

# Increase Illustrations User Guide



## General Information

Please review the base policy before creating an increase illustration in The Standard's Illustration Software. The increase policy must match the benefits, riders and discounts on the base policy.

Since Platinum Advantage is the increase policy for a variety of base products, we have created a Mapping Rules section outlining how different benefits will be mapped to the increase policy. Once you have a clear understanding of what will be included on the increase policy, please use the Step-by-Step Guide for detailed instructions on how to create an illustration for your client.

Please remember:

- Make sure all information entered about the base product is accurate. If all information is entered correctly, there should be no errors in the final illustration.

Policyowners with FPOs who are on claim are eligible to exercise their increase, but they must meet all requirements. BIRs may not be exercised by policyowners on claim. When a policy is on claim, Policy Inquiry will display **Yes** in the **Premium Waiver Status** section and **Claim** in the **Reason** section.

| Premium Waiver Status |        |       |
|-----------------------|--------|-------|
| Premium Waiver        | Reason | Claim |
| Yes                   |        |       |

## Information Needed Prior to Illustrating for Maximum Eligible Increase

- Is the insured individual a business owner?
- Is the insured individual a government employee?
- Occupation/duties
- Income
- Bonus income
- Existing DI coverage
- Existing group long term disability coverage & whether employee- or employer-paid

## Information Needed Prior to Illustrating for Specific Amount or Maximum Available

This guide is written to illustrate the maximum increase the insured individual is eligible for. To quote the maximum available or a specific amount, less information is needed. After entering the policyowner's information on the **Prospect** and **Base Policy** tabs, please ensure:

- Occupation/duties field on the **Income and In Force Coverage** tab is completed
- Existing DI coverage equals at least \$1,000
- Please note: default income amount may need to be increased to quote desired amount.

*Continued on next page*

## Mapping Rules

For Platinum Advantage to be issued as an increase policy, there are certain rules that must be followed depending on the riders and discounts on the base policy. Below are further details on the benefits, riders and discounts.

### Riders and Benefits

The following benefits will not be included in the Platinum Advantage increase, even if they are on the base policy:

- Future Purchase Option or Increase Option Rider
- Catastrophic Disability Rider
- Supplemental Social Insurance Benefit Rider
- Any other benefit that is not available with Platinum Advantage
- Student Loan Rider (available with Platinum Advantage base policy only)

The policyowner may remove or reduce benefits from the increase. However, no riders or benefits may be added that are not on the base policy. Similarly, the policyowner may not reduce the waiting period or increase the benefit period, unless such a change is a feature of the base policy at the time of the increase.

| Rider or Benefit          | Details  |
|---------------------------|--|
| MDSA                      | Add this benefit to the increase policy to match the base policy coverage. If the base policy had an MDSA limitation endorsement, or the base coverage contained the limitation, the increase will also have that limitation. Policyowners with unlimited coverage in their base policy may apply for the limitation on the increase. To determine whether the base policy has an MDSA limitation, see the policy plan codes in Policy Inquiry. For Protector+, you'll see an M within the plan code. Platinum Advantage's plan code will include M2.  |
| Own Occupation            | This rider will be included in the increase policy for all occupation classes if it is a benefit on the base policy.   |
| Cost of Living Adjustment | This rider will be included in the increase policy for all occupation classes if it is a benefit on the base policy. The percentage cannot be increased, but may be decreased.   |
| Residual                  | <p>For increase policies on Protector Platinum or Protector Platinum GME base policies:</p> <ul style="list-style-type: none"><li>• Will default to Enhanced Residual for all occupation classes.</li><li>• All occupation classes may choose to lower their coverage to Basic Residual.*</li><li>• Occupation classes B, A, 2A and 2P may also choose to lower coverage to Short-Term Residual.*</li></ul> <p>For increase policies on all other products:</p> <ul style="list-style-type: none"><li>• Will default to Basic Residual for all occupation classes.</li><li>• Occupation classes B, A, 2A and 2P can choose to lower their coverage to Short-Term Residual.*</li><li>• Enhanced Residual is not available to any occupation class because it would be an increase in benefits and features beyond the coverage in the base policy.</li></ul> <p>For increase policies in California:</p> <ul style="list-style-type: none"><li>• If the base policy does not have a residual rider, will need to add Short-Term Residual to the increase policy issued in CA for all occupation classes. We must add a residual rider to all new policies issued in CA.</li></ul> <p>*As with any reduction in benefits or features, language will be added to the policy acceptance documents so that the insured acknowledges that benefits paid out on the increase may be different than their other coverage already in force.</p> |

### Gender Risk Classes

The increase will be issued at the same gender risk class as the base policy.

