





Platinum Advantage vs. MassMutual - Radius ChoiceSM

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 MassMutual's Radius Choice.

Policy Feature	The Standard - Platinum Advantage	MassMutual - Radius Choice	Platinum Advantage's Strengths
Base Contract			
 <p>Definition of Total Disability</p>	<p>An insured is totally disabled if unable to perform the substantial and material duties of regular occupation and is not engaged in any other occupation for wage or profit.</p> <p>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>An insured is totally disabled if cannot perform the main duties of his or her occupation and is not working in any occupation.</p>	<p>Platinum Advantage includes medical and dental specialty language in the regular occupation definition of total disability.</p>
 <p>Own Occupation Rider</p>	<p>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 his or her 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>For occupation classes 5A, 5P/1, 5P, 4A/5, 4A/4, 4A/1, 4A, 4P, 3A/1, 3A, 3P/1, 3P, 2A and A, have option to elect the Own Occupation Rider, under which an insured is totally disabled if he or she cannot perform the main duties of his or her occupation and is working in another occupation. The own occupation definition of total disability is added to the policy without removing the base policy definition, so if insured is not working he or she will meet the base policy definition of total disability.</p>	<p>Platinum Advantage includes medical, dental and trial attorney specialty language in the own occupation definition of total disability.</p>

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Comparison: PLATADV vs. MassMutual Radius Choice








Platinum Advantage vs. MassMutual Radius Choice

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 <p>Presumptive Disability</p>	<p>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>Presumptive total disability must be complete 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. If the presumptive total disability is complete and irrecoverable as of the onset of disability, will waive the waiting period. Benefit is payable as long as the presumptive disability continues while the policy is in force. Will pay the full benefit even if insured is able to work if certain conditions exist.</p>	
 <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, The Standard 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 until the policy anniversary on or next following insured's 65th birthday. MassMutual cannot change the premiums or cancel the policy as long as premiums are paid on time.</p>	<p>Platinum Advantage can be guaranteed renewable to age 67. If the Noncancelable Policy Rider is purchased, the policy can be noncancelable and guaranteed renewable to age 67. Radius Choice is noncancelable and guaranteed renewable to age 65, regardless of the maximum benefit period chosen.</p>
 <p>Conditionally Renewable</p>	<p>Conditionally renewable after the policy's termination date (age 65 or 67) if actively at work at least 30 hours per week and not disabled. 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 75th birthday and 12 months otherwise. Benefits paid for one disability.</p>	<p>Conditionally renewable on the policy anniversary on or following the insured's 65th birthday until the policy anniversary on or next following the insured's 75th birthday, if not disabled and continuously at work for 30 hours or more per week. Premiums are based on the insured's attained age. Benefit paid for 24 months while policy is conditionally renewable.</p>	<p>Platinum Advantage is conditionally renewable for life after the termination date and Radius Choice is conditionally renewable until the policy anniversary on or next following the insured's 75th birthday.</p>
 <p>Maximum Benefit Period</p>	<p>Benefit periods available include:</p> <ul style="list-style-type: none"> • 2 years • 5 years • 10 years • to age 65 • to age 67 	<p>Benefit periods available include:</p> <ul style="list-style-type: none"> • 5 years • 10 years • to age 65 • to age 67 • to age 70 	






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 <p>Benefit Waiting Period (Days)</p>	<p>Benefit waiting periods available include:</p> <ul style="list-style-type: none"> • 60 days • 90 days • 180 days • 365 days 	<p>Benefit waiting periods available include:</p> <ul style="list-style-type: none"> • 60 days • 90 days • 180 days • 365 days • 730 days 	
 <p>Family Care Benefit</p>	<p>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>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>Not available.</p>	
 <p>Survivor Benefit</p>	<p>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>Not available.</p>	
 <p>Transplant Surgery Benefit</p>	<p>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>The transplant of a part of the insured's body to another person that occurs after the coverage date is considered a covered sickness.</p>	
 <p>Waiver of Premium</p>	<p>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 90th 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>Will waive premium after insured has been disabled for 90 days and while the insured remains disabled, until the later of the end of the maximum benefit period or the policy anniversary on or next following the insured's 65th birthday. Will refund any premium due and paid during the 90-day period before the insured qualified for the waiver benefit.</p>	




