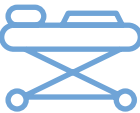




# Platinum Advantage vs. Principal's HH750 Disability Income Product

Platinum Advantage income protection insurance is built on the strength of contract The Standard is known for, leveraging flexibility and unique features to help meet the needs of a broad range of clients. Offering the right product at the right price, you can help your clients protect their income and lifestyle. The following provides key strengths of Platinum Advantage when compared to Principal's HH750.

Policy Feature	The Standard - Platinum Advantage	Principal - HH750	Platinum Advantage's Strengths
<b>Base Contract</b>			
 <p>Definition of Total Disability</p>	<p>An insured is totally disabled if unable to perform the substantial and material duties of his or her regular occupation and is not engaged in any other occupation for wage or profit. If insured's regular occupation is limited to a single medical specialty recognized by the American Board of Medical Specialties (ABMS) or American Osteopathic Association Bureau of Osteopathic Specialists (AOABOS) or American Dental Association (ADA), that specialty is deemed insured's regular occupation.</p>	<p>All occupation classes have option of a two- or five-year period during which insured is totally disabled if unable to perform the substantial and material duties of his or her occupation and is not working. This period is called the "your occupation period," and is followed by an any occupation definition of total disability.</p> <p>Occupation classes 6A, 5A, 5A-M, 4A, 4A-M, 3A, 3A-M have option for a to age 65, to age 67 or to age 70 period during which insured is unable to perform the substantial and material duties of their occupation and is not working.</p>	<p>Platinum Advantage includes medical and dental specialty language in the regular occupation definition of total disability.</p> <p>Platinum Advantage's regular occupation definition of total disability is in effect through the end of the maximum benefit period, while Principal's HH750 limits the regular occupation definition of total disability period to two or five years for lower occupation classes. Principal's HH750 version of Platinum Advantage's regular occupation definition may only apply for a two- or five- year period before changing to an any occupation definition.</p>

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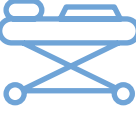
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Comparison: PLATADV vs. Principal HH750







# Platinum Advantage vs. Principal's HH750 Disability Income Product

Policy Feature	The Standard - Platinum Advantage	Principal - HH750	Platinum Advantage's Strengths
 <p data-bbox="349 406 551 462">Own Occupation Rider</p>	<p data-bbox="591 406 1223 836">For occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D and 3P, option to elect Own Occupation Rider, under which an insured is totally disabled if unable to perform the substantial and material duties of regular occupation, even if engaged in any other occupation for wage or profit. If insured's regular occupation is limited to a single medical specialty recognized by the American Board of Medical Specialties (ABMS) or American Osteopathic Association Bureau of Osteopathic Specialists (AOABOS) or American Dental Association (ADA), that specialty is deemed insured's regular occupation. If insured is an attorney and has limited regular occupation to the performance of the usual and customary activities of a trial attorney, then trial attorney will be deemed insured's regular occupation.</p>	<p data-bbox="1263 406 1895 633">Occupation classes 6A, 5A, 5A-M, 4A, 4A-M and 3A-M have the option to include the own occupation (what Principal calls regular occupation) rider, under which total disability means insured is unable to perform the substantial and material duties of their occupation and are not working in their occupation and are working in another occupation. This rider is not available with the transitional occupation rider.</p> <p data-bbox="1263 649 1895 1023">Occupation classes 6A, 5A, 5A-M, 4A, 4A-M, 3A, 3A-M may include the transitional occupation rider, under which total disability means, during the transitional occupation period, insured is unable to perform the substantial and material duties of their occupation but is working in another occupation. The benefit allows the insured to make up for loss in income due to not working in regular (own) occupation. The transitional occupation period must be less than or equal to the base benefit period and the your occupation period. This rider is not available with the own occupation (Principal's regular occupation) rider and will not pay benefits for both this rider and any residual/recovery benefit rider at the same time.</p>	<p data-bbox="1935 406 2593 487">Platinum Advantage includes medical, dental and trial attorney specialty language in the own occupation definition of total disability.</p> <p data-bbox="1935 503 2593 730">Platinum Advantage's own occupation definition of disability allows the insured to be working in another occupation and still receive full monthly benefits through the end of the maximum benefit period. Principal's HH750 transitional occupation definition of disability requires the insured to work in another occupation, if able, but will allow insured to make up for a loss in earnings due to not working in own occupation.</p>
 <p data-bbox="349 1071 497 1128">Presumptive Disability</p>	<p data-bbox="591 1071 1223 1242">Presumptive disability must be a total and permanent loss of speech, hearing in both ears, sight in both eyes, use of both hands, use of both feet, or use of one hand and one foot. Will waive benefit waiting period and benefits are payable through the end of the benefit period. Will pay the full monthly benefit regardless of earnings.</p>	<p data-bbox="1263 1071 1895 1388">Presumptive disability must be a total loss — without any possibility of recovery — of power of speech, hearing in both ears, sight of both eyes, use of both hands, use of both feet, or use of one hand and one foot. Benefits will start when presumptive disability occurs, even if elimination period has not been satisfied and will be paid through the end of the maximum benefit period. If maximum benefit period is to age 65, to age 67 or to age 70, the maximum benefit period will be extended to lifetime. Will pay benefits for total disability regardless of ability to work.</p>	







