Individual Disability Insurance Products

- Protector Platinum℠
- Protector+℠
- Protector+℠ in California
- Protector Platinum Guarantee Issue
- Protector+ Guarantee Issue
- Coverage-to-Income Limits
  – Income Documentation
- Business Protector
  (Overhead Expense
- Business Equity Protector
  (Buy-Sell)

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Protector Platinum℠

Individual Disability Income Insurance

Base Policy Benefits and Features

- Guaranteed Renewable
- Total Disability Benefit
- Own Occupation Definition of Disability
- Presumptive Total Disability Benefit
- Partial Disability Benefit
- Rehabilitation Benefit
- Recovery Benefit
- Compassionate Disability Benefit
- Automatic Increase Benefit
- Survivor Benefit
- Waiver of Premium Benefit
- Cosmetic or Transplant Surgery Benefit
- Renewable for Life (Renewal Option)
- Unlimited Coverage for Mental Disorder and/or Substance Abuse

Optional Benefit Riders

- Indexed Cost of Living Rider (ICOL)
- Future Purchase Option (FPO)
- Noncancelable Policy Rider (NONCAN)
- Catastrophic Disability Benefit Rider (CAT)

Overview

Occupation Class	Monthly Coverage: Maximum Issue[1] from The Standard	Monthly Coverage: Maximum Participation[2] with other carriers' IDI coverage	Monthly Coverage: Maximum Participation[2] with any Group LTD	Benefit Periods Available[3]	Waiting Periods Available[4]
5A & 4A	$20,000	$25,000	$30,000	2 years 5 years 10 years To Age 67	60 days 90 days 180 days 365 days
4P & 3P surgeons	$17,000	$22,000	$25,000		
3P & 2P	$15,000	$20,000	$20,000		
3A	$15,000	$20,000	$25,000		
2A	$10,000	$10,000	$15,000		
A	$8,000	$8,000	$10,000		
B	$8,000	$8,000	$10,000	2 years 5 years	

1. For individual insurance in force and applied for, this is the maximum issue limit.
2. If the applicant has group insurance in force, this is the maximum participation limit. Participation may be higher with employer-paid LTD.
3. See "Maximum Benefit Period Availability", below.
4. The waiting period must be satisfied within the total number of consecutive days which equals two times the waiting period for waiting periods up to 180 days, or within 540 days for a 365-day waiting period. The 365 day waiting period is not available with a 2-year benefit period in some states.

Base Policy Benefits

Policy Form Number: B170

Available in: all states that have approved Protector Platinum. For California, refer to Protector+℠ in California. In all other states that have not approved Protector Platinum, refer to Protector+.

Issue Ages: 18 to 64

Policy Fee: none

Maximum Benefit Period Availability:

- 2 years: up to issue age 64;
- 5 years: up to issue age 60;
- 10 years: up to issue age 55;
- To age 67: up to issue age 60

Minimum Issue: $500 base

Protector Platinum℠

Individual Disability Income Insurance

Base Policy Benefits
(continued)

Guaranteed Renewable:
Coverage is guaranteed renewable to the Termination Date (the policy anniversary next following the Insured's age 67) shown on the Policy Data page so long as all required premiums are paid on time. We cannot change any part of the policy except the premiums before the Termination Date.

We can change the premium rates only if:

1. The policy has been in force at least three years; and
2. The change applies to all policies with like benefits insuring the same Risk Class.

Conditionally Renewable from:
The normal termination date if policy is continued under the Renewal Option. Insured must remain actively and regularly employed for at least 30 hours a week. Total disability benefits will be paid for no longer than 24 months, 12 months for a disability that begins after the Insured's 75th birthday.

Smoker Rates:
125% of nonsmoker rates. Smoker rates will apply if:

- Tobacco, nicotine in any form or marijuana has been used in the last 12 months. This includes cigarettes, cigars, pipes, smokeless tobacco and/or nicotine in other form (gum, patch or other); or
- Urine test is positive for nicotine.

Policy Provisions

Benefit for Total Disability

The Insured will be eligible for a Disability Benefit during the Insured's Continuous Total Disability. The Disability Benefit we will pay each month will equal the Basic Monthly Benefit as shown on the Policy Data page, or as later changed by endorsement or by a new Policy Data page.

Own Occupation

Definition of Disability[5]

Disability/Disabled means that the Insured is either Totally Disabled or Partially Disabled.

Total Disability / Totally Disabled

means that, due to the Insured's Injury or Sickness:

1. The Insured is unable to perform the Substantial and Material Duties of his or her Own Occupation; and
2. The Insured is under the regular care of a Physician appropriate for the injury or sickness. This Physician's care requirement will be waived when we receive written proof, satisfactory to us, that further care would be of no benefit to the Insured.

Substantial And Material Duties

means the usual duties that are essential to the Insured's ability to perform in his or her Own Occupation.

Own Occupation

means the occupation or occupations in which the Insured is regularly engaged at the time Disability begins.

If the Insured has limited his or her practice to a professionally recognized specialty in medicine or law, then that specialty will be deemed the Insured's Own Occupation.

