




GSI: Platinum Advantage vs. Principal's HH750 GSI

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. Offering the right product at the right price, you can help your employer clients provide critical income protection to their employees. The following provides key strengths of Platinum Advantage GSI when compared to Principal's HH750 GSI.

Policy Feature	The Standard - Platinum Advantage GSI	Principal - HH750 GSI	Platinum Advantage's Strengths
Base Contract			
 <p>Definition of Total Disability</p>	<p>During the first 24 months of disability, 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. After 24 months of disability, an insured is totally disabled if unable to perform the substantial and material duties of any occupation and is not engaged in any other occupation for wage or profit.</p> <p>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.</p> <p>Have option to extend the regular occupation definition through the full benefit period by adding the Regular Occupation Extension Rider.</p> <p>In Florida, the base policy provides one year of own occupation coverage followed by one year of regular occupation coverage before changing to the any occupation definition of disability.</p>	<p>All occupation classes have option of a two- or five-year period during which insured is totally disabled if unable to perform the substantial and material duties of his or her occupation and is not working. This period is called the "your occupation period," and is followed by an any occupation definition of total disability.</p> <p>Individuals in occupation classes 6A, 5A, 5A-M, 4A, 4A-M, 3A and 3A-M may also choose a to age 65, to age 67 or to age 70 period during which insured is unable to perform the substantial and material duties of their occupation and is not working.</p> <p>In Florida, the base policy provides one year of own occupation coverage before the regular occupation definition of total disability takes effect.</p>	<p>Platinum Advantage includes dental and medical specialty language in the 24-month regular occupation definition of total disability.</p>

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SI 19110NCOM (12/18)






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 <p data-bbox="325 402 467 488">Own Occupation Rider</p>	<p data-bbox="551 402 1150 574">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.</p> <p data-bbox="551 591 1158 760">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.</p> <p data-bbox="551 776 1177 889">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="1231 402 1381 427">Not available.</p>	
 <p data-bbox="325 933 513 1019">Regular Occupation Extension Rider</p>	<p data-bbox="551 933 1212 1073">For all occupation classes, option to elect Regular Occupation Extension Rider, under which 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.</p> <p data-bbox="551 1089 1185 1258">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 the insured's regular occupation.</p> <p data-bbox="551 1274 1158 1356">In Florida, the rider will initially provide one year of own occupation coverage followed by the regular occupation definition of disability.</p>	<p data-bbox="1231 933 1876 1101">All occupation classes have the option to keep the "your occupation period," defined as unable to perform the substantial and material duties of your occupation and not working, until the end of the maximum benefit period rather than changing to an "any occupation" definition after two or five years.</p>	<p data-bbox="1916 933 2575 987">Platinum Advantage includes dental and medical specialty language in the regular occupation definition of total disability.</p>







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 <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 end of the maximum benefit period. Will pay the full monthly benefit regardless of earnings.</p>	<p>Presumptive disability must be a total loss without any possibility of recovery of power of speech, hearing in both ears, sight of both eyes, use of both hands, use of both feet, or use of one hand and one foot. Benefits will start when presumptive disability occurs, even if elimination period has not been satisfied, and will be paid through the end of the maximum benefit period. If maximum benefit period is to age 65, to age 67 or to age 70, the maximum benefit period will be extended to lifetime. Will pay benefits for total disability regardless of ability to work.</p> <p>In Florida, benefits are paid through the end of the maximum benefit period and are not extended to lifetime.</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>Noncancelable and guaranteed renewable at guaranteed premium rates to "age 65" policy anniversary or for five years from the policy date, if later, as long as premiums are paid when due. While the policy is in force, Principal cannot cancel it or change the premium rate before the "age 65" policy anniversary or five years from the policy date, if later.</p>	<p>Platinum Advantage is noncancelable and guaranteed renewable to age 65 or to age 67 and Principal's HH750 is noncancelable and guaranteed renewable to age 65.</p>
 <p>Conditionally Renewable</p>	<p>Conditionally renewable after the policy's termination date (age 65 or 67) if not disabled and actively at work at least 30 hours per week. Premiums will be based on age and risk class as of the termination date. Benefit paid for length of time identified in the schedule of maximum benefit periods. Benefits paid for one disability.</p>	<p>Conditionally renewable on an annual basis, for life, beginning on the age 65 policy anniversary if not receiving benefits under the policy or its riders, and working at least 30 hours per week at the time of renewal and the 12 consecutive months prior to renewal. Premium based on rates in effect for the insured's age at time of renewal. Renewal is issued with a two-year benefit period and "your occupation period."</p>	







