



Income Protection Easy Answer Cards

Easily explain Platinum Advantage's benefits
and features to clients

Income Protection Insurance

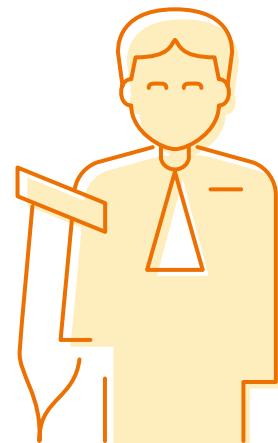
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Individual Disability Insurance

Do your clients have a plan if they get sick or injured and can't work?

Some might think they can depend on workers' compensation, Social Security, Long Term Disability Insurance or personal savings to replace income.

The truth is most injuries don't happen in the workplace. Social Security benefits usually won't offer enough to cover most expenses. LTD might not be enough coverage for high earners. And most Americans don't have the savings needed to withstand a prolonged time away from work.



What is income protection insurance?



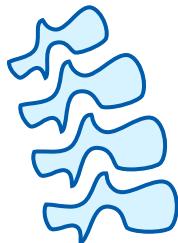
Individual disability insurance protects you by providing monthly benefits if a serious illness or injury prevents you from working and earning your usual income.

How will your clients cope if they are affected by a common disability?

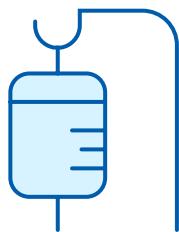
Top Five Disability Causes



Injury/Disease
of Joints



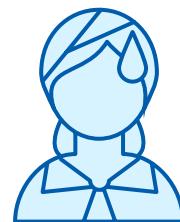
Back
Conditions



Cancer



Nervous
System



Mental
Disorders

This example is provided only to show a breakdown of The Standard's open claims above as of December 31, 2023 without regard to the decision made on each claim. Having the conditions listed does not establish disability. Each claim is evaluated on its own merits and according to the terms of the policy.

Is Long Term Disability Insurance enough?

Combine IDI with LTD Insurance for more coverage

Individual disability insurance can:

- Cover a larger portion of salaries than LTD by itself
- Provide tax-free benefits if policyowner pays the premiums
- In addition to salary, protect incentive, commission and bonus income

	LTD Plan Only	LTD + IDI Plan
Monthly Earned Income \$25,000		IDI Benefit \$9,420
	Monthly LTD Benefit \$10,000	Monthly LTD Benefit \$10,000
		Total Benefit \$19,420

Example based on \$300,000 earned income annually.
LTD is 60% coverage up to \$10,000 monthly.

The Standard's Platinum Advantage

What's in the Platinum Advantage base contract?



- Benefit for Total Disability
- Regular Occupation Definition of Disability
- Guaranteed Renewable Feature
- Family Care Benefit
- Rehabilitation Benefit
- Automatic Increase Benefit Rider*
- Benefit Increase Rider*
- Transplant Surgery Disability Benefit
- Waiver of Premium Benefit

*Added to eligible policies at no additional cost.

Individual Disability Insurance

How will your clients protect their income if they must take time from work to care for a loved one?

Approximately 53 million Americans provide unpaid care for an adult or child. That means more than one in five Americans are caregivers.¹

The unique **Family Care Benefit**² can replace income if you take time from work to care for a seriously ill or injured family member.

1 AARP and National Alliance for Caregiving. Caregiving in the United States 2020. Washington, DC: AARP. May 2020. <https://doi.org/10.26419/ppi.00103.001>

2 The Family Care Benefit is not available in California or New York.

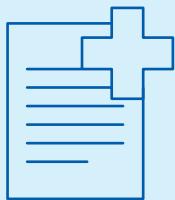


Will your clients' income protection keep pace with their growing incomes?

With Platinum Advantage, eligible policyowners can increase coverage two ways.

The **Automatic Increase Benefit** increases the monthly benefit automatically by 4% each year. And every three years, policyowners can apply for a larger increase with the **Benefit Increase Rider** by submitting a short application and proof of income.

