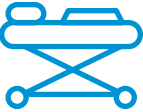





Protector PlatinumSM vs. Platinum Advantage

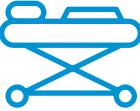



Platinum Advantage income protection insurance is built on the strength of contract The Standard is known for, leveraging flexibility and unique features to help meet the needs of a broad range of clients. Offering the right product at the right price, you can help your clients protect their income and lifestyle. The following provides key differences of Platinum Advantage when compared to Protector PlatinumSM.

Policy Feature	Protector Platinum	Platinum Advantage	Key Differences
<p>Base Contract</p>  <p>Definition of Total Disability</p>	<p>An insured is totally disabled if unable to perform with reasonable continuity the substantial and material acts necessary to perform their own occupation in the usual and customary way. If limited practice to a professionally recognized specialty in medicine or law, that specialty will be deemed insured's own occupation.</p>	<p>An insured is totally disabled if unable to perform with reasonable continuity the substantial and material acts necessary to perform his or her regular occupation in the usual and customary way and chooses not to work in any 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.</p>	<p>The definition of disability in Platinum Advantage's base policy is a regular occupation definition, meaning the insured is considered totally disabled if unable to perform the normally required duties of his or her regular occupation and is not engaged in any other work.</p>
 <p>Own Occupation Rider</p>	<p>Own occupation definition included in base as definition of total disability.</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 with reasonable continuity the substantial and material acts necessary to perform his or her regular occupation in the usual and customary way, 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 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>Having the own occupation definition of total disability as a rider with Platinum Advantage allows the policy to be more flexible for those individuals who do not want or need to pay for the own occupation definition.</p> <p>Specialty language for trial attorneys is included in the Own Occupation Rider with Platinum Advantage. With Protector Platinum, it was included in the base policy.</p>

For CA Only

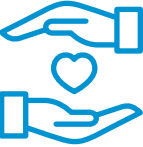






Protector PlatinumSM vs. Platinum Advantage

Policy Feature	Protector Platinum	Platinum Advantage	Key Differences
 <p data-bbox="357 347 494 402">Presumptive Disability</p>	<p data-bbox="599 347 1220 578">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 insured's lifetime if benefit period is longer than 10 years; otherwise through the maximum benefit period. Will pay the full monthly benefit regardless of earnings.</p>	<p data-bbox="1271 347 1892 516">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 elimination 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="1943 347 2537 461">Platinum Advantage's presumptive disability benefits are paid through the maximum benefit period, whereas Protector Platinum's paid through lifetime if maximum benefit period was to age 65 or 67.</p>
 <p data-bbox="357 620 494 675">Guaranteed Renewable</p>	<p data-bbox="599 620 1220 734">Guaranteed renewable to age 65 or 67. As long as premium is paid by the end of each grace period, we cannot change any part of the policy, except its premium, until the termination date.</p> <p data-bbox="599 750 1220 805">Can be changed to noncancelable and guaranteed renewable by purchasing the Noncancelable Policy Rider.</p>	<p data-bbox="1271 620 1892 761">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 data-bbox="1271 777 1892 833">Can be changed to noncancelable and guaranteed renewable by purchasing the Noncancelable Policy Rider.</p>	<p data-bbox="1943 620 2564 789">Protector Platinum's policy terminates at age 65 for maximum benefit period of "to age 65." For all other maximum benefit periods the policy terminates at age 67. Platinum Advantage's policy terminates at age 67 for maximum benefit period of "to age 67." For all other maximum benefit periods the policy terminates at age 65.</p>
 <p data-bbox="357 876 548 932">Maximum Benefit Period</p>	<p data-bbox="599 876 951 899">Benefit periods available include:</p> <ul data-bbox="599 925 951 1023" style="list-style-type: none"> • 2 years • 5 years • 10 years • To age 65 • To age 67 	<p data-bbox="1271 876 1623 899">Benefit periods available include:</p> <ul data-bbox="1271 925 1623 1023" style="list-style-type: none"> • 2 years • 5 years • 10 years • To age 65 • To age 67 	
 <p data-bbox="357 1075 548 1159">Benefit Waiting/ Elimination Period (Days)</p>	<p data-bbox="599 1075 1032 1097">Benefit waiting periods available include:</p> <ul data-bbox="599 1123 951 1188" style="list-style-type: none"> • 60 days • 90 days • 180 days 	<p data-bbox="1271 1075 1650 1097">Elimination periods available include:</p> <ul data-bbox="1271 1123 1623 1188" style="list-style-type: none"> • 60 days • 90 days • 180 days • 365 days 	<p data-bbox="1943 1075 2564 1159">The 365-day elimination period is available with Platinum Advantage. However, it can't be sold with a two-year maximum benefit period.</p>