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 <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>If insured enters active military service, the policy can be suspended for up to five years.</p> <p>The restored policy will cover only disabilities caused or contributed to by, or resulting from, an accidental bodily injury that occurs or an illness or disease that first appears after policy restoration becomes effective.</p>	
 <p>Exclusions & Limitations</p>	<p>Disability caused or contributed to by</p> <ul style="list-style-type: none"> war, declared or undeclared, including military training, action or conflict while on active duty in the military committing or attempting to commit a felony or being engaged in an illegal occupation actively participating in a violent disorder or riot intentionally self-inflicted injury <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 sustained during, or caused or contributed to by</p> <ul style="list-style-type: none"> declared war or undeclared war or act of war participation in a riot or insurrection the insured's commission of, or attempt to commit, a felony under local, state or federal law, or while engaged in an illegal occupation normal pregnancy or childbirth intentionally, self-inflicted injury <p>Disability benefits not provided during a period of legal detention or legal incarceration in a penal or correctional institution of more than seven days. This time does not apply for completion of the waiting period.</p> <p>Disability benefits not provided for any disability resulting from active duty.</p> <p>Disability benefits not provided for any disability that results from, or is contributed to, by a disease, disorder or physical condition that was excluded as a result of the underwriting process by name or specific description.</p>	
 <p>Injury & Sickness Covered after Reinstatement</p>	<p>A reinstated policy will cover only disabilities due to injury sustained or sickness that began after the reinstatement date.</p>	<p>A reinstated policy will cover disabilities that occur on or after the reinstatement becomes effective and are caused by injuries that occur or sickness that appear after the reinstatement becomes effective.</p>	





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Contract Riders			
 <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>Extended Partial Disability Benefits Rider</p> <p>During the first six months of partial disability, the insured is partially disabled if working in his or her occupation or another occupation and there is a 15% loss of income, time or duties. After the first six months of partial disability, the insured is partially disabled if working in his or her occupation or another occupation and there is a loss of income of at least 15%. During the first six months of partial disability, will pay total disability benefit for any portion of the six months that is not used to satisfy the waiting period, if insured is working less than 20% of the time worked just prior to the start of disability. During the first 12 months of partial disability benefits, the benefit will be the insured's loss of income, up to the extended partial disability monthly benefit amount, and the benefit will be no less than 50% of the extended partial disability monthly benefit. Starting with the 13th month of partial disability benefits, the benefit will be the extended partial disability monthly benefit proportionate to the loss of income. If at any time insured's loss of income is greater than 75%, the benefit will be the total disability monthly benefit.</p> <p>Recovery benefit paid if, after a period of total or partial disability payments, the insured returns to his or her occupation as it was performed prior to disability and has a loss of income of at least 15%, and there is a demonstrated relationship between the loss of income and the previous disability. The amount of the recovery benefit will be proportionate to the loss of income.</p> <p>Available to occupation classes 5A, 5P/1, 5P, 4A/5, 4A/4, 4A/1, 4A, 4P, 3A/1, 3A, 3P/1, 3P, 2A and A, through issue age 60.</p>	<p>Platinum Advantage's Enhanced Residual Disability Rider pays a recovery benefit if insured is working in his or her regular or any occupation and Radius Choice requires the insured to be working in his or her occupation as it was performed prior to disability.</p> <p>Platinum Advantage continues to waive premium if an insured is receiving recovery benefits.</p>





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 <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 in his or her regular occupation. 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>Not available.</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>Not available.</p>	






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 <p>Automatic Increase Benefit Rider</p>	<p>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 60th birthday. Increases are compounded annually and are subject to issue and participation limits. Policyowner may apply for additional increase periods. If policyowner declines two consecutive increases the rider will terminate.</p> <p>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 being waived.</p>	<p>Available at no additional cost for occupation classes 5A, 5P/1, 5P, 4A/5, 4A/4, 4A/1, 4A, 4P, 3A/1, 3A, 3P/1, 3P, 2A and A through issue age 55. Provides an annual automatic increase to coverage, for a period up to five years, without evidence of insurability. Increase will be the greater of \$50 or 3% of coverage. Increases may occur through issue age 60. Increases are made on a simple interest basis and are subject to issue and participation limits. If owner declines two consecutive automatic coverage increases the rider will terminate and the owner may reapply for the rider. Owner may apply for additional increase periods.</p> <p>If the insured is disabled, additional coverage will not be added to the policy until recovery.</p>	<p>Platinum Advantage provides a 4% annually compounded increase to the basic monthly benefit. Radius Choice provides the greater of 3% or \$50 each year on a simple interest basis.</p> <p>Platinum Advantage's increase period is six years and Radius Choice's is five years.</p>
 <p>Benefit Increase Rider</p>	<p>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 policyowner 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 past 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 55th birthday.</p>	<p>Available at no additional cost for occupation classes 5A, 5P/1, 5P, 4A/5, 4A/4, 4A/1, 4A, 4P, 3A/1, 3A, 3P/1, 3P, 2A and A, through issue age 52, when at least 75% of the maximum eligible benefit amount for the base policy is purchased. The owner can apply for an increase in coverage every three years, without proof of good health. Rider will terminate if application for renewal (increase) is not received within 100 days prior to the coverage end date (end of the three-year period) or if less than 50% of the increase is accepted. The rider will terminate if insured's attained age is greater than 52 on the coverage end date.</p>	<p>Platinum Advantage may provide an accelerated increase during any three-year period if insured meets the necessary criteria.</p> <p>Platinum Advantage's rider will terminate on the policy anniversary next following insured's 55th birthday and Radius Choice's rider will terminate if insured's attained age is greater than 52 on the coverage end date.</p>