If the Insured is unemployed at the time Disability begins, the last occupation in which the Insured engaged at least 30 hours per week will be deemed the Insured's Own Occupation.

If the Insured is retired at the time Disability begins, then being retired will be deemed the Insured's Own Occupation.

5. The Definition of Disability is modified under *Second Chance Underwriting*. Refer to the Policy Modification Amendment.

Protector Platinum℠

Individual Disability Income Insurance

Benefit for Presumptive Disability

The Insured will be considered totally disabled if he or she becomes presumptively disabled, which means that the Insured's injury or sickness results in the total and permanent loss of any of the following:

- Speech;
- Hearing in both ears, not restorable by hearing aids;
- Sight in both eyes which measures at or below 20/200 after reasonable efforts are made to correct their vision, using the most advanced medically acceptable procedures and devices available;
- Use of both hands;
- Use of both feet; or
- Use of one hand and one foot.

For Presumptive Disability, we will pay a Disability Benefit equal to the Basic Monthly Benefit regardless of the Insured's Monthly Earnings. We will waive the Benefit Waiting Period, and the monthly Disability Benefit is payable from the date of the Insured's loss.

If the Maximum Benefit Period on the policy is To Age 67, benefits for Presumptive Disability will continue for the life of the Insured. If the Maximum Benefit Period on the policy is 2 Years, 5 Years or 10 Years, the benefits for Presumptive Disability will continue until the end of the Maximum Benefit Period.

Benefit for Partial Disability

The Insured will be eligible for Disability Benefits for Partial Disability if the Insured is not Totally Disabled and meets the requirements below.

There are two periods of partial disability, each with a distinct benefit and definition of Partial Disability:

Initial Period of Partial Disability consists of the Benefit Waiting Period and the first 6 months that Disability Benefits are payable.

During the Initial Period, after the Benefit Waiting Period has been satisfied, the Disability Benefit payable each month for Partial Disability will equal the 100% of the Basic Monthly Benefit, regardless of the Insured's monthly earnings.

Partial Disability, during the Initial Period means the Insured is not Totally Disabled and:

1. The Insured is working in his or her Own Occupation or any other occupation; and
2. Due to the Insured's injury or sickness, the Insured has a Loss of Duties, or a Loss of Time, or a Loss of Income; and
3. The Insured is under the regular care of a Physician appropriate for the injury or sickness. This Physician's care requirement will be waived when we receive written proof, satisfactory to us, that further care would be of no benefit to the Insured.

Loss of Duties means that the Insured is able to perform some but not all Substantial and Material Duties. The Substantial and Material Duties which the Insured is unable to perform must account for at least 20% of the time the Insured spent in his or her Own Occupation prior to the date of Disability.

Loss of Time means that the Insured is able to perform all the Substantial and Material Duties but unable to do them for at least 20% of the time the Insured spent in his or her Own Occupation prior to the date of Disability.

Loss of Income means that the Insured's Monthly Earnings are 80% or less of the Insured's Indexed Predisability Earnings.

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Individual Disability Income Insurance

Benefit for Partial Disability (continued)

Extended Period of Partial Disability

After the Initial Period, the definition of Partial Disability is changed to mean the Insured is not Totally Disabled and:

- The Insured is working in his or her Own Occupation or any other occupation; and
- The Insured has a Loss of Income due to the Insured's injury or sickness; and
- The Insured is under the regular care of a Physician appropriate for the injury or sickness. This Physician's care requirement will be waived when we receive written proof, satisfactory to us, that further care would be of no benefit to the Insured.

Under this definition of Partial Disability, the amount of Disability Benefit payable each month will depend on the amount of the Insured's monthly earnings.

If the Insured's Monthly Earnings are:

- Less than 20% of the Insured's Indexed Predisability Earnings, the Disability Benefit will equal the Basic Monthly Benefit.
- 20% to 80% of the Insured's Indexed Predisability Earnings, the Disability Benefit will equal a portion of the Basic Monthly Benefit. The amount will be determined each month as the Basic Monthly Benefit multiplied by the following factor:

$$\left[\frac{\text{The Insured's Loss of Earnings for that month}}{\text{The Insured's Indexed Predisability Earnings}}\right]$$

- More than 80% of the Insured's Indexed Predisability Earnings, no Disability Benefit is payable.

Recovery Benefit

Immediately after the Insured has recovered from his or her Disability, we will pay a Recovery Benefit if the Insured experiences a Loss of Income that is solely the result of the previous injury or sickness that caused the Disability.

The amount of Recovery Benefit is proportional to the loss of earnings for that month. It will be determined by the formulas set forth in the Extended Partial Disability provision.

For the Recovery Benefit to be payable, the Insured must be able to demonstrate the Loss of Income is solely the result of the previous Injury or Sickness.

We will periodically review the amount of the Insured's monthly earnings and the relationship between the Insured's Loss of Income and the Injury or Sickness that caused the Disability.

The Recovery Benefit will no longer be payable on the date that the first of the following events occurs:

- The Insured no longer experiences a Loss of Income;
- The Insured's Loss of Income is no longer solely the result of the Injury or Sickness that caused the Disability;
- The Insured becomes Disabled;
- The Maximum Benefit Period ends; or
- The policy terminates.