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 <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 • 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>Elimination (benefit waiting) periods available include:</p> <ul style="list-style-type: none"> • 30 days • 60 days • 90 days • 180 days • 365 days 	
 <p>Rehabilitation Program</p>	<p>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.</p>	<p>Insured can voluntarily participate in a rehabilitation plan. If the goal is to return insured to work and the plan is approved by Principal, Principal will pay a portion of reasonable expenses. Rehabilitation assistance may include and is not limited to purchasing adaptive equipment, retraining for a new occupation and education expenses.</p>	
 <p>Family Care Benefit</p>	<p>Family care benefit will be paid if insured is working at least 20 percent fewer hours to care for a family member with a serious health condition and insured's monthly earnings are reduced at least 20 percent 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 insured dies after the elimination period and while disability benefits are being paid (or benefits for any attached rider), will pay a lump sum death benefit equal to three times the disability benefit and social insurance substitute benefit.</p> <p>In Florida, the insured's death must be a result of an injury or a disability caused by an injury.</p>	
 <p>Transplant Surgery Benefit</p>	<p>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.</p>	<p>Will pay benefits if disability results from surgery involving a transplant of a part of insured's body to another person.</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 during a period of continuous disability, after the lesser of 90 days or the elimination period. Will refund the pro rata portion of premium paid after the date the continuous disability started. Premium will be waived until no longer receiving benefits or when disability ends, whichever is later.</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>Insured who is on full-time active duty in the military can suspend policy for up to five years.</p> <p>After the policy is restored, it will cover sickness which first manifests itself or an injury which occurs after the policy is restored.</p>	



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 <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.</p> <p>Loss or restriction of a professional license alone does not constitute a disability.</p> <p>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>Disability caused or contributed to by</p> <ul style="list-style-type: none"> • intentional self-inflicted injury • commission or attempt to commit a criminal act, or involvement in an illegal occupation or activity • suspension, revocation or surrender of professional license • active military service • loss excluded by name or specific description in any attached rider or endorsement <p>Benefits are not payable while incarcerated in a penal or correctional institution for a period of 30 consecutive days or longer.</p> <p>If the elimination period is less than 90 days, normal pregnancy and childbirth are not covered sicknesses.</p> <p>Benefits limited to 12 months during continuous disability unless insured resides in the United States or Canada for at least six consecutive months in each calendar year.</p>	
 <p>Injury & Sickness Covered after Reinstatement</p>	<p>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>A reinstated policy covers disability from a sickness that first manifests itself more than 10 days after the date of reinstatement or an injury that occurs after the date of reinstatement.</p>	



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Contract Riders			
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Enhanced Residual Disability Rider

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 percent 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 percent loss of income. Benefit varies based on income loss; however, during the first 12 months the benefit will be no less than 50 percent of the monthly benefit.



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 percent, 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 all issue ages and to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D and 3P.

Not available.







