if unable to perform the substantial and material duties of his or her regular occupation, even if engaged in any other occupation for wage or profit. If 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 the 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.	<ul> <li>Monthly Benefit for Total Disability in Your Occupation Rider</li> <li>For occupation classes 6S, 6A and 5A, Omni Select provides option to elect Monthly Benefit for Total Disability in Your Occupation Rider, under which an insured is totally disabled if prevented from performing the material and substantial duties of his or her regular occupation.</li> <li>Transitional Your Occupation Benefit Rider</li> <li>For occupation classes 6S, 6M, 6A, 5A, 5M, 5I, 4A and 4M, Omni Select provides option to elect Transitional Your Occupation Benefit Rider, under which an insured is transitionally disabled if prevented from performing the material and substantial duties of his or her regular occupation. The benefit paid is the lesser of the maximum monthly transitional your occupation benefit, and the insured's loss of earnings minus benefits received from other disability coverage, but not less than 25% of the maximum monthly transitional your occupation benefit. The benefit will be paid in place of all other benefits for total or residual disability. If the benefit that would be paid under the monthly benefit for residual disability exceeds the monthly transitional your occupation benefit, the monthly benefit for residual disability will be paid in place of this benefit. Any month that the monthly benefit for residual disability is paid will not count toward the maximum benefit period for the transitional your occupation benefit. Monthly transitional your occupation benefits will be paid to the earliest of the date a period of transitional disability ends, the date the maximum benefit period for the transitional your occupation benefit. In some cases, may refund a portion of the premium paid for the rider if the monthly transitional your occupation benefit.</li> </ul>	Platinum Advantage includes dental, medical and trial attorney specialty language in the own occupation definition of total disability. Platinum Advantage's Own Occupation Rider is available to most medical occupations, while only Omni Select's Transitional Your Occupation Benefit Rider is available to most medical occupations.

Another version of this rider is available in states where the Transitional Your Occupation Benefit Rider is not available.



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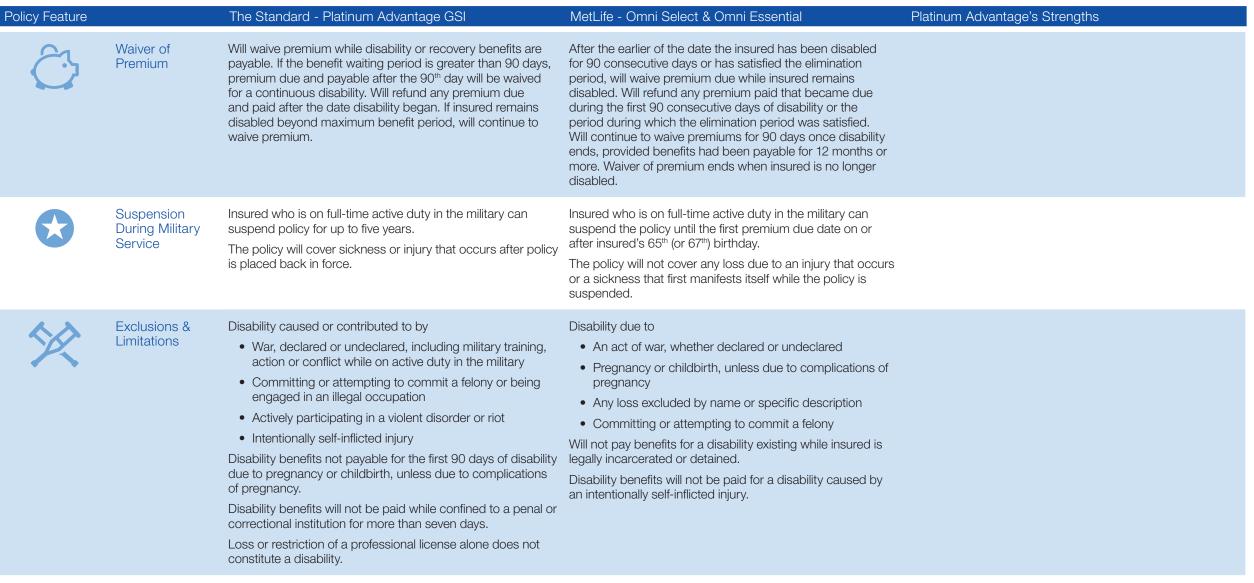