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Protector Platinum℠

Individual Disability Income Insurance

Rehabilitation Program

While the Insured is Disabled, we will pay the reasonable costs of a Rehabilitation Program the Insured participates in to help the him or her return to work.

Rehabilitation Program means a written program, plan, or course of vocational training or education. A Rehabilitation Program may be proposed by us or by the Insured. The terms, conditions, and objectives of the Rehabilitation Program must be accepted by the Insured and approved by us before we will pay any costs connected with it.

An approved Rehabilitation Program may include our payment of some or all of the expenses the Insured incurs in connection with the plan. Such expenses may include workplace, vehicle or home modifications, training and educational expenses, family care expenses, job-related expenses and/or job search expenses.

We will pay the reasonable costs of a Rehabilitation Program that are not otherwise covered by any other plan, policy or program. We will periodically review The Rehabilitation Program and the Insured's progress; and we will continue to pay the agreed upon costs for as long as we determine that the Rehabilitation Program is meeting the mutually agreed upon objectives.

The Rehabilitation Program is not required by the policy. If the Insured ceases to participate in the Rehabilitation Program, we will continue paying any benefits the Insured is eligible to receive.

Policy Provisions

Premium Waiver Benefit

We will waive all premiums due under this policy while benefits are payable.

If the Benefit Waiting Period is greater than 90 days, we will waive all premiums due and payable after the 90th day of Continuous Disability, up to the Commencement Date, as long as the Insured remains Continuously Disabled.

After completion of the Benefit Waiting Period, we will refund to the Owner any premium due and paid after the date the Insured's Disability began. We will continue to waive all premiums for as long as Disability Benefits or Recovery Benefits are payable in the same claim.

The Owner will resume responsibility for premium payments on the next premium due date after Disability Benefits or Recovery Benefits are no longer payable.

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Individual Disability Income Insurance

Compassionate Disability Benefit[5]

We will pay a monthly Compassionate Disability Benefit if the Insured loses income to care for a Loved One who has a Serious Health Condition, subject to the following:

- The Insured is working at least 20% fewer hours in his or her Own Occupation in order to care for the Insured's Loved One while he or she has a Serious Health Condition; and
- The Insured's Monthly Earnings are at least 20% less than the Insured's Predisability Earnings due to that reduction in hours; and
- No other benefit is payable under the policy.

Loved One means the Insured's parent, child (including an adopted child or stepchild), spouse, Domestic Partner, and child of the Insured's Domestic Partner.

Serious Health Condition means that, due to the Insured's Loved One's Injury or Sickness, he or she:

- Is receiving inpatient care in a hospital, hospice or residential medical care facility; or
- Requires Substantial Supervision for his or her health or safety due to Severe Cognitive Impairment; or
- Is unable to safely and completely perform two or more Activities of Daily Living (ADLs) without Hands-On Assistance or Standby Assistance due to loss of functional capacity; or
- Is terminally ill with a condition that is reasonably expected to result in death within 12 months.

5. The Compassionate Disability Benefit is not available under *Second Chance Underwriting* and not in Connecticut.

For the Compassionate Disability Benefit to be payable, the Serious Health Condition must be caused by an Injury or Sickness that first occurs or manifests itself after the Policy Effective Date.

The Compassionate Disability Benefit will begin once the Benefit Waiting Period is met, as measured from the day the Serious Health Condition begins.

Amount of Benefit

The amount of Compassionate Disability Benefit we will pay each month will depend on the amount of the Insured's Monthly Earnings. If the Insured's Monthly Earnings are:

- Less than 20% of the Insured's Predisability Earnings, the amount we will pay will equal the Basic Monthly Benefit.
- 20% to 80% of the Insured's Predisability Earnings, the amount we will pay will equal a portion of the Basic Monthly Benefit. The amount will be determined each month as the Basic Monthly Benefit multiplied by the following factor:

$$\left[\frac{\text{The Insured's Loss of Earnings for that month}}{\text{The Insured's Predisability Earnings}}\right]$$

- More than 80% of the Insured's Predisability Earnings, no Compassionate Disability Benefit is payable.

We may require appropriate authorization to obtain information about the Insured's Loved One's Serious Health Condition, as well as documentation of the Insured's income as we deem necessary to evaluate the claim.

Protector Platinum℠

Individual Disability Income Insurance

Compassionate Disability Benefit (continued)

A recurrent Serious Health Condition from the same cause or causes, if interrupted by periods of recovery of less than 180 days, will be considered one Serious Health Condition. However, no Compassionate Disability Benefits are due or payable during any period the Loved One is not experiencing a Serious Health Condition.

Maximum Benefit

The Insured may claim the Compassionate Disability up to two times while the policy is in force. The maximum amount of Compassionate Disability Benefit we will pay, regardless of the number of claims, equals six times the Basic Monthly Benefit. Any part of this total amount remaining after the first claim will be available for a second claim.

