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for Increase Options



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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 Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of White Plains, New York.

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Benefit Increase Rider

The Benefit Increase Rider is available with Platinum Advantage policies. The BIR allows policyowners to purchase additional coverage to keep pace with income increases without medical underwriting every three years on the Option Date up to age 55.

To qualify for an increase, the policyowner must work at least 30 hours per week at the time the BIR is exercised. BIR increases will range from a \$400 minimum offer to a maximum offer of up to The Standard's current issue and participation limits.

To keep the BIR active, the policyowner must:

- Submit both an application and income documentation every three years.
Please note: If the policyowner's income has not increased more than 10 percent since the last offer and other disability insurance has not changed, financial documentation is not required and no offer will be made. This applies to non-owner W-2 employees only and in all states except California.
- Submit an application and income documentation within 60 days prior to the Option Date, which is the three-year anniversary of the policy effective date.
- Accept 50 percent or more of the increase offer.
- Maintain the benefit amount of the original policy.

Example

The policyowner purchased a Platinum Advantage policy with a Policy Effective Date of June 25, 2017. Her Benefit Increase Application Period begins on April 26, 2020, 60 days prior to her first Option Date of June 25, 2020 (three years after the original Policy Effective Date).

She submits an application and income documentation on June 1 — within the Increase Application Period — demonstrating that her income has increased. After underwriting review, the underwriter determines that she qualifies for an increase of an additional \$1,000 per month of coverage and makes the maximum offer of \$1,000.

The policyowner accepts an additional \$800 of coverage, or 80 percent of the offer. Because she submitted the application and income documents before the Option Date and accepted more than 50 percent of the offer, The Standard issues the increase at \$800 and her BIR remains active for another three years.

FPO 10

This version of the Future Purchase Option is available in approved states with Protector PlatinumSM policies issued November 2010 or later. On any option date up to age 55, the policyowner may apply to purchase a percentage of the original benefit amount (option pool amount) that was issued under this rider. The table below displays the maximum eligible benefit.

Potential Available Maximum Option	
Attained Age	Maximum Exercise
44 or under	Full option pool amount
45-55	One-third of option pool

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Maximum Exercise: To determine the maximum option available using Policy Inquiry, multiply the option pool amount by the percentage allowed based on the insured's current age. No purchase on any option date can be more than the option pool balance as of that option date.

Minimum Exercise: The minimum purchase must be at least \$200. On any option date, if the option pool balance is less than \$200, the amount purchased must be for the entire pool balance. If the purchase amount will result in a pool balance of \$200 or less, the entire pool balance may be purchased.

Example: A 45-year-old client's option pool amount is \$5,000. Based on his attained age, he may exercise \$1,667, which is one-third of \$5,000. The option pool amount will remain at \$5,000 and the option pool balance will be reduced to \$3,333 (\$5,000 - \$1,667). If the client exercises on the next option date at age 46, he would be eligible to exercise one-third of the option pool amount of \$5,000. The option pool balance will be reduced by the amount of the exercise until the pool balance is exhausted. At that time, the FPO rider will terminate.

FPO 12

This version of the Future Purchase Option is available in New York with Protector PlatinumSM policies issued January 2013 or later. The rules of FPO 10 (above) apply.

Future Purchase Option 05, XL03 and 13

This version of the Future Purchase Option is available in approved states on all The Protector+SM policies issued after July 2005, Protector EssentialSM policies offered January 2013 or later, and on many of The ProtectorSM policies issued after February 2003. On any option date, policyowners 41 years of age or younger may apply for up to the full option pool amount available at the time of the FPO exercise. Please see the table below for the maximum available benefit by age.

Potential Available Maximum Option	
Current age of Insured	Maximum exercise percentage
41 or under	Full option pool amount
42-45	Half of option pool amount
46-50	One-third of option pool amount

Maximum Exercise: To determine the maximum option available using Policy Inquiry, multiply the option pool amount by the fraction allowed based on the insured's current age. No purchase on any option date can be more than the option pool balance as of that option date. Each time the policyowner exercises an option, the option pool balance is reduced by the amount of increase purchased, until the pool is exhausted. When the entire pool is used, the FPO rider will terminate.

Minimum Exercise: The minimum purchase must be at least \$100. On any option date, if the option pool balance is less than \$100, the amount purchased must be for the entire pool balance. If the purchase amount will result in a pool balance of \$100 or less, the entire pool balance may be purchased.

Example: A 42-year-old customer has an option pool amount of \$1,970. Based on his current age, he may exercise half of the option, \$985. This is the maximum amount the customer can exercise on this option date. If the client exercises on the next option date at age 43, he would be eligible to exercise half of the option pool amount of \$1,970 again. The option pool balance will be reduced by the amount of the exercise until the pool balance is exhausted. At that time, the FPO rider will terminate.

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Future Purchase Option 00

This version of the Future Purchase Option was issued with The Protector before the introduction of FPO XL03.