### Occupation Classification (occupation class)

Base policies that specify the increase will be issued at the "better of" occupation class — that is, occupation class at original issue vs. occupation class at time of increase — will be honored.

Please be aware that when selecting the "better of" occupation class, the benefits may change in some cases. Refer to the Occupation Class guide in [The Standard's IDI Online Reference Product Guide](#) for more details.

Please note: If the base policy is Platinum Advantage, the BIR increase must match the base occupation class. "Better of" is

not available with Platinum Advantage base policies.

## Benefit Period

We will issue the increase to match the benefit period on the base policy as closely as possible.

## Policy Modifications

Modifications — such as premium ratings, exclusions and limitations — issued on the base policy will apply to the increase, even if the increase is issued as a new policy.

## Discounts

Discounts applied to the base policy will also be applied to the increase, if applicable and available. Not all discounts previously available on prior products are available on Platinum Advantage. Use the chart below to match the base product's discount percentage with the filed and approved Platinum Advantage discount.

## Step-by-Step Guide: How to Illustrate Increases

| Discount                  | Former Product Base Policy                             | Platinum Advantage Increase Policy <sup>1</sup> |
|---------------------------|--|---|
| Business Owner            | 15% Protector Platinum                                 | 10% Business Owner <sup>2</sup>                 |
| Residency                 | 10% Protector Platinum, Protector+, Platinum Advantage | 15% Residency Multi-Life                        |
| Association               | 10% Protector Platinum, Protector+                     | 10% Employer-Based Multi-Life                   |
| PPMD                      | 10% Protector Platinum                                 | 10% Employer-Based Multi-Life                   |
| Employer-Based Multi-Life | 10% Protector Platinum, Protector+                     | 10% Employer-Based Multi-Life                   |
| Multi-Product             | 5% Protector Platinum                                  | 5% Multi-Product                                |
| Preferred Occupation      | (Not Available)  | 20% Preferred Occupation <sup>3</sup>           |
| eApply                    | (Not Available)  | 5% eApply <sup>4</sup>                          |

- 1 Open Policy Inquiry and search for the policy for which you will be creating the increase illustration.

**Tip:** Open two separate browsers. You'll need to access — and view information in — The Standard's Illustration Software and Policy Inquiry at the same time.

- 2 On the Illustration Software's **Welcome** page, click on the **Producer** tab and enter the producer information.

The screenshot shows the 'Producer Information' form in the software. The form has a green header and a white body. It contains the following fields and buttons:

- First Name:
- Last Name:
- Producer License:
- Agency Name:
- Address:
- City:
- State:  (dropdown menu)
- Zip:
- Phone Number:
- Email:

<sup>1</sup> Also applies to Platinum Advantage base policies.

<sup>2</sup> Business Owner Discount can be applied to A and B occupation classes on increase policies if discount is on the base policy, even though it is not available for Platinum Advantage new business.

<sup>3</sup> 10% discount in SC.

<sup>4</sup> Only available if the increase is a Benefit Increase Rider on a Platinum Advantage base policy that has the eApply Discount.

3 Click **Start Illustration** tab.

- Always select **Illustrate by Product** in the **Illustration Method** section for FPO and BIR.
- Select the appropriate state from the **Prospect State** drop-down menu.
- Select **Illustrate Increase** from the **Presentation Type** drop-down menu.
- Click the **Platinum Advantage** link for fully underwritten policies. Click the **Platinum Advantage for GME** link for GME policies.

| Product Name               | Description  |
|----------------------------|--|
| Platinum Advantage         | Comprehensive and flexible individual disability insurance to appeal to clients looking for high-quality and price-competitive income protection. <a href="#">More Information</a> |
| Platinum Advantage for GME | A strong income protection plan for medical residents and fellows, offered at sponsoring institutions at discounted rates.   |

4 Complete the fields on the **Prospect** tab. The chart below can help you determine where to find the information needed.

