




GSI: Platinum Advantage vs. Ameritas' DInamic Foundation

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 Ameritas' DInamic Foundation GSI.

Policy Feature	The Standard - Platinum Advantage GSI	Ameritas - DInamic Foundation 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>An insured is totally disabled if not able to perform the material and substantial duties of his or her occupation and is not working in any occupation for wage or profit.</p> <p>If insured is a physician or dentist and has limited his or her duties to the performance of the usual and customary functions of a specific, professionally recognized medical or dental specialty, that specialty will be considered insured's occupation.</p> <p>The definition of total disability in the base policy is variable. The own occupation and not working definition is available to all GSI eligible occupation classes. Medical occupations are not eligible except for small animal veterinarians (6A) and those in approved residency programs.</p> <p>In Florida, there is an option to include one year of own occupation coverage prior to the regular occupation coverage.</p>	<p>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.</p> <p>Platinum Advantage GSI is available to medical occupations outside of residency programs.</p>

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SI 19353NCOM (2/18)








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 <p>Own Occupation Rider</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 his or her regular occupation, even if 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>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>Insureds in occupation classes 6A, 5A, 4A and 3A have option to elect own occupation definition of total disability under which an insured will be totally disabled if not able to perform the material and substantial duties of his or her occupation.</p> <p>If insured is a physician or dentist and has limited his or her duties to the performance of the usual and customary functions of a specific, professionally recognized medical or dental specialty, that specialty will be considered insured's occupation.</p> <p>Insureds in occupation class 3A also have the option to elect the five-year own occupation followed by the not working definition of total disability. Under this option an insured is totally disabled if not able to perform the material and substantial duties of his or her occupation. Then, after 60 months of base policy benefits due to the same disability, insured is totally disabled if not able to perform the material and substantial duties of his or her occupation and is not working in any occupation for wage or profit.</p> <p>Medical occupations are not eligible for GSI except for small animal veterinarians (6A) and those in approved residency programs.</p>	<p>Platinum Advantage includes trial attorney specialty language in the own occupation definition of total disability.</p> <p>Platinum Advantage GSI is available to medical occupations outside of residency programs.</p>
 <p>Regular Occupation Extension Rider</p>	<p>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>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>In Florida, the rider will initially provide one year of own occupation coverage followed by the regular occupation definition of disability.</p>	<p>Not applicable.</p>	<p>.</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 total disability must be total loss of sight in both eyes, hearing in both ears, speech, use of both hands, use of both feet or use of one hand and one foot. Insured will be considered totally disabled, the elimination period is waived and benefits are payable through the end of the maximum benefit period, unless the specific loss is recovered before then. Will pay benefits even if insured is working in any occupation.</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 to age 65. As long as premium is paid as due, Ameritas shall not cancel the policy, increase the premium nor add restrictions.</p>	<p>Platinum Advantage can be noncancelable and guaranteed renewable to age 65 or 67. DInamic Foundation 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 each policy anniversary from age 65 for life if insured is not receiving a benefit under the policy or attached rider and is actively working at least 30 hours each week for wage or profit. Premiums are based on insured's age at time of renewal. Maximum benefit period for renewed policies is 24 months.</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"> • 1 year (issue ages 61-64) • 2 years • 5 years • to age 67 • to age 65 • 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"> • 30 days • 60 days • 90 days • 180 days • 365 days • 730 days 	






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 <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 formal, supervised occupational rehabilitation program. If the program is mutually agreed upon, Ameritas will pay expenses set forth in the agreement.</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>	
 <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 satisfying the elimination period and while monthly disability benefits are being paid, will pay an additional three months of the base monthly benefit.</p>	<p>Platinum Advantage pays a lump sum benefit and DInamic Foundation pays the benefit in monthly payments.</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>Considered totally disabled if disability results from transplanting a part of insured's body to the body of another person, or from cosmetic surgery to correct a disfigurement or to improve appearance. Surgery must occur more than six months after the issue date. The elimination period is waived for transplant surgery.</p>	<p>Platinum Advantage requires the transplant surgery to occur after the effective date. DInamic Foundation requires the surgery to occur more than six months after the issue 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. If insured remains disabled beyond maximum benefit period, will continue to waive premium.</p>	<p>Will waive premium until total disability ends. Waiver of premium will begin the date insured's claim is approved but not before 90 days of continuous total disability or residual disability, if included with the policy. Will refund premium paid on or after the date insured becomes totally disabled.</p>	




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 <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>If insured is on active duty in the armed forces, the policy can be suspended up to age 65.</p> <p>The policy will not cover loss from injuries which occurred, or sickness first manifested, while the policy was suspended.</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.</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 resulting from, or caused or contributed to by</p> <ul style="list-style-type: none"> • war, declared or undeclared, or military service • an intentionally self-inflicted injury <p>Benefits not payable for normal pregnancy or childbirth until disabled for 90 days.</p> <p>Benefits not payable during any period of incarceration.</p> <p>Benefits not payable if prevented from engaging in insured's occupation as the result of loss of license, except as a direct result of sickness or injury.</p> <p>While insured resides outside of the United States, will not pay benefits for more than 12 months during the lifetime of the policy.</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 will cover only an injury that occurs after the date of reinstatement or a sickness beginning more than 10 days after the date of reinstatement.</p>	