# Platinum Advantage vs. Principal's HH750 Disability Income Product

Policy Feature	The Standard - Platinum Advantage	Principal - HH750	Platinum Advantage's Strengths
 <p>Guaranteed Renewable</p>	<p>Guaranteed renewable to age 65, or to age 67 for maximum benefit period "to age 67." As long as premium is paid by the end of each grace period, we cannot change any part of the policy, except its premium, until the termination date.</p> <p>Can be changed to noncancelable and guaranteed renewable by purchasing the Noncancelable Policy Rider.</p>	<p>Noncancelable and guaranteed renewable at guaranteed premium rates to "age 65" policy anniversary or for five years from the policy date, if later, as long as premiums are paid when due. While the policy is in force, cannot cancel it or change the premium rate before the "age 65" policy anniversary or five years from the policy date, if later.</p>	
 <p>Conditionally Renewable</p>	<p>Conditionally renewable after the policy's termination date (age 65 or 67) if not disabled and actively at work at least 30 hours per week. Premiums will be based on age and risk class as of the termination date. Benefit paid for 24 months if disabled on or before anniversary following 75<sup>th</sup> birthday and 12 months otherwise. Benefits paid for one disability.</p>	<p>Conditionally renewable on an annual basis, for life, beginning on the age 65 policy anniversary if not receiving benefits under the policy or its riders, and working at least 30 hours per week at the time of renewal and the 12 consecutive months prior to renewal. Premium based on rates in effect for the insured's age at time of renewal. Renewal is issued with a two-year benefit and your occupation period.</p>	
 <p>Maximum Benefit Period</p>	<p>Benefit periods available include:</p> <ul style="list-style-type: none"> <li>• 2 years</li> <li>• 5 years</li> <li>• 10 years</li> <li>• to age 65</li> <li>• to age 67</li> </ul>	<p>Benefit periods available include:</p> <ul style="list-style-type: none"> <li>• 2 years</li> <li>• 5 years</li> <li>• to age 65</li> <li>• to age 65</li> <li>• to age 67</li> </ul>	
 <p>Benefit Waiting Period (Days)</p>	<p>Benefit waiting periods available include:</p> <ul style="list-style-type: none"> <li>• 60days</li> <li>• 90 days</li> <li>• 180 days</li> <li>• 365 days</li> </ul>	<p>Elimination periods available include:</p> <ul style="list-style-type: none"> <li>• 30 days</li> <li>• 60 days</li> <li>• 90 days</li> <li>• 180 days</li> <li>• 365 days</li> </ul>	