| Summary Values       |            |
|----------------------|------------|
| Benefit Amount:      | \$2,500    |
| Monthly Premium:     | \$92.52    |
| Quarterly Premium:   | \$280.17   |
| Semi-Annual Premium: | \$545.53   |
| Annual Premium:      | \$1,057.22 |

| Illustration System Field                 | Where do I find that information?   |
|---|---|
| 1. Base Policy Product                    | Plan Type in Policy Inquiry   |
| 2. Base Policy Rates                      | Plan Type field in Policy Inquiry (see note below for Protector+)   |
| 3. First Name                             | Insured field in Policy Inquiry   |
| 4. Last Name                              | Insured field in Policy Inquiry   |
| 5. Prospect State                         | Issue State in Policy Inquiry. Use the original state of issue when quoting.  |
| 6. Sex                                    | Gender field in Policy Inquiry  |
| 7. DOB                                    | Date of Birth field in Policy Inquiry   |
| 8. Insurance Age (last)                   | Calculate using Date of Birth field in Policy Inquiry   |
| 9. Risk Class                             | In the Coverage section in Policy Inquiry   |
| 10. Substandard Rating                    | Premium Rating field in Policy Inquiry (not applicable for GME policies)  |
| 11. Business Owner                        | The Insured   |
| 12. Government Employee                   | The Insured   |
| 13. Base Policy Occupation Classification | Occupation Class field in Policy Inquiry  |
| 14. Proposed Policy Occupation Class      | Occupation Class Guide (link in Illustration System) — If the base policy is Platinum Advantage, the BIR increase must match the base occupation class. |

**Additional Details:** Base Policy Rates: If the product is Protector+, select the appropriate rate based on what is listed in Plan Type field, found in Policy Inquiry. If **Unisex** is displayed, select **Gender Neutral**. For all other products, select **Gender Distinct**. All GME products are Gender Neutral and cannot be changed.

| Insured         |  |
|-----------------|--|
| Insured 3,4     | DOE, JOHN<br>123 ANY LANE<br>ANYTOWN, ST 00000<br>(123) 456-7890 |
| Date Of Birth 7 | 10/13/1977   |
| Gender 6        | Male   |
| Policyowner     | DOE, JOHN  |

| Coverage                   |                          |                     |           |
|----------------------------|--------------------------|---------------------|-----------|
| Base Plan Code             | PN MD 6705               | Occ Class 13        | 3P        |
| Plan Type 1, 2             | Protector+ Noncancelable | Base Waiting Period | 90 Days   |
| Total Base Coverage Amount | 1,000.00                 | Base Benefit Period | To Age 67 |
| Issue Age                  | 31                       | Issue State 5       | IL        |
| Risk Class 9               | Non-Smoker               |                     |           |
| Premium Rating 10          | 0%                       |                     |           |

5 Complete the fields on the **Base Policy** tab. The chart below can help you determine where to find the information needed.

| Illustration System Field              | Where do I find that information?   |
|--|---|
| Base Policy Benefit Period             | Base Benefit Period field in Policy Inquiry   |
| Base Policy Waiting Period             | Base Waiting Period field in Policy Inquiry (Base Policy Elimination Period for California policies)  |
| FPO Initial Purchase Amount            | Benefit and Rider Detail section in Policy Inquiry  |
| FPO Pool Balance                       | Benefit and Rider Detail section in Policy Inquiry  |
| Residual Disability Rider              | Benefit and Rider Detail section in Policy Inquiry  |
| Non-Cancelable                         | Benefit and Rider Detail section in Policy Inquiry  |
| Own Occupation                         | Benefit and Rider Detail section in Policy Inquiry. If the base policy is Protector+ with Own Occupation, Non-Cancelable and MDSA will be automatically selected. |
| Indexed Cost of Living                 | Benefit and Rider Detail section in Policy Inquiry. If the Plan Code lists "COL3" in the text, COLA is 3%. If the Plan code is "COL6", COLA is 6%.                |
| Base Policy Discounts <sup>1</sup>     | Premium and Billing section in Policy Inquiry. Multiple discounts will be itemized.   |
| Base Policy Multi Product <sup>2</sup> | Premium and Billing section in Policy Inquiry. Multiple discounts will be itemized.   |

- 1 All GME policies will use the pre-programmed 15% GME discount. The eApply discount may be present.
- 2 Not applicable to GME policies.