Protector PlatinumSM vs. Platinum Advantage

Policy Feature	Protector Platinum	Platinum Advantage	Key Differences
 <p>Compassionate Disability Benefit/ Family Care Benefit</p>	<p>Compassionate disability benefit will be paid if insured is working at least 20% fewer hours in order to care for a loved one 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>Will pay a survivor benefit for three months beyond date of insured's death if insured dies while disability benefits are being paid.</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>Platinum Advantage pays a lump sum benefit equal to three months of benefits, whereas Protector Platinum paid benefits for three months beyond insured's death.</p>
 <p>Transplant (& Cosmetic) Surgery Benefit</p>	<p>Will pay a disability benefit if the insured becomes disabled as a result of having surgery to improve appearance, prevent disfigurement or transplant part of insured's body to someone else.</p>	<p>Will pay a disability benefit if the insured becomes disabled as a result of surgery to transplant part of insured's body to someone else.</p>	<p>Platinum Advantage covers disability resulting from transplant surgery if the surgery occurs after the effective date. Protector Platinum covered disability resulting from transplant surgery only if the surgery occurred six months after the effective 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.</p>	<p>Will waive premium while disability or recovery benefits are payable. If the elimination 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>Platinum Advantage continues to waive premium if insured remains disabled beyond the maximum benefit period. Protector Platinum only waived premium until the end of the maximum benefit period.</p>
 <p>Suspension During Military Service</p>	<p>Not available.</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>	





Protector PlatinumSM vs. Platinum Advantage

Policy Feature	Protector Platinum	Platinum Advantage	Key Differences
 <p>Exclusions & Limitations</p>	<p>Disability caused or contributed to by</p> <ul style="list-style-type: none"> • War, declared or undeclared, civil or international • Committing or attempting to commit a felony • Actively participating in a riot • Intentionally self-inflicted injury <p>Disability benefits not payable for the first 90 days of disability due to pregnancy or childbirth.</p> <p>Will exclude any disability or condition excluded by name or specific description in an endorsement made part of the policy.</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.</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>Will exclude disability caused or contributed to 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 benefits will not be paid for more than an aggregate total of 12 months of benefits for each period of disability while insured resides outside of the United States or Canada.</p>	
 <p>Sickness Covered after Reinstatement</p>	<p>A reinstated policy will cover only disabilities due to injury sustained after the reinstatement date or sickness that began more than 10 days after the reinstatement date.</p>	<p>A reinstated policy will cover only disabilities due to injury sustained after the reinstatement date or sickness that began more than 10 days after the reinstatement date.</p>	