Only one claim for the Compassionate Disability Benefit will be paid at a time. A new Benefit Waiting Period will be required if a different Loved One experiences a Serious Health Condition or the same Loved One experiences a new Serious Health Condition.

Automatic Increase Benefit[6]

This benefit provides for Automatic Increases to the Basic Monthly Benefit, compounded each year during the Increase Period, without evidence of insurability.

Automatic Increase means an amount, equal to 4% of the Basic Monthly Benefit, which is added to the Basic Monthly Benefit in effect on each Policy Anniversary occurring during the Increase Period.

Increase Period means a period of 5 consecutive years during which Automatic Increases occur on the Policy Anniversary. If the Insured is over age 55, the Increase Period will be the number of years between the start of the Increase Period and the Policy Anniversary next following the Insured's 60th birthday.

The first Increase Period will occur on the day after the Policy Effective Date and ends on the fifth Policy Anniversary. Any additional Increase Periods begin on the day after the current Increase Period ends.

Issue Age: 18 to 59;
The Automatic Increase Benefit is not available for issue ages 60 and above.

Effect of Automatic Increases

An Automatic Increase will occur on each consecutive Policy Anniversary during the Increase Period.

Once in effect, an Automatic Increase will affect benefits that become payable for:

- Disability Benefits;
- Recovery Benefits;
- Compassionate Disability Benefits;
- Survivor Benefits.

An Automatic Increase will only apply to a Continuous Disability or a Serious Health Condition that begins after the Policy Anniversary on which that Automatic Increase took effect. An Automatic Increase will not apply to any recurrent disability or Serious Health Condition that began prior to the Policy Anniversary on which that Automatic Increase occurred.

6. The Automatic Increase Benefit is not available under *Second Chance Underwriting*.

Protector Platinum℠

Individual Disability Income Insurance

Automatic Increase Benefit (continued)

Premiums for Automatic Increases

The premium for each Automatic Increase will be based on our rates in effect for the Insured's age and Risk Class on the Policy Anniversary on which the Automatic Increase takes effect.

Additional Increase Periods

The Owner may seek to renew the Automatic Increase Benefit by applying for an additional Increase Period. We must receive written application within 60 days before the Policy Anniversary on which the Automatic Increase is to occur.

If the most recent Increase Period ended while any benefits were payable under the policy, then the Owner may apply for additional Increase Periods no earlier than 60 days after and not more than 120 days after the last benefit payment.

The following conditions must be true at the end of the current Increase Period or, if the last Increase Period ended while benefits were payable, on the date of application:

- The Insured is not Disabled; and
- The Insured has not refused two consecutive Automatic Increases; and
- A policy change to reduce the Basic Monthly Benefit has not been made at any time the policy is in force.

We will require evidence of the Insured's income and occupation. We will also require information on other disability income insurance in force or applied for, or which the Insured is or will become eligible for. Approval of the application will be subject to our Issue and Participation Limits, rules and guidelines in effect at the time of the application.

Refusal and Forfeiture of Automatic Increase Benefit

The Owner may refuse and Automatic Increase by sending written notice to us at our home office. We must receive such notice at least 30 days before the Policy Anniversary on which the Automatic Increase being refused is to occur. Upon receipt of notice of refusal, we will cancel the Automatic Increase and refund any premium that was paid for that Automatic Increase.

If the new premium resulting from an Automatic Increase is not paid in full when due, we will consider that Automatic Increase as refused.

Refusal of two consecutive Automatic Increases will end the Automatic Increase Benefit and no future Automatic Increases will occur.

End of Automatic Increase Benefit

The Automatic Increase Benefit ends, and no further Automatic Increases will be allowed, on the earliest of the following dates:

- The last Policy Anniversary in an Increase Period if the Insured does not submit or we do not approve an application for additional Increase Period;
- The second of two consecutive Policy Anniversaries on which the Owner refused Automatic Increases;
- The date we receive the Owner's written request to end this benefit;
- The day after the next Policy Anniversary following the Insured's 60th birthday;
- The date the policy terminates.

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Individual Disability Income Insurance

Survivor Benefit[7]

If the Insured dies while Total Disability Benefits or Recovery Benefits are being paid, we will pay a Survivor Benefit equal to the Basic Monthly Benefit for three months beyond the date of the Insured's death. There is no waiting period for the Survivor Benefit.

While the policy is in force, the Owner may designate a payee, or change a previously named payee, to receive the Survivor Benefit.

The designation or change must be made on a form satisfactory to us. If no payee has been named, or if the named payee is not living at the Insured's death, we will pay the Survivor Benefit to the Owner or the Owner's estate.

Cosmetic or Transplant Surgery Disability Benefit:

We will consider the Insured as Disabled if, more than six months after the Policy Effective Date, the Insured otherwise meets the definition of Disabled as a result of having surgery to:

- Improve his or her appearance;
- Prevent his or her disfigurement; or
- Transplant part of his or her body to someone else.

7. The Survivor Benefit is not available in Connecticut and Minnesota.

Renewal Option after the Termination Date

Renewal Option

The Owner may request that the coverage for Total Disability under the policy continue beyond the Termination Date. Only the Total Disability benefit continues under this Option.

