

Protect Student Loan Payments

With Platinum Advantage From The Standard



A Platinum Advantage income protection insurance policy from The Standard[‡] protects more than just your paycheck. It can also protect your student loan payments.



Breathe Easy

With the Student Loan Rider, if you become totally disabled and can't work, we'll reimburse all or a portion of your student loan payments so you don't fall behind.

The Student Loan Rider is available to applicants working in occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3P and 3D. This rider is another way you can tailor your Platinum Advantage policy to provide spot-on income protection for exactly what you need — no more, no less.

How It Works

We'll reimburse you for your monthly student loan payments if you suffer a total disability and are unable to work. When you apply for income protection from The Standard, ask your insurance representative to add the Student Loan Rider to your policy. You'll choose:

- **The Monthly Benefit:** Occupation classes 5P, 4P, 4S, 3P and 3D may choose from \$100 to \$2,500. Occupation classes 5A, 4A and 3A may choose any amount between \$100 and \$1,500.¹
- **The Rider Period:** You may choose from either a 10- or 15-year term.

At Claim Time

If you become totally disabled and receive disability benefits, you'll also receive monthly Student Loan Benefits. It's easy: we'll pay this benefit after you satisfy the benefit waiting period, and you submit proof of both your student loan agreement and your payment.

You Can Count on The Standard

The Standard ranks among the leading individual disability insurance carriers in the nation. You can be confident that we're financially strong, our disability products are high in quality, and we can pay what we promise — now and in the future.

The Student Loan Rider is not available in New York.

This 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 Standard Insurance Company at 800.247.6888.

Standard Insurance Company | standard.com

[‡] 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, Portland, Oregon, in all states except New York. Product features and availability vary by state. Standard Insurance Company is licensed to solicit insurance business in all states except New York.

¹ The monthly benefit chosen is based on the amount of the loan payment. This benefit will become your Student Loan Benefit Maximum.