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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 percent 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 percent of the monthly benefit.</p> <p>Recovery benefit paid if, after a period of disability, the insured is working in his or her regular occupation at least as many hours as prior to disability and continues to have a loss of earnings of at least 20 percent, 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 all issue ages and to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P.</p>	<p>Residual Disability and Recovery Benefit</p> <p>To be considered residually disabled during the elimination period and after, there must be a 20 percent loss of income and either a loss of time or duties in the insured's occupation. Alternatively, the insured may be considered residually disabled if there is a 20 percent loss of income and he or she is working in another occupation.</p> <p>Benefit varies based on income loss but during the first six months, the benefit will be no less than 50 percent of the monthly benefit.</p> <p>Recovery benefit paid if return to full-time work after continuous disability with payable benefits and the insured experiences at least a 20 percent loss of earnings due to prior injury or sickness that caused disability. Benefit is monthly benefit proportionate to loss of earnings. Waiver of premium applies while recovery benefits are payable.</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 regular occupation and there is at least a 20 percent 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 percent of the time. The amount of residual disability benefit will be 50 percent of the policy's basic monthly benefit for a loss of income between 20 and 80 percent. If the loss of income is greater than 80 percent, the benefit will equal the full basic monthly benefit.</p> <p>No recovery benefit included.</p> <p>Available to all issue ages and to occupation classes 2A, 2P, A and B.</p>	<p>Short Term Residual Disability Benefit Rider</p> <p>To be considered residually disabled during the elimination period and after, there must be a 20 percent loss of income and either a loss of time or duties in the insured's occupation. Alternatively, the insured may be considered residually disabled if there is a 20 percent loss of income and he or she is working in another occupation. Benefit varies based on income loss. Option for a benefit period of six or 12 months.</p> <p>No recovery benefit.</p> <p>In Florida, during the first 12 months of disability, including the elimination period, insured will be considered residually disabled if there is at least a 20 percent loss of earnings and a loss of time or duties in his or her occupation.</p> <p>After the first 12 months of disability, insured will be considered residually disabled if there is at least a 20 percent loss of earnings and a loss of time or duties in his or her occupation or is working in another occupation.</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>Pays a benefit if unable to perform two or more activities of daily living without assistance, if cognitively impaired, or if presumptively disabled. Benefits begin at the end of the catastrophic disability elimination period and paid through the end of the catastrophic disability maximum benefit period. If presumptively disabled, benefits begin when the disability begins.</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 percent annually-compounded increase to the monthly benefit. Increase is based on the CPI-U. When disability ends, owner may 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, as long as the increase is at least \$200 more than the basic monthly benefit.</p> <p>Rider is available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P, through issue age 64.</p>	<p>On each yearly anniversary of the start date of the insured's continuous disability, a cost of living adjustment will be made to the monthly benefit, providing up to a 3 or 6 percent annually compounded increase to the monthly benefit. Increase is based on the CPI-U. When disability ends, may apply to increase the monthly benefit to the difference between the adjusted monthly benefit and the monthly benefit shown in the base policy. Rider is available to occupation classes 6A, 5A, 5A-M, 4A, 4A-M, 3A and 3A-M.</p>	
 <p>Noncancelable Policy Rider</p>	<p>See the Noncancelable Policy Rider in the base contract section above.</p>	<p>Included in base and not available as a rider.</p>	
 <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>	





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 <p>Regular Occupation Extension Rider</p>	<p>See Regular Occupation Extension Rider in the base contract section above.</p>	<p>See Regular Occupation Extension Rider in the base contract section above.</p>	
 <p>Family Care Benefit Removal Endorsement</p>	<p>Removes the family care benefit from the policy when requested.</p>	<p>Not applicable.</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 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.</p> <p>Attachment of endorsement is added per underwriter discretion.</p>	<p>Monthly benefits for mental/nervous/substance abuse disability will not be paid for more than an aggregate total of 24 months during the entire time the policy is in force. However, subject to the maximum benefit period and all other provisions of the policy and any rider, will pay monthly benefits as long as insured is continuously confined as an inpatient in a hospital.</p> <p>Waiver benefit continues without regard to the 24-month limitation, provided insured otherwise meets the requirements for the benefit.</p>	