Protector PlatinumSM vs. Platinum Advantage

Policy Feature	Protector Platinum	Platinum Advantage	Key Differences
 <p>Partial Disability/Enhanced Residual Disability Rider</p>	<p>Protector Platinum partial disability benefits are provided in the base policy. The insured will be considered partially disabled during the initial period if there is at least a 20% loss of duties, time or income. The initial period is defined as the benefit waiting period and the first six months that benefits are payable. During this initial period, after the benefit waiting period is satisfied, the benefit payable is equal to the basic monthly benefit.</p> <p>After the initial period, a benefit will be paid as long as there is at least a 20% loss of income. Benefit varies based on income loss.</p> <p>Immediately after insured has recovered from disability, a recovery benefit will be paid if insured experiences a loss of income of at least 20%, and the loss of income is solely the result of the previous injury or sickness. Monthly benefit will be proportionate to loss of earnings.</p> <p>This language is included in the base policy.</p>	<p>Platinum Advantage residual disability benefits are provided by optional rider. During the elimination period insured will be considered residually disabled if there is at least a 20% loss of duties, time or income. After the elimination period, a benefit will be paid as long as there is 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, 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>The Enhanced Residual Disability Rider is available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D and 3P.</p>	<p>Platinum Advantage removes the residual (partial disability) and recovery language from the base policy and introduces it as a rider.</p> <p>The Enhanced Residual Disability Rider allows the insured to meet the definition of disability during the elimination period if there is at least a 20% loss of duties or time or income; and after the elimination period insured must experience at least a 20% loss of income. It also pays a 50% minimum benefit for up to 12 months.</p> <p>The Enhanced Residual Disability Rider does not pay six months of the full monthly benefit after the elimination period as was paid under Protector Platinum.</p> <p>The recovery benefit, included with the Enhanced Residual Disability Rider requires the insured to be working in his or her regular occupation or any other occupation and working at least as many hours worked prior to disability, in addition to having at least a 20% loss of earnings.</p>
 <p>Basic Residual Disability Rider</p>	<p>Not available.</p>	<p>The insured will be considered eligible for residual disability benefits after the waiting period if there is at least a 20% 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% of monthly benefit.</p> <p>Recovery benefit paid if, after a period of recovery, the insured is working in his or her 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 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, 3P, 2A and 2P.</p>	






Protector PlatinumSM vs. Platinum Advantage

Policy Feature	Protector Platinum	Platinum Advantage	Key Differences
 <p data-bbox="354 349 483 462">Short-Term Residual Disability Rider</p>	<p data-bbox="594 349 747 373">Not available.</p>	<p data-bbox="1271 349 1897 548">The insured will be considered residually disabled and may receive up to six months of residual disability benefits if there is at least a 20% loss of income. 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="1271 565 1588 589">No recovery benefit included.</p> <p data-bbox="1271 605 1857 662">The Short-Term Residual Disability Rider is available to occupation classes 2A, 2P, A and B.</p>	
 <p data-bbox="354 706 542 841">Automatic Increase Benefit/ Automatic Increase Benefit Rider</p>	<p data-bbox="594 706 1212 963">The Automatic Increase Benefit is included in the base policy. Provides an annual automatic 4% increase to the policy's basic monthly benefit, for a period of up to five years, without evidence of insurability. Increases may occur up through the increase date next following insured's 60th birthday. Increases are compounded annually. Insured may apply for additional increase periods. If owner declines two consecutive increases the Automatic Increase Benefit will end.</p>	<p data-bbox="1271 706 1884 1044">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. Owner may apply for additional increase periods. If owner declines two consecutive increases the rider will terminate.</p> <p data-bbox="1271 1060 1884 1174">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 waived.</p>	<p data-bbox="1943 706 2542 760">The increase period for Platinum Advantage is six years and for Protector Platinum it is five years.</p> <p data-bbox="1943 776 2489 857">Platinum Advantage increases are capped at issue and participation limits, and they were not with Protector Platinum.</p>







