

# Strong and Flexible Coverage for Producers

## The Standard's Platinum Advantage



Purchase Platinum Advantage's strong coverage for yourself with a 10% producer discount, then add the features you need. The payoff is coverage you — and your clients — can trust.

### 3 Reasons to Buy Platinum Advantage

#### Family Care Benefit

This benefit — exclusive to The Standard — can lessen your financial worries if you take time away from work to care for a child, parent or spouse with a serious health condition. It provides monthly payments if you lose 20% or more of your income when caring for a family member.<sup>1</sup>

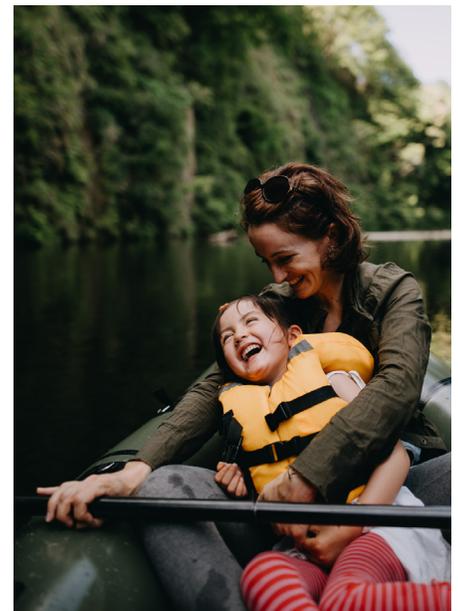
#### 2 Ways to Increase Coverage

The Automatic Increase Benefit increases your monthly benefit by 4%, compounded, each year for a six-year period. And every three years you can apply for an increase with the Benefit Increase Rider by submitting a short application and proof of income.

#### Strong Residual Options<sup>2</sup>

If you're disabled but can still work, you may be eligible for residual benefits. The Basic Residual Disability Rider provides strong coverage — a six-month 50% minimum benefit guarantee — at a lower cost. Those whose income might not be immediately affected by working less might prefer the Enhanced Residual Disability Rider since income loss is not required for the benefit waiting period.

Take Advantage of the 10% Producer Multi-Life Discount



### How to Secure the 10% Producer Multi-Life Discount

Choose the Employer Multi-Life Discount — on the illustration and the application Producer Information Report — to secure a 10% discount on your Platinum Advantage policy.

- 1 The Family Care Benefit is not available in California or New York. Family members include spouse or domestic partner, parents and children (including adopted children, stepchildren and children of a domestic partner).
- 2 In California, a residual disability rider is required for all policies.

This policy has exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or terminated. Please contact The Standard for additional information, including costs and complete details of coverage. Note in New York: This policy would provide disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio is at least 65% for individual, franchise or guaranteed standard issue coverage. This ratio is the portion of future premiums which The Standard expects to return as benefits, when averaged over all people with this policy.

Standard Insurance Company | The Standard Life Insurance Company of New York | [standard.com/di](http://standard.com/di)

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