**Additional Details:** Discounts and riders are available based on the base policy. See [Mapping Rules](#) for more info.

| Coverage                   |                                  |                     |           |
|----------------------------|----------------------------------|---------------------|-----------|
| Base Plan Code             | PVIN 67 16                       | Occ Class           | 4P        |
| Plan Type                  | Platinum Advantage Noncancelable | Base Waiting Period | 90 Days   |
| Total Base Coverage Amount | 5,280.00                         | Base Benefit Period | To Age 67 |
| Issue Age                  | 32                               | Issue State         | WI        |
| Risk Class                 | Non-Smoker                       |                     |           |
| Premium Rating             | 0%                               |                     |           |

| Benefit and Rider Detail |   |          |           |                 |  |
|--------------------------|---|----------|-----------|-----------------|--|
| Plan Code                | Type of Coverage                                    | Amount   | Issue Age | Coverage Status |  |
| PNGMD 67DE               | Protector+ Noncancelable, Guar Iss                  | 5,000.00 | 33        | Active          |  |
| P RES 0E                 | RESIDUAL DISABILITY                                 |          | 33        | Active          |  |
| P OWN RDOE               | OWN OCCUPATION                                      |          | 33        | Active          |  |
| P COL3 0E                | COST OF LIVING BENEFIT                              |          | 33        | Active          |  |
| P PRX3 0E                | PRE-EXISTING CONDITIONS RIDER                       |          | 33        | Active          |  |
| P FPOB 05                | FUTURE PURCHASE OPTION (CALL HOME OFFICE FOR QUOTE) | 7,500.00 | 33        | Active          |  |
| P FPOBAL 05              | FUTURE PURCHASE OPTION POOL BALANCE                 | 2,100.00 | 33        | Active          |  |
| PNGMD 67FE               | Protector+ Noncancelable, Guar Iss                  | 5,400.00 | 34        | Active          |  |
| P RES FE                 | RESIDUAL DISABILITY                                 |          | 34        | Active          |  |
| P OWN RDFE               | OWN OCCUPATION                                      |          | 34        | Active          |  |
| P COL3 FE                | COST OF LIVING BENEFIT                              |          | 34        | Active          |  |
| P PRX3 FE                | PRE-EXISTING CONDITIONS RIDER                       |          | 34        | Active          |  |

6 Complete the fields on the **Income and In Force Coverage** tab. The chart below can help you determine where to find the information needed.

The screenshot shows a software interface for managing insurance policies. The main area is titled "Income and In Force Coverage" and contains several sections with input fields:

- Prospect Income Information:**
  - Annual Earned Income: \$150,000
  - Annual Bonus: \$0
  - Total Income: \$150,000
- Individual In Force Disability Coverage:**
  - All Non-Taxable DI Benefit: \$5,000
  - All Taxable DI Benefit: \$0
  - Non-Taxable Coverage with Standard Insurance: \$5,000
  - Taxable Coverage with Standard Insurance: \$0
  - In Force Catastrophic Benefit: \$0
- LTD Coverage:**
  - LTD In Force Percent: 0%
  - LTD CAP: \$0

The right-hand sidebar provides additional information:

- Producer:** Hoekstr, Carol (123456)
- Key Information:** Bob James, Male, Age 40, Non-Smoker
- Product:** Platinum Advantage
- Effective Date:** 08/16/2017
- Prospect State:** Oregon
- Premium Mode:** Annual
- Riders:** Own Occupation, Residual Disability Benefit
- Summary Values:**
  - Benefit Amount: \$2,050
  - Monthly Premium: \$75.85
  - Quarterly Premium: \$229.74
  - Semi-Annual Premium: \$447.33
  - Annual Premium: \$866.93

| Illustration System Field                    | Where do I find that information?   |
|--|---|
| Annual Earned Income                         | The Insured   |
| Annual Bonus                                 | The Insured   |
| Total Income                                 | Amounts added from two fields above   |
| All Non-Taxable DI Benefit                   | The Insured — Enter total coverage with The Standard plus any coverage from another carrier.                        |
| All Taxable DI Benefit                       | The Insured — Enter total coverage with The Standard plus any coverage from another carrier.                        |
| Non-Taxable Coverage with Standard Insurance | Amount listed in Total Base Coverage Amount field in Policy Inquiry. The Insured will know if it is taxable or not. |
| Taxable Coverage with Standard Insurance     | Amount listed in Total Base Coverage Amount field in Policy Inquiry. The Insured will know if it is taxable or not. |
| LTD In Force Percent                         | The Insured   |
| LTD CAP                                      | The Insured   |

