Protect Your Income
## With Platinum Advantage From The Standard

TheStandard®

Your income is what you rely on to finance your life. But, what would happen if you were too injured or sick to work? How would that affect your lifestyle?

Just like insurance for your home or your car, you can get insurance that goes to work when you can't by replacing a portion of your income if a disabling injury or sickness prevents you from working.

With Platinum Advantage from The Standard, you can have peace of mind knowing that your finances are secure and your lifestyle is protected.

Disability Happens

You may think your odds of becoming disabled and unable to work are low, but consider these facts.
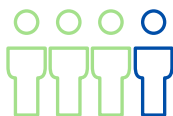
One of four 20-year-olds will become disabled before age 67.[1]

90%
Approximately 90% of disabilities are caused by illnesses, not accidents.[2]

Every seven seconds, someone in the United States suffers an illness, injury or accident that will keep them out of work for more than one month.[3]

There is an insurance product that can alleviate worry by protecting your paycheck. It's called individual disability insurance.

1   Social Security Administration Fact Sheet, 2021
2   Council for Disability Awareness 2013 Long-Term Disability Claims Review
3   Council for Disability Awareness — America's Disability Counter, accessed September 2017

Coverage to Fit Your Needs

Platinum Advantage includes strong core benefits that can help protect your income in case you're unable to work due to an injury or sickness. You can add enhancements to match your occupation, life stage and budget — to make your income protection package perfect for you.

Comprehensive Core Benefits

Benefit for Total Disability - You can receive a monthly benefit if you become totally disabled, as long as you aren't working in another occupation.[4]

Family Care Benefit[5] - The stresses and duties that come with caring for a family member with a serious health condition can be significant. Our Family Care Benefit pays benefits to help you take time away from work to care for a child, parent, spouse or domestic partner with a serious health condition.

Benefit Increase Rider[6] - As you grow in your career, Platinum Advantage provides the option to increase your coverage every three years without additional medical underwriting.

Other built-in benefits include Regular Occupation Definition of Disability, Guaranteed Renewable Feature, Rehabilitation Benefit, Automatic Increase Benefit Rider,[7] Survivor Benefit, Transplant Surgery Disability Benefit and the Waiver of Premium Benefit.

Enhance Your Income Protection With These Riders

- Residual Disability Rider

- Noncancelable Policy Rider[8]

- Own Occupation Rider

- Indexed Cost of Living Benefit Rider

- Catastrophic Disability Benefit Rider[9]

- Student Loan Rider[10]

A Choice of Residual Disability Rider[11]

If you were to experience a disabling medical condition and an income loss of at least 20%, yet be able to work in some capacity, a Residual Disability Rider would provide you a portion of your monthly benefit. The Enhanced, Basic and Short-Term residual disability riders all pay a minimum of 50% of the monthly benefit for a certain period of time, depending on the rider.

Learn More About Platinum Advantage From The Standard

To find out more about The Standard and the individual disability insurance choices that best meet your income protection needs, please contact your insurance representative.

This policy has exclusions and limitations and terms under which the policy may be continued in force or discontinued. The addition of policy riders may increase premiums. For costs and complete details of coverage, please contact your insurance representative or Standard Insurance Company at 800.247.6888 (800.378.6057 in New York). Note for NY: This policy would provide disability income insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Service. The expected benefit ratio is at least 65% for individual, franchise or guaranteed standard issue coverage. This ratio is the portion of future premiums which The Standard expects to return as benefits, when averaged over all people with the applicable policy.