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 <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. The Standard will waive the benefit waiting period if presumptively disabled. Available to all occupation classes.</p>	<p>Pays a benefit if unable to perform two of six activities of daily living, if suffering from severe cognitive impairment or if presumptively disabled. Benefits begin at the end of the shorter of the benefit waiting period for the Catastrophic Disability Benefit Rider or 12 months, and are paid through the maximum benefit period for the Catastrophic Disability Benefit Rider.</p> <p>The benefit waiting period for the catastrophic disability benefit must be at least as long as the base policy waiting period and the maximum benefit period for the catastrophic disability benefit can be shorter than, greater than or equal to the maximum benefit period for the base policy. Will waive the benefit waiting period if presumptive disability is total and irrecoverable. Available to occupation classes 5A, 5P/1, 5P, 4A/5, 4A/4, 4A/1, 4A, 4P, 3A/1, 3A, 3P/1, 3P, 2A and A.</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, policyowner 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>After the insured is disabled for the longer of 12 months or the full waiting period, a cost of living adjustment will be made to the monthly benefit. Provides a 3% annually compounded increase to the monthly benefit. Following a period of disability in which monthly benefit increases were paid, the owner may be eligible to purchase additional monthly benefit, without evidence of medical or financial insurability, up to the accrued%age increase on which the last increase and monthly benefit payment were based. Rider is available to occupation classes 5A, 5P/1, 5P, 4A/5, 4A/4, 4A/1, 4A, 4P, 3A/1, 3A, 3P/1, 3P, 2A and A, through issue age 60.</p>	<p>Platinum Advantage includes a 6% cost of living adjustment option.</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 contract and not available as a rider.</p>	



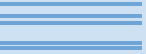



Platinum Advantage vs. MassMutual Radius Choice

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 <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>	
 <p>Student Loan Rider</p>	<p>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>Provides a monthly benefit to reimburse insured's monthly student loan obligation if insured is totally disabled. Offers a 10- or 15-year term with a minimum benefit of \$100 and maximum up to \$2,500. Available to occupation classes 5A, 5P/1, 5P, 4A/5, 4A/4, 4A/1, 4A, 4P, 3A/1, 3A, 3P/1, and 3P. Insured can apply for a new Student Loan Rider once the original rider reaches its coverage term.</p>	
 <p>Mental Disorder and/or Substance Abuse Limitation</p>	<p>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>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>The base policy limits benefits for mental disorders. The maximum benefit period is 24 months for each period of disability caused, or contributed to, by a mental disorder. Benefits will be paid, subject to the maximum benefit period, as long as insured is confined to a hospital for treatment of a mental disorder and is under a doctor's care.</p>	<p>Platinum Advantage has unlimited mental disorder and/or substance abuse coverage for the upper occupation classes and Radius Choice places a 24-month limitation per period of disability in the base policy for all occupation classes.</p>




Platinum Advantage vs. MassMutual Radius Choice

Policy Feature	The Standard - Platinum Advantage	MassMutual - Radius Choice	Platinum Advantage's Strengths
Discounts			
 <p>Business Owner Discount</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>Not available.</p>	
 <p>Employer-Based Multi-Life Discount</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>10% discount provided on unisex rates when three or more policies are issued in a six-month period.</p>	
 <p>Multi-Product Discount</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>5% reduction off first-year annual disability income premium when purchase life insurance and Radius Choice concurrently, or if life insurance was purchased within the six months prior to the quote date of Radius Choice. Not available in combination with association, multi-life or large case discounts.</p>	<p>Platinum Advantage's discount continues for the life of the policy and Radius Choice's discount is applied to only the first year.</p>
 <p>Residency Multi-Life Discount</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>10% discount provided on unisex rates when three or more policies are issued in a six-month period.</p>	



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 <p>Preferred Occ Discount</p>	<p>Preferred Occupation Discount</p> <p>10% discount for the following 5A preferred occupations:</p> <ul style="list-style-type: none"> • Actuaries (Fellow or MAAA) • CPAs • Data Scientists (advanced data analytics) with master's degree or Ph.D • Engineers with professional degree • Executives earning at least \$75,000/year each of the last 2 years, 3 years in same occupation • Ph.D. Economist • Ph.D. Scientists (Minimum of Ph.D., office and laboratory duties only) 	<p>Not available.</p>	

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