### Additional Details

- Add at least one entry in the **Taxable** and **Non-Taxable DI Benefit** fields.
- Add one entry in the **Taxable** and **Non-Taxable Coverage with Standard Insurance** fields.

| Coverage                   |                                |                     |           |
|----------------------------|--------------------------------|---------------------|-----------|
| Base Plan Code             | PTIN 10                        | Occ Class           | SA        |
| Plan Type                  | Platinum Noncancelable No ICOL | Base Waiting Period | 90 Days   |
| Total Base Coverage Amount | 4,147.00                       | Base Benefit Period | To Age 67 |
| Issue Age                  | 26                             | Issue State         | IA        |
| Risk Class                 | Non-Smoker                     |                     |           |
| Premium Rating             | 0%                             |                     |           |

### Important Notes

Total all previously exercised coverage. Base + any additional policies + any layered coverage.

**Layer Increases:** Check the **Benefit and Rider Detail** section in Policy Inquiry for layer increases. If there are layer increases that will be added to the existing policy, that amount needs to be added to the amount listed for the Base Coverage (this will always be listed on the first line under Benefit and Rider Detail section). To identify a layer increase in the Benefit and Rider Detail section, the layer will have a similar Plan Code and Type of Coverage description. See below for example.

| Coverage                   |                                     |                     |           |
|----------------------------|-------------------------------------|---------------------|-----------|
| Base Plan Code             | PTIN C3 10                          | Occ Class           | SA        |
| Plan Type                  | Platinum Noncancelable with ICOL 3% | Base Waiting Period | 90 Days   |
| Total Base Coverage Amount | 1,116.00                            | Base Benefit Period | To Age 67 |
| Issue Age                  | 38                                  | Issue State         | IN        |
| Risk Class                 | Non-Smoker                          |                     |           |
| Premium Rating             | 0%                                  |                     |           |

  

| Benefit and Rider Detail |   |          |           |                 |  |
|--------------------------|---|----------|-----------|-----------------|--|
| Plan Code                | Type of Coverage                                    | Amount   | Issue Age | Coverage Status |  |
| PTIN C3 10               | Platinum Noncancelable with ICOL 3%                 | 1,116.00 | 38        | Active          |  |
| T AIB 10                 | AUTOMATIC INCREASE BENEFIT                          |          | 38        | Active          |  |
| T CAT NC 10              | CATASTROPHIC BENEFIT                                | 1,058.00 | 38        | Active          |  |
| T.FPO.10                 | FUTURE PURCHASE OPTION (CALL HOME OFFICE FOR QUOTE) | 3,568.00 | 38        | Active          |  |
| T.FPOBL.10               | FUTURE PURCHASE OPTION POOL BALANCE                 | 1,784.00 | 38        | Active          |  |
| PTIN C3 F0               | Platinum Noncancelable with ICOL 3%                 | 1,784.00 | 42        | Active          |  |

**AIB:** If the base policy is either Protector Platinum or Platinum Advantage and has an AIB rider, there may be an upcoming 4% AIB increase that will take effect on the policy anniversary. Policy Inquiry will not display this until the anniversary date, so a manual calculation may be needed. If quoting the maximum eligible increase, add this additional 4%.

**Supplemental Social Insurance Rider:** For Protector+, this rider may be listed in the **Benefit and Rider Detail** section. Similar to the Layer Increases mentioned above, this coverage amount will need to be added to the amount listed for the Base Coverage.

| Coverage                   |                           |                     |         |  |
|----------------------------|---------------------------|---------------------|---------|--|
| Base Plan Code             | PG 6705                   | Occ Class           | A       |  |
| Plan Type                  | Protector+ Guar Renewable | Base Waiting Period | 60 Days |  |
| Total Base Coverage Amount | 2,220.00                  | Base Benefit Period | 2 Years |  |
| Issue Age                  | 37                        | Issue State         | FL      |  |
| Risk Class                 | Non-Smoker                |                     |         |  |
| Premium Rating             | 50%                       |                     |         |  |