# Platinum Advantage vs. Principal's HH750 Disability Income Product

Policy Feature	The Standard - Platinum Advantage	Principal - HH750	Platinum Advantage's Strengths
 <p data-bbox="357 407 486 459">Family Care Benefit</p>	<p data-bbox="596 407 1217 578">Family care benefit will be paid if insured is working at least 20% fewer hours in order to care for a family member with a serious health condition and insured's monthly earnings are reduced at least 20% due to the loss in hours. The insured cannot be disabled and no other benefits can be payable under the policy.</p> <p data-bbox="596 594 1217 675">During the life of the policy, the benefit can be claimed up to two times, and the maximum amount payable is six times the basic monthly benefit.</p>	<p data-bbox="1268 407 1416 431">Not available.</p>	
 <p data-bbox="357 721 451 773">Survivor Benefit</p>	<p data-bbox="596 721 1217 802">A benefit equal to three times the basic monthly benefit will be paid to a survivor if insured dies while disability benefits are payable.</p> <p data-bbox="596 818 1217 842">In Florida, the survivor benefit cannot exceed \$1,000.</p>	<p data-bbox="1268 721 1889 862">If insured dies after the elimination period and while disability benefits are being paid (or benefits for any attached rider) will pay a lump sum death benefit equal to three times the disability benefit and social insurance substitute benefit.</p>	
 <p data-bbox="357 904 532 956">Transplant Surgery Benefit</p>	<p data-bbox="596 904 1217 1013">Will pay a disability benefit if insured becomes disabled as a result of surgery to transplant part of insured's body to someone else. Surgery must occur after policy effective date.</p>	<p data-bbox="1268 904 1889 956">Will pay benefits if disability results from surgery involving a transplant of a part of insured's body to another person.</p>	
 <p data-bbox="357 1120 459 1172">Waiver of Premium</p>	<p data-bbox="596 1120 1217 1317">Will waive premium while disability or recovery benefits are payable. If the benefit waiting period is greater than 90 days, premium due and payable after the 90<sup>th</sup> day will be waived for a continuous disability. Will refund any premium due and paid after the date disability began. If insured remains disabled beyond maximum benefit period, will continue to waive premium.</p>	<p data-bbox="1268 1120 1889 1289">Will waive premium during a period of continuous disability, after the lesser of 90 days or the elimination period. Will refund the pro rata portion of premium paid after the date the continuous disability started. Premium will be waived until no longer receiving benefits or when disability ends, whichever is later.</p>	




# Platinum Advantage vs. Principal's HH750 Disability Income Product

Policy Feature	The Standard - Platinum Advantage	Principal - HH750	Platinum Advantage's Strengths
 <p>Suspension During Military Service</p>	<p>Insured who is on full-time active duty in the military can suspend policy for up to five years.</p> <p>The policy will cover sickness or injury that occurs after policy is placed back in force.</p>	<p>Insured who is on full-time active duty in the military can suspend policy for up to five years.</p> <p>After the policy is restored it will cover sickness which first manifests itself or an injury which occurs after the policy is restored.</p>	
 <p>Exclusions &amp; Limitations</p>	<p>Disability caused or contributed to by</p> <ul style="list-style-type: none"> <li>war, declared or undeclared, including military training, action or conflict while on active duty in the military</li> <li>committing or attempting to commit a felony or being engaged in an illegal occupation</li> <li>actively participating in a violent disorder or riot</li> <li>intentionally self-inflicted injury</li> </ul> <p>Disability benefits not payable for the first 90 days of disability due to pregnancy or childbirth, unless due to complications of pregnancy.</p> <p>Disability benefits will not be paid while confined to a penal or correctional institution for more than seven days.</p> <p>Will exclude disability caused or contributed by any condition or activity specifically named or described in an exclusion endorsement attached to the policy.</p> <p>Loss or restriction of a professional license alone does not constitute a disability.</p>	<p>Disability caused or contributed to by</p> <ul style="list-style-type: none"> <li>intentional self-inflicted injury</li> <li>commission or attempt to commit a criminal act, or involvement in an illegal occupation or activity</li> <li>suspension, revocation or surrender of professional license</li> <li>active military service</li> <li>loss excluded by name or specific description in any attached rider or endorsement</li> </ul> <p>Benefits are not payable while incarcerated in a penal or correctional institution for a period of 30 consecutive days or longer.</p> <p>If the elimination period is less than 90 days, normal pregnancy and childbirth are not covered sicknesses.</p> <p>Benefits limited to 12 months during continuous disability unless insured resides in the United States or Canada for at least six consecutive months in each calendar year.</p>	
 <p>Injury &amp; Sickness Covered after Reinstatement</p>	<p>A reinstated policy will cover only disabilities due to injury sustained after the reinstatement date and sickness that began more than 10 days after the reinstatement date.</p>	<p>A reinstated policy covers disability from a sickness that first manifests itself more than 10 days after the date of reinstatement and an injury that occurs after the date of reinstatement.</p>	<p>Platinum Advantage covers sickness that begins after the reinstatement date and Principal's HH750 covers sicknesses that manifest more than 10 days after the reinstatement date.</p>





