

# Protector Platinum<sup>SM</sup> Guarantee Issue

Combine LTD & Individual Disability for Optimal Coverage

Packaging Group Long Term Disability (LTD) and Guarantee Issue (GI) Individual Disability Insurance from The Standard will allow your clients to offer a comprehensive employer-paid income protection plan to highly-compensated employees. By offering GI through the workplace, your clients will unlock deep discounts with no medical and limited financial underwriting — benefits employees would be unable to access on their own.

## Plan Features

<b>Discounts and Gender-neutral Rates</b>	Typically a 35% discount on unisex rates guaranteed for the life of the policy.
<b>Strong Partial Disability Benefit</b>	No loss of income is needed to be eligible for full basic monthly benefits during the first six months of partial disability, after the waiting period.
<b>Annual Benefit Increase</b>	Optional coverage increases on each plan anniversary as employees' salaries grow, with no underwriting.
<b>Fewer Limits</b>	There are no limitations for disabilities stemming from pre-existing conditions or mental disorder/substance abuse. <sup>1</sup>
<b>No Offsets</b>	At the time of claim, benefits will not be offset by other benefits, such as legislated or other insurance benefits.
<b>Own Occupation Rider</b>	If an employer selects this rider, benefits will be paid if the employee is disabled in their regular occupation, even if working in another occupation.
<b>Noncancelable Rider</b>	If an employer selects this rider, the premium cannot be changed until the termination date.
<b>100% Portable</b>	Employees own their policy and can continue the policy, with any discount, if they leave their work.

## Seamless Service

Should employees suffer a disabling event, they can expect consistent, high-touch claims service, with one Claims Analyst managing both LTD and GI claims.

You can offer your clients a complete and cost-effective solution while taking advantage of the substantial earning potential GI income protection sales provide.

<sup>1</sup> An employer may elect an endorsement which limits disabilities for mental disorder/ substance abuse and/or pre-existing conditions.



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