



Multi-Life Discounts Availability by State and Product

- ★ Employer-Based Multi-Life Discount
- ★★ Residency Multi-Life Discount

No multi-life discounts are available with Business Equity ProtectorSM or Protector EssentialSM.

For more information on premium discounts, see [The Standard's IDI Online Reference Product Guide](#).

State	Platinum Advantage	Protector Platinum SM	Business Overhead Protector SM
Alabama	★, ★★		★
Alaska	★, ★★		★
Arizona	★, ★★		★
Arkansas	★, ★★		★
California		★	★
Colorado	★, ★★		★
Connecticut		★	★
Delaware		★	★
District of Columbia		★	★
Florida		★	
Georgia	★, ★★		★
Hawaii	★, ★★		★
Idaho	★, ★★		★
Illinois	★, ★★		★
Indiana	★, ★★		★
Iowa	★, ★★		★
Kansas	★, ★★		★
Kentucky	★, ★★		★
Louisiana	★, ★★		★
Maine	★, ★★		★
Maryland	★, ★★		★
Massachusetts	★, ★★		
Michigan	★, ★★		★
Minnesota	★, ★★		★
Mississippi	★, ★★		★
Missouri	★, ★★		★

For producers only.

Not for use with consumers.

Standard Insurance Company
The Standard Life Insurance Company
of New York

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State	Platinum Advantage	Protector Platinum SM	Business Overhead Protector SM
Montana		★	★
Nebraska	★, ★★		★
New Hampshire	★, ★★		★
New Jersey	★, ★★		★
New Mexico	★, ★★		★
New York		★	
North Carolina	★, ★★		★
North Dakota		★	★
Ohio	★, ★★		
Oklahoma	★, ★★		★
Oregon	★, ★★		★
Pennsylvania	★, ★★		★
Rhode Island	★, ★★		★
South Carolina	★, ★★		★
South Dakota		★	★
Tennessee	★, ★★		★
Texas	★, ★★		★
Utah	★, ★★		★
Vermont	★, ★★		
Virginia	★, ★★		★
Washington	★, ★★		★
West Virginia	★, ★★		★
Wisconsin	★, ★★		★
Wyoming	★, ★★		★