As of this time, those rules for FPO exercises under this contract were changed to allow for greater access to more of the remaining option pool. The revised rules are as shown in the chart below, with the additional condition that **each option is at least as generous as the matching option would have been under the original contract language.**

Potential Available Maximum Option	
Current age of Insured	Maximum exercise percentage
41 or under	Full option pool amount
42-45	Half of option pool amount
46-50	One-third of option pool amount

To accommodate this “better of” requirement, the following rules are in effect:

- (1) Options are offered annually through the insured’s attained **age 55**, continuing the above table’s maximum exercise of one-third of the option pool amount for attained ages 51 through 55. However, if the contract provides greater benefit than one-third of the option pool, at any option date, The Standard will honor whichever benefit amount is greater.
- (2) If there remains an option pool balance when the FPO rider expires, the policyowner may apply for the maximum amount, or the entire remaining pool, if less than the maximum amount.

Example: A 45-year-old customer has an FPO option pool of \$1,970 on a policy purchased at age 44. Based on the insured’s attained age, he may exercise half of the option pool, which is \$985. The remaining pool balance will be \$985. If the client exercises on the next option date at age 46, he would be eligible to exercise one-third of the option pool amount of \$1,970. The option pool balance will be reduced by the amount of the exercise until the pool balance is exhausted. At that time, the FPO rider will terminate.

FPO 91 for The Business ProtectorSM

The FPO for The Business Protector is a unit-based option. The policyowner can exercise an option on every even-numbered policy anniversary. The FPO Rider terminates at the policy anniversary nearest age 50. Each option is for a predetermined amount called a “unit of purchase.” The amount of each unit is listed on the data page.

On the first option date, the policyowner may exercise up to two units, if the insured is not disabled at that time. The additional option does not carry forward.

If the policyowner does not exercise all or part of the unit available on the option date, he or she can exercise the unused amount of that on the next option date. No part of any unit may be carried forward more than one option date.

FPO 92 for The Income Protector & The Executive Protector

These versions of the FPO are unit-based options and can be exercised every even-numbered policy anniversary to age 50. Each option is for a predetermined amount called a “unit of increase.” The amount of each unit is displayed on the data page.

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On the first option date for The Executive Protector, the policyowner may exercise up to two units of increase, if the insured is not disabled at that time. The additional option does not carry forward.

If the policyowner does not exercise all or part of the unit available on the option date, he or she can exercise the unused amount of that on the next option date. No part of any unit may be carried forward more than one option date.

Benefit Increase Option (BIO 90)

The Benefit Increase Option on The Standard's older individual disability insurance and some older Executive Protector products is available on every even-numbered policy anniversary and can be exercised to age 45 for IDI and to age 50 for all other plans. The option is for a predetermined amount called a "unit of increase." The amount of each unit is displayed on the data page of the policy.

On the first option date, the policyowner may exercise up to two units of increase, if the insured is not disabled at that time. The additional option does not carry forward.

If the policyowner does not exercise all or part of the unit available on the option date, he or she can exercise the unused amount of that on the next option date. No part of any unit may be carried forward more than one option date.

Polices Issued by Minnesota Life

Future Income Protection Agreement (FIPA 90-98)

The Future Income Protection Agreement (FIPA) is a future insurability option available for the Minnesota Life DI90 policy series. This agreement provides the right to apply for an increase in monthly income benefits on each policy anniversary through age 55 or until the maximum income benefit is reached.

FIPA increase amounts will not exceed the aggregate increase amount shown in the policy and are subject to financial underwriting. We will not offer an increase if the eligible amount is less than \$300. Please refer to the increase schedule in the policy, or contact the home office for the available option amount.

Guaranteed Future Insurability Agreement (GFIA 85-88)

The Guaranteed Future Insurability Agreement (GFIA) is a future insurability option available for the Minnesota Life DI85 policy series. This provides the right to apply for an increase in monthly income benefits on every third policy anniversary through age 58 or until the maximum income benefit is reached.

GFIA increase amounts will not exceed the maximum increase amount shown in the policy and are subject to financial underwriting. We will not offer an increase if the eligible amount is less than \$100. Please refer to the increase schedule in the policy, or contact the home office for the available option amount.

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Additional Monthly Income Option (AMO 80-88)

The Additional Monthly Income Option (AMIO) is a future insurability option available for Minnesota Life DI85 and some earlier policy series. This option is similar to a pool and can be exercised through varying ages on every third policy anniversary. The policyowner may also exercise the option on "alternate events," such as marriage, the birth of a child, legal adoption of a child or an increase of income of at least \$2,400 per year over the preceding 24-month period. Exercising this option on an alternate event replaces the next scheduled option.

AMIO increase amounts are determined by a schedule of increases in the policy, and are subject to financial underwriting. Please refer to the increase schedule in the policy or contact the home office for the available option amount.

Important Note

Some products and policy provisions are no longer offered by The Standard. All increases must be exercised using the most current product offering available for issue. This may be in the form of an increase to this policy, an increase to a policy previously issued under this rider, or a new policy, as determined by The Standard.

All future increase option applications are subject to financial underwriting and issue and participation limits in effect at the time of the exercise. The existence of group long term disability and other individual disability insurance may reduce the amount of increase available at the time of exercise.

Questions?

Please contact The Standard's home office at 800.247.6888 or dichanges@standard.com for additional assistance.

The Standard created this document to train and educate producers about the benefits and features of Individual Disability Insurance. It is not advertising and should not be shared with consumers or the general public.

‡ 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.

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