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Contract Riders			
 <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 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.</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 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.</p> <p>Available to all issue ages and to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D and 3P.</p>	<p>Insured will be considered residually disabled if there is at least a 15 percent loss of monthly earnings and a loss of duties or time. Benefit varies based on loss of monthly earnings but during the first six months the benefit will be no less than 50 percent of the base monthly benefit.</p> <p>Recovery benefit paid if, following a period for which monthly disability benefits have been paid, insured has returned to his or her occupation and is performing the material and substantial duties of his or her occupation 80 percent or more of the time as was usual prior to disability and has a loss of monthly earnings of at least 15 percent and a demonstrable relationship exists between the loss of monthly earnings and the previous disability. The recovery benefit is the residual monthly benefit which varies based on the loss of monthly earnings.</p>	<p>Platinum Advantage requires a loss of income, duties or time during the benefit waiting period, and a loss of income after the benefit waiting period. DInamic Foundation requires a loss of income and either a loss of duties or time.</p> <p>Platinum Advantage pays the 50 percent minimum benefit for up to 12 months and DInamic Foundation pays it for up to six months.</p> <p>Platinum Advantage will pay the recovery benefit if insured is working in his or her regular or any occupation, and DInamic Foundation requires the insured to be working in the occupation he or she was engaged in at the time disability began.</p> <p>Platinum Advantage will continue to waive premium if insured is receiving recovery benefits.</p>







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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>The insured will be considered residually disabled if there is at least a 15 percent loss of monthly earnings and a loss of duties or time. Benefit varies based on loss of monthly earnings with a maximum of 50 percent of the base monthly benefit.</p> <p>No recovery benefit included.</p>	<p>Platinum Advantage's benefit is proportionate to income loss and pays a 50 percent minimum benefit for up to six months and DInamic Foundation pays a 50 percent maximum benefit.</p> <p>Platinum Advantage includes a recovery benefit.</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>Not available.</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>Considers catastrophically disabled if unable to perform two or more activities of daily living or if require substantial supervision due to severe cognitive impairment. Benefit is paid while catastrophically disabled. Benefits begin after the catastrophic elimination period and are paid through the end of the catastrophic maximum benefit period.</p>	<p>Platinum Advantage considers insured catastrophically disabled if 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 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>Cost of Living Adjustment Rider - 6 Percent Compound</p> <p>On each anniversary of the onset date of disability, an adjustment will be made to the monthly income benefit , as long as the insured is receiving a monthly income benefit. Provides up to a six percent annually compounded increase to the monthly income benefit. Increase is based on the CPI-U. Upon recovery, owner has the right to purchase additional base monthly benefit up to the amount of the adjusted monthly income benefit payable at the end of the disability, reduced by the base monthly benefit, as long as the additional benefit amount is at least \$300.</p> <p>Cost of Living Adjustment Rider - 3 Percent Simple</p> <p>On each anniversary of the onset date of disability, a cost of living benefit will be calculated. The cost of living benefit will be paid each month in addition to the monthly income benefit as long as the insured is receiving a monthly income benefit. Provides a yearly 3 percent simple interest increase.</p>	<p>Platinum Advantage's 3 percent adjustment is compounded and DInamic Foundation's is a simple-interest increase.</p>
 <p>Noncancelable Policy Rider</p>	<p>See the Noncancelable Policy Rider in the base contract section above.</p>	<p>See the Noncancelable Policy Rider in the base contract section above.</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>If a limitation is included in the policy language, benefits for disabilities caused by or contributed to by mental/nervous disorders, alcoholism and/or drug abuse may be limited to two or five years. Benefits will be paid, subject to the maximum benefit period for loss caused by mental/nervous disorders, alcoholism and/or drug abuse for as long as insured is continuously confined in a hospital under the care of a physician.</p> <p>Language is variable and included in the base policy based on a combination of case size, demographics, premium payer, occupation class and noncancelable or guaranteed renewable policy form.</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>During the first 24 months following the issue date of the policy, will pay benefits for disabilities caused or contributed to by a pre-existing condition only if that condition is fully disclosed and not misrepresented on the application and not specifically excluded by name or specific description.</p> <p>A pre-existing condition means any physical or mental condition for which, during the 24-month period preceding the issue date of the policy insured sought medical advice or treatment, underwent diagnostic procedures, or was prescribed drugs or medication; or a reasonably prudent person would have sought medical advice, care or treatment.</p> <p>This language is included in the base policy and there are endorsements to change or delete it. The pre-existing condition limitation that applies is based on the number of eligible employees and program design.</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



Guaranteed Standard Issue Base Discount

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.

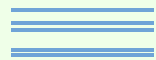
Eligible Lives	Mandatory	Voluntary
7-14	10%	N/A
15-24	20%	N/A
25-49	25%	N/A
50+	25%	10%

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.

Additional rules for voluntary GSI cases apply.

Discount varies based on number of lives and employer contributions. Discount is taken from unisex rates and cannot be combined with any other discounts.

Eligible Lives	Employer-Pay	Voluntary
5-9	15%	N/A
10-49	20%	15%
50-99	25%	20%
100-149	30%	20%
150-299	30%	25%
300+	30%	30%



Guaranteed Standard Issue Cross-Sale Discount

5 percent discount when GSI is sold with The Standard's Group LTD.

Not available.

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.

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