In order for us to consider the request:

1. The Insured must remain regularly employed for at least 30 hours a week, and not be Disabled; and
2. We must receive the request at least 30 days prior to the date the policy terminates; and
3. The policy must be in force with all due premiums paid on the date we receive the request.

If we approve the request and the policy is continued under this Option, the Insured must remain actively and regularly employed for at least 30 hours per week for the policy to remain in force.

We have the right to request proof the Insured is meeting this requirement. The Insured must notify us as soon as reasonably possible if the Insured:

- No longer remains actively and regularly employed for at least 30 hours per week; or
- Ceases employment altogether.

Protector Platinum℠

Individual Disability Income Insurance

Renewal Option (continued)

Maximum Benefit Period under this Option is:

- 24 months for Total Disabilities that begin on or before the Policy Anniversary immediately following the Insured's 75th birthday.
- 12 months for Total Disabilities that begin after the Policy Anniversary immediately following the Insured's 75th birthday.

Definition of Own Occupation under the Renewal Option is changed to mean the occupation or occupations which the Insured is regularly engaged in at the time Disability begins. If the Insured has limited himself or herself to a professionally recognized specialty in medicine or law, then that specialty will be deemed the Insured's Own Occupation.

Definition of Continuous Disability under the Renewal Option is changed to mean the same as Total Disability as defined in the policy. Under this Option, payment of benefits will be made for only one Disability. No Disability Benefits are due or payable during any period of Recovery. The policy, this Option and all coverage will end on the date the Insured recovers from a Disability under this Option.

Renewal Premium under this Option will be different from the premium shown on the policy's data page. The premium will be based on the rate in effect for all policies with like benefits insuring the same age and Risk Class as of the Termination Date.

End of Renewal Option

This option, and all coverage, will end on the earliest of the following:

- The date the Insured ceases being regularly employed at least 30 hours per week, unless you are Disabled on that date under the policy terms; or
- The date the Insured Recovers from a Disability covered under this Option; or
- The date the policy and this Option end under the Policy Termination provision.

Exclusions and Limitations

Exclusions from Coverage

We will not pay benefits for any of the following:

- Disability due to war. "War" means any war, declared or undeclared, civil or international; acts incident to war; insurrection; and substantial armed conflict with organized forces of a military nature.
- The first 90 days of the Insured's Disability due to pregnancy or childbirth.
- Disability caused or contributed to by the Insured's committing or attempting to commit and assault or felony.
- Disability caused or contributed to by the Insured's actively participating in a violent disorder or riot. "Actively participating" does not include the Insured's being at the scene of a violent disorder or riot while performing his or her official duties.
- Disability while the Insured is confined for any reason to a penal or correctional institution.
- Intentionally self-inflicted injury.

Protector Platinum℠

Individual Disability Income Insurance

Exclusions and Limitations
(continued)

Benefit Waiting Period Limitation

Unless otherwise stated in the policy, for each claim for benefits from the same cause or causes, there is a Benefit Waiting Period. No benefits are payable during the Benefit Waiting Period. Benefits start the day after the Benefit Waiting Period ends, on the Commencement Date, if the Insured is Disabled on that date.

Benefit Waiting Period means a period, measured from the first day of the Disability, throughout which the Insured must be Disabled before benefits become payable.

The Benefit Waiting Period is shown on the policy's data page.

For the Compassionate Disability Benefit, the Benefit Waiting Period is a period, measured from the first day of the Insured's Loved One's Serious Health Condition, throughout which the Insured's Loved One must have a Serious Health Condition before a Compassionate Disability Benefit becomes payable.

The number of days in the Benefit Waiting Period may be consecutive; or they may be interrupted by period(s) of Recovery. However, for any benefit to become payable, the number of days in the Benefit Waiting Period must be reached within a larger period of consecutive days, as follows:

Waiting Period	Must be reached within
60 days	120 consecutive days
90 days	180 consecutive days
180 days	360 consecutive days
365 days	540 consecutive days

Unless otherwise stated in the policy, the benefits begin on the Commencement Date and continue, subject to terms of the policy, until the end of the Maximum Benefit Period.

The 365-day Waiting Period is not available with a two-year Benefit Period in Arkansas, Connecticut, Delaware, Idaho, Iowa, Kansas, Maine, New Hampshire, New Jersey, Oklahoma, Pennsylvania, South Carolina, South Dakota, Utah, Vermont, Virginia, Washington or West Virginia.

Concurrent Disability

When the Insured's disability is caused by more than one Injury or Sickness or from a combination of these, we will pay benefits as if there were only on Injury or Sickness. In no event will the Insured be considered to have more than one Disability at the same time.

Once a period of Continuous Disability starts, it will be one period of Continuous Disability no matter what Injury or Sickness, or how many, caused the Disability to start or caused it to continue.

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Individual Disability Income Insurance

Exclusions and Limitations
(continued)

Pre-Existing Conditions

Benefits for a 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 it is not specifically excluded from coverage by amendment or endorsement.