  

| Benefit and Rider Detail |                               |          |           |                 |
|--------------------------|-------------------------------|----------|-----------|-----------------|
| Plan Code                | Type of Coverage              | Amount   | Issue Age | Coverage Status |
| PG 6705                  | Protector+ Guar Renewable     | 2,220.00 | 37        | Active          |
| P RES 05                 | RESIDUAL DISABILITY           |          | 37        | Active          |
| P7SSI GR 05              | SUPPLEMENTAL SOCIAL INSURANCE | 1,060.00 | 37        | Active          |
| P RESS 05                | RESIDUAL DISABILITY           |          | 37        | Active          |

7 Complete the fields on the **Benefits and Riders** tab. The chart below can help you determine where to find the information needed.

Note on riders: Users can make changes if reducing risk, but not to increase risk. See [Mapping Rules](#) for more information.

| Illustration System Field | Where do I find that information?  |
|---------------------------|--|
| Effective Date            | Choose the policy anniversary date or match the monthiversary for an off anniversary exercise.       |
| Premium Paid By           | The Insured  |
| Benefit Period            | Base Benefit Period field in Policy Inquiry  |
| Waiting Period            | Base Waiting Period field in Policy Inquiry (Base Policy Elimination Period for California policies) |
| Benefit Amount            | This is automatically calculated or you may enter in a specific amount.                              |
| Premium Mode              | User can decide which mode they prefer   |
| Residual Disability Rider | Determine from base policy and <a href="#">Mapping Rules</a>   |
| Non-Cancelable            | Determine from base policy and <a href="#">Mapping Rules</a>   |
| Own Occ                   | Determine from base policy and <a href="#">Mapping Rules</a>   |
| Indexed Cost of Living    | Determine from base policy and <a href="#">Mapping Rules</a>   |
| 2 Year MDSA Limitation    | Determine from base policy and <a href="#">Mapping Rules</a>   |

**Additional Details:** In the **Riders** section, users must choose the riders that are on the base policy or that have been mapped. For more information, see [Mapping Rules](#).

Please note, in California the Base Waiting Period is called Elimination Period.

| Coverage                   |                                |                     |           |
|----------------------------|--------------------------------|---------------------|-----------|
| Base Plan Code             | PTIN 10                        | Occ Class           | 5A        |
| Plan Type                  | Platinum Noncancelable No ICOL | Base Waiting Period | 90 Days   |
| Total Base Coverage Amount | 4,147.00                       | Base Benefit Period | To Age 67 |
| Issue Age                  | 26                             | Issue State         | IA        |
| Risk Class                 | Non-Smoker                     |                     |           |
| Premium Rating             | 0%                             |                     |           |

- 8 On the **Discounts** tab, if the user has selected discounts on the base policy, the discounts will automatically be applied to the new policy. The applicable discounts will be automatically checked and can't be unchecked. If there are no discounts on the base policy, the discounts will be grayed out and unavailable. This tab will not be visible for GME policies as GME increase illustrations will automatically include the 15% GME discount. For information on how discounts are mapped, see [Mapping Rules](#).

The screenshot shows the 'Discounts' tab selected in the top navigation bar. The main content area is titled 'Discounts' and contains several unchecked checkboxes: Multi-Product, Business Owner, Multi-Life, Preferred Occupation Discount, and eApply. The left sidebar shows a navigation menu with 'Platinum Advantage' selected under 'Untitled Case'.

- 9 Click Reports link on the left hand side of the screen.

- Check box next to product name for the full illustration.
- Add marketing materials to your report by clicking any links under **Find Marketing Materials** (optional).
- Click **Create and Preview Reports**. This will open a PDF of the full illustration.

The screenshot shows the 'Reports Display' screen. The main content area is titled 'Reports Display' and contains a section for 'Platinum Advantage (Full Illustration)'. This section includes a list of report options: Illustration, Cover Page, Needs Analysis, and Product Summary. Below these are 'Report Options' for 'Cover Page Image' (set to 'Physicians at Work') and 'Watermark' (set to 'None'). There is also a 'Find Marketing Materials' section with links for 'Annotated Sample Policy', 'Consumer Brochure', and 'Benefit Increase Rider Flyer'. A 'CREATE AND PREVIEW REPORTS' button is at the bottom. The right sidebar shows 'Key Information' and 'Summary Values'.