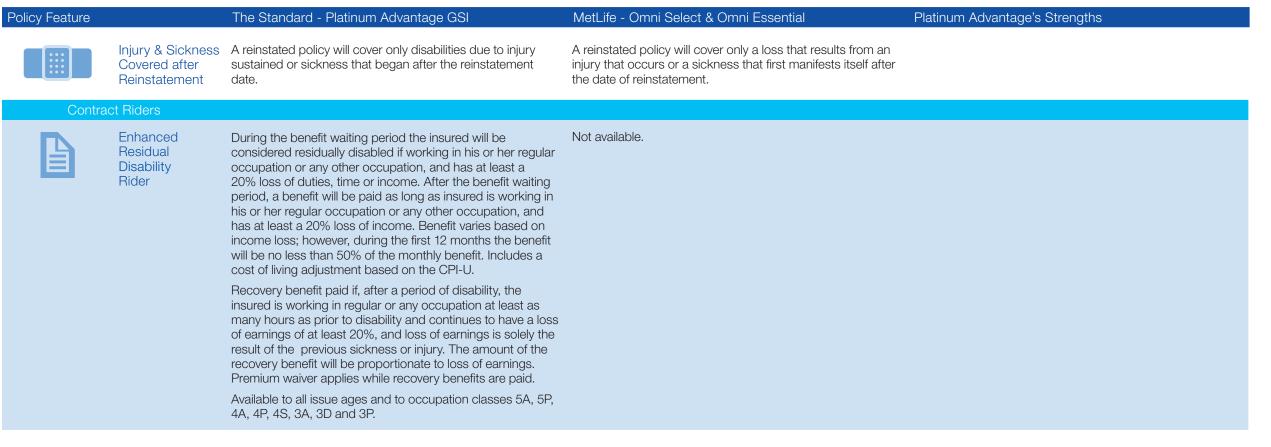


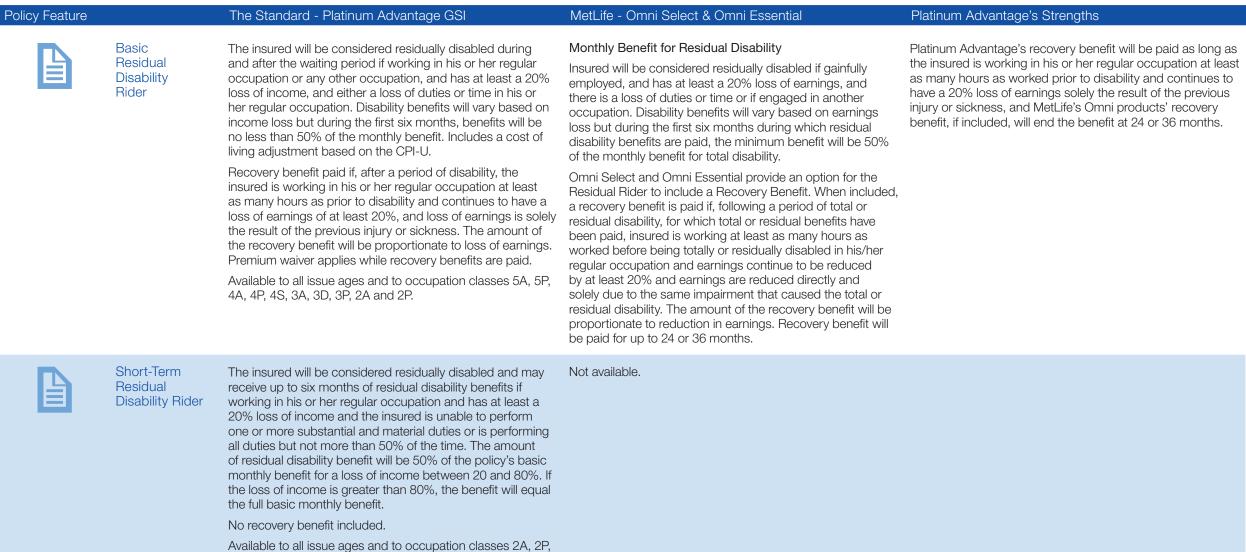


Policy F	eature		The Standard - Platinum Advantage GSI	MetLife - Omni Select & Omni Essential	Platinum Advantage's Strengths
2	28	Benefit Waiting Period (Days)	<ul> <li>Benefit waiting periods available include:</li> <li>60 days</li> <li>90 days</li> <li>365 days</li> </ul>	<ul> <li>Elimination (benefit waiting) periods available include:</li> <li>90 days</li> <li>365 days</li> <li>180 days</li> <li>730 days</li> </ul>	Platinum Advantage offers a 60-day waiting period.
		Rehabilitation Program	Insured can voluntarily participate in a rehabilitation program, approved by The Standard and we will pay reasonable costs. A rehabilitation program may include payment of expenses such as expenses related to modifications, education or training, family care or job search.	Insured can request or MetLife may suggest participation in an occupational rehabilitation program aimed at helping insured return to gainful employment. MetLife will consider participating in the cost of an agreed upon program. A program may include and is not limited to an accredited program of professional retraining or recertification.	
		Family Care Benefit	Family care benefit will be paid if insured is working at least 20% fewer hours 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. 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.	Not available.	
	\$	Survivor Benefit	A benefit equal to three times the basic monthly benefit will be paid to a survivor if insured dies while disability benefits are payable.	If insured dies after benefits were paid for 12 months or more, a benefit equal to the amount of the benefit payable for the last month of disability will be paid to insured's beneficiary for each of the first three months after insured's death.	Platinum Advantage will pay a survivor benefit as long as disability benefits were payable and MetLife's Omni products require disability benefits to have been paid for at least 12 months.
	•	Transplant Surgery Benefit	Will pay a disability benefit if the insured becomes disabled as a result of surgery to transplant part of the insured's body to someone else. Surgery must occur after policy effective date.	If insured is disabled due to undergoing surgery, at least six months after the effective date, to transplant part of insured's body to someone else, insured will be considered disabled due to sickness.	Platinum Advantage requires the transplant surgery to take place after the effective date of the policy and MetLife's Omni products require it to take place at least six months after the effective date.