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 <p>Policy Limitation for Pre-Existing Conditions Endorsement</p>	<p>For any disability caused or contributed to by a pre-existing condition, or by a medical or surgical treatment of a pre-existing condition, benefits will be payable only if, on the date insured becomes disabled, the policy has been in force for 12 consecutive months.</p> <p>Pre-existing condition means any mental or physical condition for which, during the three-, six- or 12 month period ending the day before the policy effective date, the insured has consulted a physician or other licensed medical professional, or received medical treatment or services; or insured has undergone diagnostic procedures or has taken prescription drugs or medications; or a reasonably prudent person would have sought medical advice, care or treatment.</p> <p>Benefits for any disability caused or contributed to by a pre-existing condition will be payable only if the pre-existing condition is fully disclosed in the application and is not specifically excluded from coverage by amendment or endorsement. If the application does not ask about pre-existing conditions, and a condition is not specifically excluded in the policy or an endorsement, that pre-existing condition is excluded during the policy's first 12 months. After the first 12 months, the pre-existing condition is covered.</p> <p>Attachment of endorsement and look-back period used are based on underwriter discretion.</p>	<p>Will not pay any claim for a disability or loss which begins within two years after the effective date of coverage and results from a pre-existing condition which was not disclosed or was misrepresented in the policy application.</p> <p>Pre-existing condition means a condition for which medical treatment, testing or medication was recommended by a doctor or received from a doctor within the two-year period prior to the effective date of coverage or which has caused symptoms within the two-year period prior to the effective date of coverage which would cause an ordinarily prudent person to seek diagnosis, care or treatment.</p> <p>This language is included in the base policy and there is an endorsement to remove it.</p>	<p>Platinum Advantage requires the policy to be in place for 12 months before a disability caused by a pre-existing condition will be covered and Principal's HH750 requires the policy to be in place for two years.</p> <p>Platinum Advantage has a three-, six- or 12-month look-back period and Principal's HH750 has a two-year look-back period.</p>
 <p>Exclusion for Pre-Existing Conditions Endorsement</p>	<p>Attachment of endorsement is included with Platinum Advantage GSI buy-up policies only.</p> <p>For any disability caused or contributed to by a pre-existing condition, or by a medical or surgical treatment of a pre-existing condition, benefits will be payable if the pre-existing condition is fully disclosed in the application and is not specifically excluded from coverage by amendment or endorsement.</p>	<p>Not available.</p>	



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Discounts																																	
 <p>Guaranteed Standard Issue Base Discount</p>	<p>Discount varies based on number of lives and employer contributions. Discount is applied to gender-neutral rates, to all rate classes and is fully portable.</p> <table border="1"> <thead> <tr> <th>Eligible Lives</th> <th>Mandatory</th> <th>Voluntary</th> </tr> </thead> <tbody> <tr> <td>7-14</td> <td>10%</td> <td>N/A</td> </tr> <tr> <td>15-24</td> <td>20%</td> <td>N/A</td> </tr> <tr> <td>25-49</td> <td>25%</td> <td>N/A</td> </tr> <tr> <td>50+</td> <td>25%</td> <td>10%</td> </tr> </tbody> </table> <p>Additional load and/or discount adjustments may apply based on case characteristics determined by The Standard's underwriters. Must have at least seven enrolled lives for a GSI policy to be placed.</p> <p>Additional rules for voluntary GSI cases apply.</p>	Eligible Lives	Mandatory	Voluntary	7-14	10%	N/A	15-24	20%	N/A	25-49	25%	N/A	50+	25%	10%	<p>Guaranteed Standard Issue Multi-Life discounts are applied to unisex rates.</p> <table border="1"> <thead> <tr> <th>Lives</th> <th>Employer-Paid</th> <th>Employee-Paid</th> </tr> </thead> <tbody> <tr> <td>10-14</td> <td>20%</td> <td>N/A</td> </tr> <tr> <td>15-49</td> <td>20%</td> <td>20%</td> </tr> <tr> <td>50-99</td> <td>25%</td> <td>25%</td> </tr> <tr> <td>100+</td> <td>30%</td> <td>30%</td> </tr> </tbody> </table>	Lives	Employer-Paid	Employee-Paid	10-14	20%	N/A	15-49	20%	20%	50-99	25%	25%	100+	30%	30%	
Eligible Lives	Mandatory	Voluntary																															
7-14	10%	N/A																															
15-24	20%	N/A																															
25-49	25%	N/A																															
50+	25%	10%																															
Lives	Employer-Paid	Employee-Paid																															
10-14	20%	N/A																															
15-49	20%	20%																															
50-99	25%	25%																															
100+	30%	30%																															
 <p>Guaranteed Standard Issue Cross-Sale Discount</p>	<p>5 percent discount when GSI is sold with The Standard's Group LTD.</p>	<p>Not available.</p>																															

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