Protector PlatinumSM vs. Platinum Advantage

Policy Feature	Protector Platinum	Platinum Advantage	Key Differences
 <p data-bbox="357 347 518 402">Benefit Increase Rider</p>	<p data-bbox="599 347 747 370">Not available.</p>	<p data-bbox="1271 347 1881 781">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 owner 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 prior 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="1943 347 2548 459">The Benefit Increase Rider is a new rider with Platinum Advantage and is available in place of the Future Purchase Option Rider that was available with Protector Platinum.</p> <p data-bbox="1943 475 2198 498">Key differences include:</p> <ul data-bbox="1943 514 2556 846" style="list-style-type: none"> • The BIR allows insured to apply for increase once every three years up to issue and participation limits, whereas FPO allowed insured to apply for increase once a year, until the pool amount was zero. • Insured must apply for the increase every three years and accept at least 50% of benefit increase offered in order to keep the rider in place, whereas the insured was not required to apply for an increase or accept any portion of the benefit offered with the FPO. • The BIR is automatically included at no additional charge, whereas the FPO had a cost.
 <p data-bbox="357 888 505 971">Catastrophic Disability Benefit Rider</p>	<p data-bbox="599 888 1220 1117">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 data-bbox="1271 888 1870 1027">Pays a benefit if presumptively disabled. Benefits begin at the same time benefits for total disability begin (waive elimination period) and are paid through the end of the maximum benefit period. Available to all occupation classes.</p>	
 <p data-bbox="357 1159 510 1242">Indexed Cost of Living Benefit Rider</p>	<p data-bbox="599 1159 1220 1388">After disability continues for more than 365 consecutive days, pays a cost of living benefit that increases annually up to 3 or 6%, annually compounded. Increase is based on the CPI-U. When disability ends, owner has option to apply to increase the policy's basic monthly benefit, without medical evidence, up to the amount of the cost of living benefit at the time disability ends. Rider is available to all occupation classes, through issue age 60.</p>	<p data-bbox="1271 1159 1897 1474">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, owner 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 data-bbox="1943 1159 2564 1214">Indexed Cost of Living Benefit Rider is no longer available to occupation classes A and B with Platinum Advantage.</p>






Protector PlatinumSM vs. Platinum Advantage

Policy Feature	Protector Platinum	Platinum Advantage	Key Differences
 <p>Noncancelable Policy Rider</p>	<p>Noncancelable and guaranteed renewable to age 65 or 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 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>Own Occupation Rider</p>	<p>See definition of total disability in the base contract section above.</p>	<p>See own occupation rider in the base contract section above.</p>	
 <p>Student Loan Rider</p>	<p>Not available.</p>	<p>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. Monthly benefit subject to a 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>Mental Disorder and/or Substance Abuse Limitation</p>	<p>Unlimited mental disorder and/or substance abuse benefits.</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 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>Automatically added to all policies.</p>	<p>Platinum Advantage automatically includes the mental disorder and/or substance abuse limitation.</p>





Protector PlatinumSM vs. Platinum Advantage

Policy Feature	Protector Platinum	Platinum Advantage	Key Differences
Discounts			
 <p>Business Owner Discount</p>	<p>15% discount on gender distinct rates when the business owner owns at least 20% of the business and has been financially successful (as determined by The Standard) for at least the past two years. Discount is available to occupation classes 5A, 4A, 3A, 2A, A and B, except for those listed under financial services, entertainment industry or real estate.</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 The Standard) for at least the past two years and employs at least one full-time equivalent W-2 employee. Discount is available to occupation classes 2A, 3A, 4A and 5A, 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>Platinum Advantage's discount is 10% and introduces the requirement of employing at least one full-time equivalent W-2 employee. Platinum Advantage also has additional occupation limits.</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>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 receive the discount on the next premium due date. This discount is not available to government employees.</p>	
 <p>Multi-Product Discount</p>	<p>5% discount for individuals who purchase Business Overhead Protector[®] and/or Business Equity ProtectorSM at the same time as Protector Platinum.</p>	<p>5% discount for individuals who purchase Business Overhead Protector[®] and/or Business Equity ProtectorSM at the same time as Platinum Advantage.</p>	



Protector PlatinumSM vs. Platinum Advantage

Policy Feature	Protector Platinum	Platinum Advantage	Key Differences
 <p>Residency Multi-Life Discount</p>	Not available.	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>Preferred Occ Discount</p>	Not available.	10% discount for some 5A occupations, such as executives earning more than \$75,000, attorneys (and judges with law degree), CPAs and Ph.D. scientists.	

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This is only a brief summary of policy provisions. Some policy provisions vary by state and some benefits and riders may not be available in a particular state. The 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 The Standard.