



CA Policy Differences at a Glance

Platinum Advantage vs. Protector PlatinumSM

| | Protector Platinum | Platinum Advantage |
|--|--|--|
| Definition of Disability | Own occupation coverage included in base policy. | Regular occupation coverage included in base policy. Own occupation coverage can be added with Own Occupation Rider. |
| Residual (Partial) Disability Riders | Included in policy. Basic monthly benefit paid for six months; then proportionate to income loss. Recovery Benefit included. | Enhanced Residual Disability Rider added to all policies for 5A, 5P, 4A, 4P, 4S, 3A, 3D and 3P. Minimum of 50% basic monthly benefit for first 12 months; then proportionate to income loss. Recovery Benefit included. Short-Term Residual Disability Rider added to all policies for occupation classes 2A, 2P, A and B. 50% of basic monthly benefit paid for up to six months. |
| Increase Opportunities | Option to purchase Future Purchase Option Rider to provide yearly increase opportunity. | No-cost Benefit Increase Rider included with all eligible policies. Allows policyowners to apply for increases every three years with no medical underwriting. |
| Compassionate Care/Family Care Benefit | Available. | Not available. |
| Catastrophic Disability Rider | Pays for presumptive disability, inability to perform two or more activities of daily living or severe cognitive impairment. | Pays for presumptive disability. |
| Indexed Cost of Living Rider | Available to all occ classes. | Not available to A and B occ classes. |
| Mental Disorder and Substance Abuse coverage | Unlimited benefits. | 24-Month limitation. |
| Student Loan Rider | Not available. | Reimburses student loan payment up to student loan benefit amount. Can apply for benefit of \$100 to \$2,500 depending on occ class. 10 or 15-year rider term. |
| Business Owner Discount | 15% discount. | 10% discount and applicant's business must have one FTE employee. |
| Preferred Occupation Discount | Not available. | 10% discount for some 5A occupations. |
| Residency Multi-Life Discount | Not available. | 10% discount at institutions for three lives or more. |

For a detailed view of policy differences, please see [CA Protector PlatinumSM vs. Platinum Advantage](#).

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