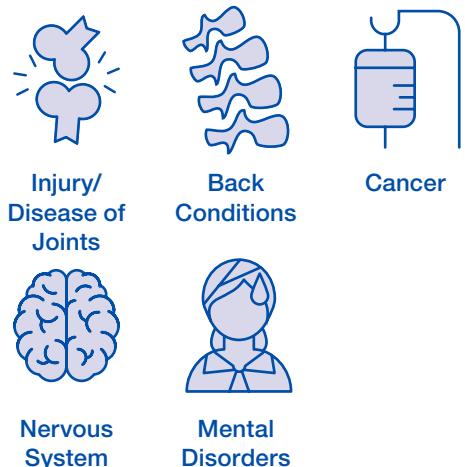



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Getting Started With Platinum Advantage

The Need:

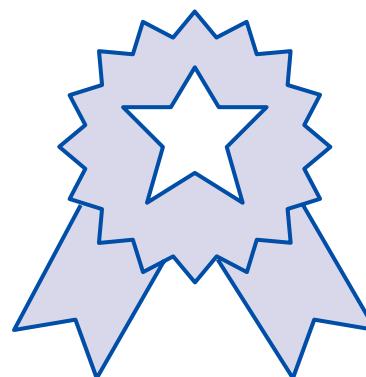
Income Protection



Consider these top five disability causes.* Do your clients have a plan if they get sick or injured and can't work? How will your clients cope if they are affected by a common disability? Long term disability insurance alone might not be enough coverage for high earners.

The Solution:

Individual Disability Insurance



The Standard's Platinum Advantage Individual Disability Income Insurance protects your clients by providing monthly benefits if a serious illness or injury prevents them from working and earning their usual incomes.

Why The Standard?

The Standard is known for our high-quality products and personal service. We have a long history of financial strength and you can count on us to pay what we promise.

Founded in 1906 in Portland, Oregon

Product Lines

- Individual Disability Insurance
- Employee Benefits
- Retirement Services
- Individual Annuities

[Our History](#)

[Our Financial Strength](#)

* 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.

Standard Insurance Company | The Standard Life Insurance Company of New York | standard.com/di

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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. 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.


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Built-In Features



Benefit for Total Disability



Family Care Benefit¹

The unique Family Care Benefit can replace income if your client takes time from work to care for a seriously ill or injured family member. [View video to learn more.](#)



Regular Occupation Definition of Disability²

As long as the premiums are paid on time, The Standard can't change or cancel the policy before the policy's termination date. [See more info.](#)



Guaranteed Renewable Feature



Rehabilitation Benefit

Eligible policyholders can increase coverage two ways. The Automatic Increase Benefit increases the monthly benefit automatically by 4% each year for six years. And every three years, policyholders can apply for a larger increase with the Benefit Increase Rider.



Ways to Increase Coverage³



Transplant Surgery Disability Benefit

[Learn more about Platinum Advantage](#)

¹ Not available in California or New York.

² In Florida, policyholders receive an Own Occupation definition for the first 12 months.

³ Added to eligible policies at no additional cost.


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Optional Riders¹



Residual Disability Riders²



Own Occupation Rider



Noncancelable Policy Rider



Student Loan Rider³



Catastrophic Disability Benefit Rider



Indexed Cost of Living Benefit Rider

[Learn more about Platinum Advantage](#)

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.

Ease the worries of recent graduates and young professionals with the Student Loan 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 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.

¹ Riders may be modified or not available in some states. Additionally, some riders aren't available to all occupation classes.

² A residual disability rider is required in California.

³ The Student Loan Rider is not available in New York.



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Target Markets



Physicians

Especially competitive for occupation classes 5P and 4S

Platinum Advantage was designed with physicians in mind:

- Built-in specialty language
- Strong residual disability coverage
- Mental disorder/substance abuse coverage
- Easy access to coverage increases
- Own Occupation Rider
- Student Loan Rider

Help new physicians secure strong, flexible coverage with our special underwriting rules for medical residents and fellows. For example:

- No medical exams are required for any amount of coverage if they apply during the six months before and after training completion.
- No proof of income is required for up to \$7,500 monthly benefits if they apply within six months before completing training or within the first two years of practicing.

Key Marketing Material:

[Physician Claims Paid by The Standard Insurance](#)

[Income Protection for Residents](#)



Professionals

Especially competitive for occupation class 5A

Highly compensated professionals likely have an income protection gap with LTD alone. By adding Platinum Advantage, you can help them cover more of their income, including bonuses and commissions.

Features such as a comprehensive definition of disability, a choice of residual disability riders and a Noncancelable Policy rider appeal to top earners looking for ironclad income protection.

Key Marketing Material:

[Interactive Platinum Advantage Consumer Brochure](#)



Business Owners

Access to multiple discounts make Platinum Advantage competitive for most business owners

The Standard offers protection for business owners, their businesses and their employees.

Income Protection Insurance

[Platinum Advantage](#) Individual Disability Income Insurance policies replace personal income.

Business Overhead Expense Insurance

[Business Overhead Protector](#) reimburses for overhead expenses, helping the business continue to operate.¹

Buy/Sell Agreement Funding Insurance

[Business Equity Protector](#)SM helps fund a buy-sell agreement, so business partners can buy out the interest of an owner who has become disabled.¹

Business owners who buy income protection insurance for their employees can receive 10% off premiums with the Multi-Life Discount. Or, if purchased for an executive class of seven or more employees, Guaranteed Standard Issue Individual Disability Income Insurance is available with discounts up to 35% — without medical underwriting.

Key Marketing Material:

[Protect Your Business, Protect Yourself](#)

¹ Not available in all states, see [Product Availability by State](#).


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Discounts¹

Employer-Based Multi-Life²

This provides a 10% discount when applications on three or more lives from the same employer or as few as two business owners are submitted within six months.

This is also available to contract (1099) workers sharing a common worksite.

Preferred Occupation

This provides a 20% discount³ to some 5A occupations including but not limited to executives earning at least \$75,000 a year, attorneys⁴, CPAs and doctoral scientists.

Multi-Product

This provides a 5% discount if the insured is also approved for and accepts a Business Overhead Protector[®] or Business Equity ProtectorSM policy.⁵

Business Owner

This provides a 10% discount for qualifying business owners.

Residency Multi-Life

This provides a 15% discount for residents, interns and fellows at most ACGME and AOA hospitals and medical centers. This discount is also available to post-doctorates in dental education programs accredited by the Commission on Dental Accreditation.

eApply

This provides a 5% discount⁶ for using both the eApp and Electronic Medical Questionnaire.⁷

1 Availability of discounts varies by state. See The Standard's IDI Product Guide for complete information.

2 This discount is not available for government employees.

3 10% discount in SC.

4 Includes judges with a law degree.

Combine Discounts for Great Savings!



5% Multi-Product + 10% Business Owner

15% Total Discount



10% Multi-Life⁴ + 10% Preferred Occupation³

20% Total Discount



5% Multi-Product + 20% Preferred Occupation³

40% Total Discount



10% Business Owner + 5% eApply



5% Multi-Product + 20% Preferred Occupation³

45% Total Discount



10% Multi-Life⁴ + 10% Business Owner

5 Not available in all states, see [Product Availability by State](#).

6 The Employer-Based Multi-Life Discount can be combined with other discounts; the Residency Multi-Life Discount can only be combined with eApply.

7 EMQ not available in SC.