# Platinum Advantage vs. Principal's HH750 Disability Income Product

Policy Feature	The Standard - Platinum Advantage	Principal - HH750	Platinum Advantage's Strengths
<b>Contract Riders</b>			
 <p>Enhanced Residual Disability Rider</p>	<p>During the benefit waiting period the insured will be considered residually disabled if working in his or her regular occupation or any other occupation, and has at least a 20% loss of duties, time or income. After the benefit waiting period, a benefit will be paid as long as insured is working in his or her regular occupation or any other occupation, and has at least a 20% loss of income. Benefit varies based on income loss but during first 12 months the benefit will be no less than 50% of monthly benefit.</p> <p>Recovery benefit paid if, after a period of disability, the insured is working in regular or any occupation at least as many hours as prior to disability and continues to have a loss of earnings of at least 20%, and loss of earnings is solely the result of the previous sickness or injury. The amount of the recovery benefit will be proportionate to loss of earnings. Premium waiver applies while recovery benefits are paid.</p> <p>Available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D and 3P, through issue age 60.</p>	<p>Not available.</p>	





# Platinum Advantage vs. Principal's HH750 Disability Income Product

Policy Feature	The Standard - Platinum Advantage	Principal - HH750	Platinum Advantage's Strengths
 <p>Basic Residual Disability Rider</p>	<p>The insured will be considered residually disabled during and after the waiting period if working in his or her regular occupation or any other occupation, and has at least a 20% loss of income, and either a loss of duties or time. Disability benefits will vary based on income loss but during the first six months, benefits will be no less than 50% of monthly benefit.</p> <p>Recovery benefit paid if, after a period of recovery, the insured is working in regular occupation at least as many hours as prior to disability and continue to have a loss of earnings of at least 20%, and loss of earnings is solely the result of the previous injury or sickness. The amount of the recovery benefit will be proportionate to loss of earnings. Premium waiver applies while recovery benefits are paid.</p> <p>Available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P, through issue age 60.</p>	<p><b>Residual Disability and Recovery Benefit</b></p> <p>To be considered residually disabled during the elimination period and after, there must be a 20% loss of income and either a loss of time or duties in the insured's occupation. Alternatively, the insured may be considered residually disabled if there is a 20% loss of income and he or she is working in another occupation.</p> <p>Benefit varies based on income loss but during the first six months, the benefit will be no less than 50% of the monthly benefit.</p> <p>Recovery benefit paid if return to full-time work after continuous disability with payable benefits and the insured experiences at least a 20% loss of earnings due to prior injury or sickness that caused disability. Benefit is monthly benefit proportionate to loss of earnings. Waiver of premium applies while recovery benefits are payable.</p> <p>Rider is available to occupation classes 6A, 5A, 5A-M, 4A, 4A-M, 3A, 3A-M and 2A.</p>	
 <p>Short-Term Residual Disability Rider</p>	<p>The insured will be considered residually disabled and may receive up to six months of residual disability benefits if working in his or her regular occupation and has at least a 20% loss of income and the insured is unable to perform one or more substantial and material duties or is performing all duties but not more than 50% of the time. The amount of residual disability benefit will be 50% of the policy's basic monthly benefit for a loss of income between 20 and 80%. If the loss of income is greater than 80%, the benefit will equal the full basic monthly benefit.</p> <p>No recovery benefit included.</p> <p>Available to occupation classes 2A, 2P, A and B, through issue age 60.</p>	<p><b>Short Term Residual Disability Benefit Rider</b></p> <p>To be considered residually disabled during the elimination period and after, there must be a 20% loss of income and either a loss of time or duties in the insured's occupation. Alternatively, the insured may be considered residually disabled if there is a 20% loss of income and he or she is working in another occupation.</p> <p>Benefit varies based on income loss. Option for a benefit period of six or 12 months.</p> <p>No recovery benefit.</p> <p>Available to all occupation classes.</p>	