Pre-existing Condition means any mental or physical condition for which, during the 365 days immediately prior to the Policy Effective Date:

- The Insured has consulted a physician or received medical treatment or services; or
- The Insured has undergone diagnostic procedures, including those that are self-administered or self-prescribed; or
- The Insured has taken prescription drugs or medications; or
- A reasonably prudent person would have sought medical advice, care or treatment.

Loss of License

While the Insured's Injury or Sickness may result in the loss or restriction of a professional license or certification, that loss or restriction, by itself, does not constitute a Disability.

Foreign Residence Limitation

Payment of Disability Benefits is limited to 12 months for each period of Continuous Disability while the Insured resides outside of the United States or Canada.

Policy Definitions

Activities of Daily Living are Bathing; Continence; Dressing; Eating; Toileting; and Transferring, defined as follows:

- Bathing means washing oneself with or without the help of adaptive devices. Washing may be in the tub or shower or by sponge bath.
- Continence means voluntarily controlling bowel and bladder function; or if incontinent, maintaining a reasonable level of personal hygiene.
- Dressing means putting on or removing all items of: clothing and footwear; medically necessary braces; and artificial limbs.
- Eating means getting food and fluid into the body. This may be done manually, intravenously or by feeding tube.
- Toileting means getting to and from and on and off the toilet, and/or performing related personal hygiene.
- Transferring means moving into or out of a bed, chair, or wheelchair, with or without adaptive devices.

CPI-U means the average Consumer Price Index for All Urban Consumers published by the US Department of Labor for a given year.

Commencement Date means the first day immediately following the completion of the Benefit Waiting Period. For Presumptive Disability the Benefit Waiting Period is waived and the Commencement Date is the first day of the Insured's Presumptive Disability.

Protector Platinum℠

Individual Disability Income Insurance

Policy Definitions (continued)

Domestic Partner means an individual with whom the Insured has completed an affidavit of declaration of domestic partnership and filed that affidavit for public record if required by law; or a person who is party to a civil union with the Insured as defined by applicable law.

Hands-On Assistance means the physical assistance of another person without which there would be an inability to perform the Activity of Daily Living in question.

Indexed Predisability Earnings means the Insured's Predisability Earnings adjusted by the applicable rate of increase in the CPI-U. After the Insured's first year of Disability, Indexed Predisability Earnings adjusted on each anniversary of the date of the Insured's Disability started. The adjustment rate will be determined as follows:

> The CPI-U for the Calendar Year immediately prior to the anniversary in question, divided by the CPI-U for the Calendar Year immediately prior to the start of the Insured's Disability minus 1.

If there is no increase in the CPI-U, there will be no increase in the Indexed Predisability Earnings for the current year. However, the Insured's Indexed Predisability Earnings will never decrease from one year to the next, regardless of changes in the CPI-U.

Issue Age means the Insured's age on the Policy Effective Date. Issue Age is shown on the Policy Data page.

Issue and Participation Limits means the maximum amount of insurance coverage we will issue in relation to the Insured's income and Risk Class, taking into account all other disability income coverage in force with us and any other company.

Loss of Earnings means the Insured's Indexed Predisability Earnings less the Insured's Monthly Earnings. Loss of Earnings is determined for each month for which a Disability Benefit, Recovery Benefit or Compassionate Disability Benefit is claimed.

Maximum Benefit Period means the maximum period of time we will pay Disability Benefits for one Continuous Disability and Recovery Benefits related to that Disability. This period is shown on the Policy Data page. It begins on the Commencement Date. Once the Maximum Benefit Period ends, the Insured will not be eligible for a new Maximum Benefit Period unless:

- The Insured experiences 12 full months of Recovery from the Insured's prior Disability after the last Disability Benefit or Recovery Benefit is paid; and
- The policy remains in force; and
- The Insured satisfies all other terms of the policy.

Monthly Earnings means all income received by the Insured in the particular month for which a claim is made for Disability Benefits or Compassionate Disability Benefits. Monthly Earnings includes all income from any vocational activity of the Insured, including:

- Salary and fees; and
- Commissions and bonuses; and
- All income from all of those sources of income used to determine Predisability Earnings.

Protector Platinum℠

Individual Disability Income Insurance

Policy Definitions (continued)

Monthly Earnings (continued)

We will subtract from Monthly Earnings all business expenses which the Insured is allowed to deduct for federal income tax purposes with the exception of Internal Revenue Code, Section 179 expenses.

Monthly Earnings do NOT include income from any of the following:

- Rent or royalties;
- Annuities, savings or investments;
- Deferred compensation or retirement plans;
- Disability income insurance policies;
- The Insured's nonvocational activities.

Policy Anniversary means the anniversary of the Policy Effective Date occurring each year the policy remains in force.

Policy Effective Date means the date on which the policy becomes effective. This date is shown on the Policy Data page.

Predisability Earnings means the sum of the Insured's highest Annual Earnings for any two full tax years within the three full tax years preceding the date the Insured's Disability began or, for the Compassionate Disability Benefit, preceding the date the Insured's Loved One's Serious Health Condition began, divided by 24.