Customize income protection policies with these optional riders.



- Residual Riders
- Own Occupation Rider
- Noncancelable Policy Rider
- Student Loan Rider
- Catastrophic Disability Benefit Rider
- Indexed Cost of Living Benefit Rider

If your clients become injured or sick but still work part time, how will they replace their lost income?

With a residual rider, a disabled policyowner may be eligible to work part time and still receive benefits.

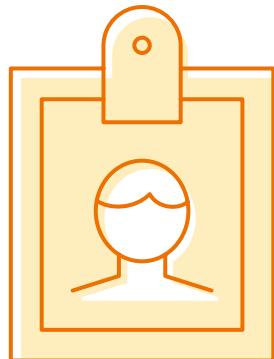
The **Basic Residual Disability Rider** provides suitable coverage for most white-collar and medical professionals.

The **Enhanced Residual Disability Rider** is helpful for highly specialized professionals and business owners. Why? Because the policyowner isn't required to lose income to satisfy the waiting period.

A residual disability rider is required in California.

Will your highly specialized clients be covered if they're unable to perform their specialty but can still work in another occupation?

The **Own Occupation Rider** is designed for highly specialized professionals — such as surgeons and trial attorneys. This rider will pay full benefits to policyowners who become disabled in their specialty but choose to work and earn income in a different occupation.



How can you guarantee your clients' premiums won't change?

Applicants can lock in the premium rate for the life of the policy with the **Noncancelable Policy Rider**.

In Florida, noncancelable policy provisions are incorporated into the base policy, instead of being added with a rider.

Even without the Noncancelable Policy Rider, insured individuals can rest assured that they'll never lose their coverage as long as they pay their premiums on time. Plus, The Standard can't change rates without approval from state insurance regulators.

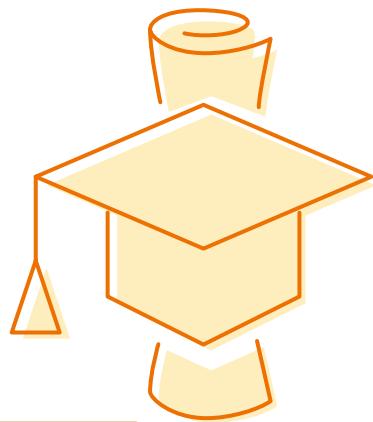
The Standard hasn't raised rates on individual policies originally issued by the company in more than 40 years.

Who needs the Student Loan Rider?

Recent graduates or professionals early in their career may have large student loan burdens.

Ease their worries by offering this rider. If policyowners become totally disabled and can't work, we'll reimburse all or a portion of their student loan payments so they don't fall behind.

The Student Loan Rider is not available in New York.



How can clients protect against severe long-term disabilities?

The **Catastrophic Disability Benefit Rider** can help offset the cost of additional expenses by providing an additional benefit if the policyowner is presumptively disabled, is unable to perform two or more activities of daily living (e.g., bathing, dressing or eating) without assistance or has severe cognitive impairment due to disability.*

The **Indexed Cost of Living Benefit Rider** helps benefits keep pace with inflation. The rider increases benefits by up to 3% or 6% annually based on changes in the Consumer Price Index, while the policyowner is disabled.

* In California, a Catastrophic Disability Benefit will be paid only if the insured individual is presumptively disabled.

Who can get a discount?



- Business Owners
- Medical Residents & Fellows
- Preferred Occupations (attorneys¹, executives, engineers, CPAs, many Ph.D.s, and more)
- Those who buy personal income **and** business protection policies
- Those who apply with two others from the same employer
- Applicants who apply using both Standard's eApp and Electronic Medical Questionnaire.²

¹ Includes judges with law degree.

² Not available in SC.

Individual Disability Insurance

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 445 Hamilton Avenue, 11th floor, White Plains, New York. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York.

The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.

Please contact The Standard at 800.247.6888 (800.378.6057 in New York) for more information.