# Platinum Advantage vs. Principal's HH750 Disability Income Product

Policy Feature	The Standard - Platinum Advantage	Principal - HH750	Platinum Advantage's Strengths
 <p data-bbox="354 407 537 488">Automatic Increase Benefit Rider</p>	<p data-bbox="596 407 1214 748">The Automatic Increase Benefit Rider is included if eligible, at no additional cost, for occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P, through issue age 59. Provides an annual automatic 4% increase to the policy's basic monthly benefit, for a period of up to six years, without evidence of insurability. Increases may occur up through the increase date next following insured's 60<sup>th</sup> birthday. Increases are compounded annually and are subject to issue and participation limits. Owner may apply for additional increase periods. If owner declines two consecutive increases the rider will terminate.</p> <p data-bbox="596 769 1214 878">Increases will be suspended if the policy is suspended during military service. If premium is being waived on an increase date, premium will be due for the increase when premium is no longer waived.</p>	<p data-bbox="1268 407 1542 431"><b>Future Benefit Increase</b></p> <p data-bbox="1268 448 1886 760">Available at no extra charge for all occupation classes, through issue age 55. Provides an annual automatic 4 to 10% (dependent on the CPI-U) increase to the total monthly benefit, for up to a six-year period, without evidence of insurability. Increases may occur through the later of the insured's age 55 option anniversary or the end of the first term. Increases are compounded annually and subject to underwriting guidelines at the time of the increase. Can apply to renew the rider, until insured's age 55 option anniversary. Rider will terminate if reject two consecutive increases.</p>	<p data-bbox="1940 407 2558 605">Platinum Advantage includes the rider through issue age 59 and provides increases up through the increase date next following insured's 60<sup>th</sup> birthday, if the rider is still active. Principal's HH750 includes the rider through issue age 55 and increases may occur through the later of the insured's age 55 option anniversary or the end of the first term.</p>
 <p data-bbox="354 927 516 976">Benefit Increase Rider</p>	<p data-bbox="596 927 1214 1357">The Benefit Increase Rider is included if eligible, at no additional cost, for occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P, through issue age 50, when at least 75% of the basic monthly benefit offered is accepted. The owner can apply for an increase to the basic monthly benefit every three years, without providing medical information. Through age 50, can apply for an accelerated increase during any three year period if, in the prior 90 days, earnings increased by at least 30% or if involuntarily lost group LTD. Rider will terminate if application for increase is not received in any three year period, or if less than 50% of an increase offer is accepted, or if owner requests to reduce the basic monthly benefit. The rider will terminate on the policy anniversary next following insured's 55<sup>th</sup> birthday.</p>	<p data-bbox="1268 927 1516 951"><b>Benefit Update Rider</b></p> <p data-bbox="1268 967 1886 1455">Available at no extra charge for all occupation classes, through issue age 55, when at least 75% of eligible coverage purchased. Can apply for a benefit increase every three years, without medical evidence. Before age 52, can apply for an advance increase if no longer covered or eligible under a group LTD plan or if experienced at least a 50% increase in earnings (20% in approved states). The regularly scheduled benefit increase is not available if the advanced option is taken within 12 months. Rider will terminate if accept less than 50% of an increase offer, or if there is a decrease to the disability benefit or social insurance substitute benefit to an amount below the minimum required to be eligible for the rider, or if underwriting evidence (if required) is not received within 30 days of request, or on the insured's age 55 option anniversary (unless rider is issued on or after age 52).</p>	<p data-bbox="1940 927 2558 976">Insured needs only an earnings increase of 30% to apply for the accelerated increase with Platinum Advantage.</p>