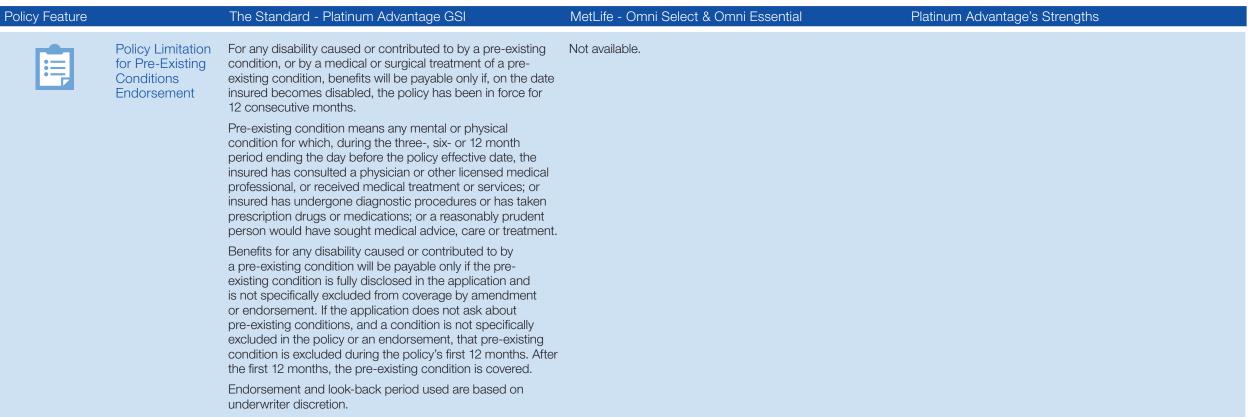
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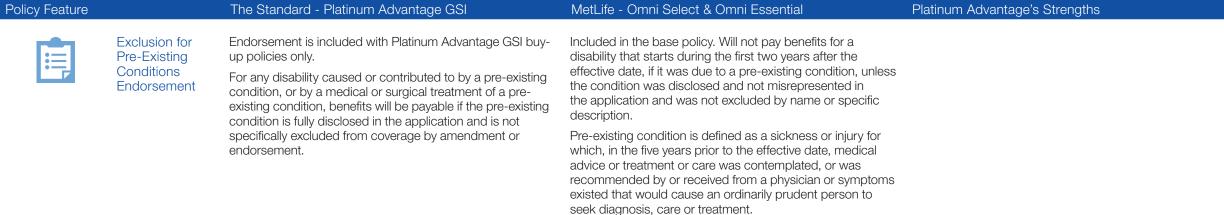
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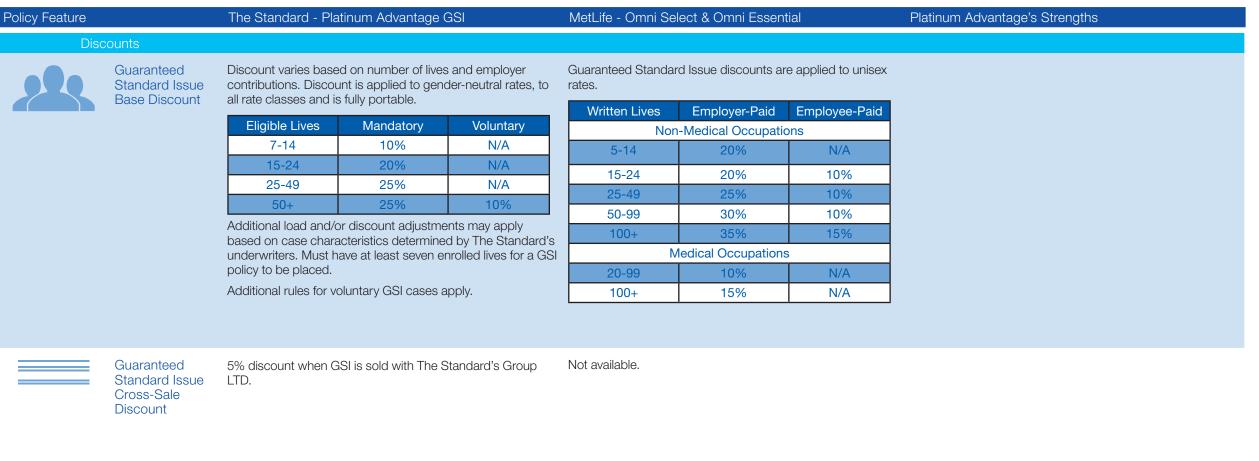
Policy Featu	ure	The Standard - Platinum Advantage GSI	MetLife - Omni Select & Omni Essential	Platinum Advantage's Strengths
	Noncancelable Policy Rider	See the Noncancelable Policy Rider in the base contract section above.	See the Noncancelable Policy Rider in the base contract section above.	
Ê	Own Occupation Rider	See Own Occupation Rider in the base contract section above.	See Own Occupation Rider in the base contract section above.	
	Regular Occupation Extension Rider	See Regular Occupation Extension Rider in the base contract section above.	See Regular Occupation Extension Rider in the base contract section above.	
ì	Family Care Benefit Removal Endorsement	Removes the family care benefit from the policy when requested.	Not applicable.	
<b>O</b>	Mental Disorder and/ or Substance Abuse Limitation	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 insured's lifetime. The limitation does not apply to any period during which insured is confined to a hospital solely because of a mental disorder.	The base policy limits the maximum benefit period to 24 months for all periods of disability during insured's lifetime if disability is due to a mental disorder and/or substance abuse disorder. Any time during which the insured is confined in a hospital does not count toward the 24-month limit.	
		Endorsement is added per underwriter discretion.	If a Modification of Mental Disorder and/or Substance Abuse Limitations Rider is added to the policy, the 24-mon limitation is removed.	





An endorsement is available to remove the pre-existing condition exclusion from the base policy.





The Standard

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