

# 3 Residual Choices

## Compare Platinum Advantage Riders



The Standard's Platinum Advantage income protection insurance offers three choices of Residual Disability Riders – Basic, Enhanced and Short-Term. These riders may pay a benefit for residual disability if the insured is disabled and can still work, but not at full capacity. Technically, a Residual Disability Rider is optional.<sup>1</sup> However, we recommend adding one to all Platinum Advantage policies to ensure comprehensive disability coverage.

Determining which rider is right for your customer is a matter of understanding the coverage gaps they're most likely to experience while weighing the cost.

### First, Compare the 3 Residual Riders Offered With Platinum Advantage.

#### Basic Residual Disability Rider

Available to all occ classes except A & B

This rider offers disability benefits proportionate to the loss of income when the insured has a loss of income of at least 20% and a loss of either time or duties. However, the benefit will be at least 50% of the basic monthly benefit for the first six months that a benefit is payable. A Recovery Benefit provides continued benefit payments if the insured returns to the same occupation and continues to have a loss of earnings of at least 20% due solely to the disability he or she has just recovered from. This rider is anything but basic and is a strong option for most clients.

#### Enhanced Residual Disability Rider

Available to occ classes 3A, 3D, 3P & higher

Our richest option provides benefits proportionate to the loss of income, but no less than 50% of the basic monthly benefit for the first 12 months benefits are payable. The insured must show a loss of time or duties or income during the benefit waiting period, which makes it perfect for business owners, equity partners and others who might not experience an immediate loss in income. After the benefit waiting period, the insured is considered residually disabled if they are working in their regular occupation or any other occupation and they experience a loss of income of at least 20%. Professionals in specialized work may benefit from a Recovery Benefit, which provides benefits if the insured returns to work in their regular occupation or another occupation but continues to have a loss of earnings (at least 20%) due solely to the previous disability.

#### Short-Term Residual Disability Rider

Available to occ classes 2A, 2P, A & B

This rider provides 50% of the policy's basic monthly benefit for up to six months while the insured has a loss of income of 20 to 80% or more, and a loss of time or duties. The rider provides the basic monthly benefit for up to six months if the insured has a loss of income of more than 80%. This rider is designed for people in blue- and gray-collar occupations who need an affordable approach to protect against a partial earnings loss.

### Then, Compare the Residual Riders With the Market. (See reverse)

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<sup>1</sup> In California, a residual rider is required for all policies.

# IDI Carrier Residual Benefits

We reviewed other IDI carriers residual options to show how our Enhanced and Basic Residual Disability Riders compare to others. Ask these questions to compare residual riders:

- Must the insured have an earning loss to satisfy the Benefit Waiting Period?
- What percentage of income loss is required to be considered residually disabled?
- What is the minimum benefit that will be paid?
- Are recovery benefits included?

	No Earnings Loss Required for BWP	% Earnings Loss Required	Minimum Payable Benefit	Recovery Benefit
<b>ENHANCED</b>				
Platinum Advantage Enhanced	✓	20%	50% - 12 months	✓
MassMutual Radius Choice	✓	15%	50% - 12 months	✓
Guardian Provider Choice Enhanced	⊘	15%	50% - 12 months	✓
Northwestern Mutual TT Series	✓	20%	50% - 6 months	✓
Ohio National ContinuON	✓	15%	50% - 6 months	✓
Ameritas Dnamic Foundation	⊘	15%	50% - 6 months	✓
<b>BASIC</b>				
Platinum Advantage Basic	⊘	20%	50% - 6 months	✓
Principal HH750	⊘	20%	50% - 6 months	✓
Guardian Provider Choice	⊘	20%	50% - 6 months	✓
Ohio National ContinuON	⊘	15%	50% - 6 months	⊘
Ameritas Dnamic Foundation	⊘	15%	⊘	⊘

This comparison does not apply in California because product features may vary.

**Contact your General Agent for more information about residual options with The Standard's Platinum Advantage.**

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