For purposes of this definition, "Annual Earnings" means all individual and business income for any full tax year used to calculate Predisability Earnings.

Annual Earnings includes all income from any of the Insured's vocational activity, including:

- Salary and fees; and
- Commissions and bonuses; and
- Income reported on the Insured's personal and business tax returns.

Recover / Recovery / Recovered means the Insured is no longer Disabled from the same cause or causes that caused his or her most recent Disability.

Risk Class means the Risk Class for the policy as shown on the Policy Data page. It also includes the Occupation Class and sex as shown on the Policy Data page.

Severe Cognitive Impairment means a loss or deterioration in the intellectual capacity that is:

- Comparable to and includes Alzheimer's disease and similar forms of irreversible dementia, including dementia resulting from stroke or trauma or infectious conditions; and
- Measured by clinical evidence and standardized tests approved by us that reliably measure impairment in short-term or long-term memory, orientation as to people, places or time, and deductive or abstract reasoning.

Standby Assistance means the presence of another person within arm's reach that is necessary to prevent, by physical intervention, injury while the Insured is performing an Activity of Daily Living.

Substantial Supervision means continual supervision by another person that is necessary for protection from threats to health or safety (such as may result from wandering). It may include cueing by verbal prompting or gestures, or similar demonstrations.

FOR PRODUCER USE ONLY – NOT FOR USE WITH CONSUMERS This manual is not a contract. It is intended as a general reference tool only and does not reflect exact contract language. Provisions and availability of certain policy benefits and riders may vary by state. All benefits and riders are subject to underwriting considerations and evaluation and reinsurance availability.

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Individual Disability Income Insurance

Optional Benefit Riders

Adding riders may increase policy premiums.

Indexed Cost of Living Benefit Rider (ICOL)

General Purpose: Pays a Cost of Living Benefit after the first 365 days of Disability payments so long as the Insured remains of Continuously Disabled and during periods that a Recovery Benefit is payable.

Form Number: PR2

Issue Ages: 18 to 60

Available with Occupation Classes:
All Occupation Classes

Available with Base Policy Benefit Periods of:
5 Years, 10 Years and To Age 67
Not available with a Benefit Period of 2 Years.

Benefit Waiting Period: Same as base policy

Coverage Period for Benefit:
Same as base policy

Monthly Benefit Amounts: The Cost of Living Benefit for any month is the Base Amount multiplied by the Adjustment Rate in effect for that month.

The Base Amount for any month is the total amount of Disability Benefits or Recovery Benefits payable for that month under the policy and any other riders made part of the policy, except the Cost of Living Benefit Rider and Catastrophic Disability Benefit Rider.

The Adjustment Rate is determined on each anniversary of the date the Insured's disability started and remains constant for the following 12 months. The Adjustment Rate is the lesser of:

1. The CPI-U for the calendar year immediately prior to the anniversary in question, divided by the CPI-U for the Calendar Year immediately prior to the start of the Insured's Disability, minus 1; or
2. 1.03^x (for 3% ICOL) or 1.06^x (for 6% ICOL), minus 1, where x equals the number of full years the Insured has been Continuously Disabled and/or a Recovery Benefit has been continuously payable as a result of that same Disability.

If Disability Benefits continue beyond the Termination Date for any reason, any Cost of Living Benefit payable after that date will equal the Cost of Living Benefit payable for the month in which the Termination Date falls.

Each increase is compounded with all prior increases during the same disability.

Cost of Living Benefit Purchase Option: So long as the policy is in force, within 90 days after Disability Benefits and Recovery Benefits end, the Owner may apply to purchase an increase in the Policy's Basic Monthly Benefit.

To qualify for the increase:

1. A Cost of Living Benefit must have been payable under this rider at the time the Insured's Disability Benefits and Recovery Benefits ended; and
2. The Insured is working at least 30 hours per week.

The Owner may choose an increase equal to either the Cost of Living Benefit at the time Disability Benefits and Recovery Benefits ended, or a lesser amount not less than $100.

Increases will be subject to our Issue and Participation Limits and requirements at the time of purchase. The premium for the increase will be based on our rates in effect for the Insured's age and Risk Class on the date the increase takes effect.

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Individual Disability Income Insurance

Future Purchase Option Rider (FPO)

General Purpose: The FPO rider allows for purchase on any Policy Anniversary while this rider is in force, of some or all of any remaining Option Pool Balance, with only financial underwriting required. Evidence of the Insured's health will not be required.

Form Number: PR4

Issue Ages: 18 to 50

Available with Occupation Classes: All Occupation Classes

Available with Base Policy Benefit Periods of: All Benefit Periods

Benefit Waiting Period: Same as base policy

Coverage Period for Benefit: To Age 55

Minimum Option Pool Amount: $500.

Minimum FPO Exercise Amount: $200 or the total remaining pool, if less than $200.

Effect on Other Benefits: A policy with FPO may have ICOL. When an FPO is exercised, the Basic Monthly Benefit is increased by the amount selected under the FPO Rider (subject to rider maximums). Such a benefit increase will also include ICOL benefits if attached to the original policy.