# Platinum Advantage vs. Principal's HH750 Disability Income Product

Policy Feature	The Standard - Platinum Advantage	Principal - HH750	Platinum Advantage's Strengths
 <p>Catastrophic Disability Benefit Rider</p>	<p>Pays a benefit if unable to perform two or more activities of daily living, if require substantial supervision due to severe cognitive impairment, or if presumptively disabled. Benefits begin at the same time benefits for total disability begin and are paid through the end of the maximum benefit period. We will waive the benefit waiting period if presumptively disabled. Available to all occupation classes.</p>	<p>Pays a benefit if unable to perform two or more activities of daily living, if require substantial supervision due to severe cognitive impairment, or if presumptively disabled. Benefits begin at the same time benefits for total disability begin (waive elimination period for presumptive disability) and are paid through the end of the maximum benefit period. Available to all occupation classes.</p>	
 <p>Indexed Cost of Living Benefit Rider</p>	<p>On the first of the month following any anniversary of the date disability started, a cost of living adjustment will be made to the basic monthly benefit. Provides up to a 3 or 6% annually compounded increase to the monthly benefit. Increase is based on the CPI-U. When disability ends, owner has option to apply to increase the policy's basic monthly benefit, without evidence, up to the amount of the adjusted basic monthly benefit paid at the time disability ends. Rider is available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P, through issue age 60.</p>	<p>On each yearly anniversary of the start date of the insured's continuous disability, a cost of living adjustment will be made to the monthly benefit, providing up to a 3 or 6% annually compounded increase to the monthly benefit. Increase is based on the CPI-U. When disability ends, may apply to increase the monthly benefit to the difference between the adjusted monthly benefit and the monthly benefit shown in the base policy. Rider is available to occupation classes 6A, 5A, 5A-M, 4A, 4A-M, 3A, 3A-M and 2A.</p>	
 <p>Noncancelable Policy Rider</p>	<p>Noncancelable and guaranteed renewable to age 65, or to age 67 for maximum benefit period "to age 67." As long as premium is paid by the end of the grace period, The Standard cannot change the policy or its premiums until the termination date.</p>	<p>Included in base and not available as a rider.</p>	
 <p>Own Occupation Rider</p>	<p>See Own Occupation Rider in the base contract section above.</p>	<p>See Own Occupation Rider in the base contract section above.</p>	







# Platinum Advantage vs. Principal's HH750 Disability Income Product

Policy Feature	The Standard - Platinum Advantage	Principal - HH750	Platinum Advantage's Strengths
 <p data-bbox="349 406 483 462">Student Loan Rider</p>	<p data-bbox="591 406 1236 609">Provides a monthly benefit to reimburse insured's monthly student loan expense if insured becomes totally disabled. Available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3P and 3D for a 10- or 15-year term. Benefit subject to a monthly maximum amount from \$100 to \$2,500 for occupation classes 5P, 4P, 4S, 3P, and 3D, or from \$100 to \$1,500 for occupation classes 5A, 4A and 3A.</p>	<p data-bbox="1263 406 1424 430">Not available.</p>	
 <p data-bbox="349 649 551 763">Mental Disorder and/or Substance Abuse Limitation</p>	<p data-bbox="591 649 1236 820">Benefits for disabilities caused or contributed to by, or by medical or surgical treatment for, a mental disorder or substance abuse will be limited to a total of 24 months during lifetime. The limitation does not apply to any period during which insured is confined to a hospital solely because of a mental disorder.</p> <p data-bbox="591 836 1236 917">The limitation is added to policies for occupation classes 3D, 3P, 2A, 2P, A and B. All other occupation classes can choose to add the limitation.</p>	<p data-bbox="1263 649 1908 852">Monthly benefits for mental/nervous/substance abuse disability will not be paid for more than an aggregate total of 24 months during the lifetime of the policy. However, subject to the maximum benefit period and all other provisions of the policy and any rider, will pay monthly benefits as long as insured is continuously confined as an inpatient in a hospital.</p> <p data-bbox="1263 868 1908 893">Limitation is optional for most policies. It is required when:</p> <ul data-bbox="1263 901 1908 1055" style="list-style-type: none"> <li>• Applications written in CA, FL, LA, NV (single-life) or CA (multi-life)</li> <li>• Core Value Income Protection is selected</li> <li>• Written under an association offering (in some cases, dependent on Principal's discretion)</li> </ul>	




# Platinum Advantage vs. Principal's HH750 Disability Income Product

Policy Feature	The Standard - Platinum Advantage	Principal - HH750	Platinum Advantage's Strengths
<b>Discounts</b>			
 <p><b>Business Owner Discount</b></p>	<p>10% discount on gender distinct rates when the business owner owns at least 20% of the business, has been financially successful (as determined by us) for at least the past two years and employs at least one full-time equivalent W-2 employee. Discount is available to occupation classes 5A, 4A, 3A and 2A, except for financial advisors, financial planners or insurance producers, or those listed in the product guide under financial services, entertainment industry or real estate.</p>	<p><b>Business Owner Program</b></p> <p>Must have five years ownership, less than 50% manual duties and more than 50% ownership. Then given a new occupation class based on income and number of employees.</p>	<p>Platinum Advantage provides a 10% discount to eligible individuals, including top occupation class individuals. Principal's HH750 provides an occupation class upgrade to eligible individuals.</p>
 <p><b>Employer-Based Multi-Life Discount</b></p>	<p>10% discount provided when The Standard receives applications for three or more lives employed by the same employer within a six month period. If third application is submitted after two others in force, all three will receive the discount on the next premium due date.</p>	<p><b>Multi-Life Discount</b></p> <p>20% discount provided when three or more employees with a common employer purchase coverage from the same financial representative. Discount taken on unisex rates. If third case is submitted after two others already in force, the first policy(ies) will be rewritten and the discount and unisex rates would be effective as of the original issue date.</p>	<p>Platinum Advantage requires applications for three or more lives and Principal's HH750 requires coverage to be purchased by three or more employees.</p>
 <p><b>Multi-Product Discount</b></p>	<p>5% discount for individuals who purchase Business Overhead Protector and/or Business Equity Protector at the same time as Platinum Advantage.</p>	<p>Not available.</p>	
 <p><b>Residency Multi-Life Discount</b></p>	<p>Allows most ACGME or AOA hospitals and medical centers to establish a 15% discount for residents, interns and fellows. The discount is also available to dental post-doctorates in dental education programs accredited by the Commission of Dental Accreditation.</p>	<p>Provides a 20% discount on sex-distinct rates when three or more dental and/or medical residents from the same institution purchase coverage.</p>	



# Platinum Advantage vs. Principal's HH750 Disability Income Product

Policy Feature	The Standard - Platinum Advantage	Principal - HH750	Platinum Advantage's Strengths
 <p>Preferred Occ Discount</p>	<p><b>Preferred Occupation Discount</b></p> <p>10% discount for the following 5A preferred occupations:</p> <ul style="list-style-type: none"> <li>• Actuaries (Fellow or MAAA)</li> <li>• CPAs</li> <li>• Data Scientists (advanced data analytics) with master's degree or Ph.D</li> <li>• Engineers with professional degree</li> <li>• Executives earning at least \$75,000/year each of the last 2 years, 3 years in same occupation</li> <li>• Ph.D. Economist</li> <li>• Ph.D. Scientists (Minimum of Ph.D., office and laboratory duties only)</li> </ul>	<p>Select Occupation Discount provides a 10% discount on Platinum Advantage to several 6A occupations.</p> <p>The occupations that are eligible:</p> <ul style="list-style-type: none"> <li>• Actuaries (Fellow or MAAA)</li> <li>• CPAs</li> <li>• Engineers with professional engineering license or degree (e.g. civil, mechanical, etc.)</li> <li>• Executives earning at least \$75,000/year each of the last 2 years, 3 years in same occupation</li> <li>• Ph.D. Economist</li> <li>• Ph.D. Scientists (Minimum of Ph.D., office and laboratory duties only)</li> </ul>	

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