Premium for the Option Increase

The premium for each purchase will be based on the rate for your age on the applicable Option Date. We will use the Risk Class more favorable to the Insured:

a. At the time this rider is issued; or

b. On the applicable Option Date.

Maximum Option Pool Amount:

The maximum option pool amount is governed by the applicable Issue and Participation Limits and may be reduced by any other disability coverage in force or applied for. So long as the amount applied for is within those limits, the maximum option pool is:

a. Four times the Basic Monthly Benefit applied for; up to...

b. A maximum option pool of $10,000 with all policies in force with The Standard.

Maximum FPO Exercise Amount:

On any option date, the owner may apply for the purchase of a portion of the option pool amount (shown on the data page), subject to the maximums shown below.

- The full Option Pool Amount, if the Insured's age is 44 or under on the Option Date;
- One-third of the Option Pool Amount, if the Insured's age is 45 through 55 on the Option Date.

Accelerated Option Date:

The Owner may request that an Option Date be changed from a Policy Anniversary to another date, called an Accelerated Option Date, if all of the following are true at the time of the Insured's request and on the Accelerated Option Date:

1. The Insured is not disabled; and
2. In the 90 days preceding the date of the Insured's request:
   a. The Insured experiences a loss of employer-paid disability income insurance coverage; or
   b. The Insured financially qualifies to purchase at least $500 of additional coverage, even if the remaining Option Pool Balance that is available at your attained age is less than $500.

Protector Platinum℠

Individual Disability Income Insurance

Accelerated Option Date (continued)

An Accelerated Option Date will be approved no more than once in any 12 consecutive month period.

We must receive the application for an Accelerated Option Date at least 60 days before the next policy anniversary. Any application that we receive less than 60 days before a policy anniversary will be considered an application for the anniversary option exercise.

The minimum amount of coverage that can be purchased on an Accelerated Option Date is the lesser of $500 or the remaining Maximum FPO Exercise Amount for the Insured's attained age, as defined above.

We will require:

- Income documentation; and
- Evidence of the Insured's current occupation; and
- Information on other disability income insurance in force or applied for or for which you are eligible.

Termination of FPO Rider:

The FPO rider will end on the earliest of:

- The Expiration Date;
- The date the entire Option Pool Amount has been purchased; or
- The date the policy ends for any reason.

In addition, the Owner may terminate this rider by sending us a written request. Such termination will be effective on the date the request is received at our Home Office, or on the date the Owner requests, subject to our approval.

Noncancelable Policy Rider (NONCAN)

General Purpose: This rider guarantees that the premium charged for the policy and riders will not change until the normal Termination Date.

This rider changes the policy and all riders from Guaranteed Renewable to Noncancelable and Guaranteed Renewable.

Form Number: PR6

Issue Ages: 18 to 64[8]

Available with Occupation Classes: All Occupation Classes

Available with Base Policy Benefit Periods of: All Benefit Periods

Coverage Period for Benefit: Same as base policy

Monthly Benefit Amount: Same as base policy.

Effect on Other Benefits: None

8. In New Jersey, the noncancelable rider is available only to insureds age 18 to 60.

Protector Platinum℠

Individual Disability Income Insurance

Catastrophic[9] Disability Benefit Rider (CAT)

General Purpose:

This rider pays an additional benefit if the Insured is receiving the benefit for Total Disability and:

- The Insured is unable to safely and completely perform two or more Activities of Daily Living (ADLs); or
- Requires Substantial Supervision for his or her health or safety due to Severe Cognitive Impairment; or
- The Insured is Presumptively Totally Disabled.

Form Number: PR9

Issue Ages: 18 to 64

Available with Occupation Classes:

All Occupation Classes

Available with Base Policy Benefit Periods of: All Benefit Periods

Benefit Waiting Period: Same as base policy

Coverage Period for Benefit:

Same as base policy

Minimum Monthly Benefit Amount: $500

Maximum Monthly Benefit Amounts[10]:

The lesser of $10,000 or three times the basic monthly benefit or 100% of earned income minus the sum of CAT, DI and LTD.

Effect on Other Benefits:

None. Pays a separate amount while base policy benefits are payable.

9. Not available in Connecticut. In Georgia the term, "catastrophic", is changed to "Activities of Daily Living (ADL)"

10. In New Jersey the maximum monthly benefit is limited to one times the basic monthly benefit.

Endorsements

Policy Modification Endorsement

To increase The Standard's ability to offer coverage, underwriters add this endorsement to all policies underwritten under Second Chance Underwriting rules and some other higher risk customers.

Automatic Increase Benefit

provisions and references, under the Policy Modification Endorsement, are removed from the policy.

ERISA Claims Procedures Policy Endorsement

All non-governmental plans with 100 or more plan participants are bound by the Employment Retirement Income Security Act (ERISA). The ERISA endorsement is added to policies under these plans. The Standard provides a form 5500 / Schedule A report for these plans.

The policy's claims language is amended by this endorsement for policies covered by ERISA requirements.

11. Terms of this endorsement may vary by state. See the "State-Specific Information" chart for details.