




GSI: Platinum Advantage vs. MetLife's Omni Select and Omni Essential

Platinum Advantage GSI is built on the strength of contract The Standard is known for, leveraging flexibility and unique features to meet the needs of a broad range of clients. The following provides key strengths of Platinum Advantage GSI when compared to MetLife's Omni Select and Omni Essential.

Policy Feature	The Standard - Platinum Advantage GSI	MetLife - Omni Select and Omni Essential	Platinum Advantage's Strengths
Base Contract			
 <p>Definition of Total Disability</p>	<p>During the first 24 months of disability, 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. After 24 months of disability, an insured is totally disabled if unable to perform the substantial and material duties of any occupation and is not engaged in any other occupation for wage or profit.</p> <p>If the 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 the insured's regular occupation.</p> <p>Have option to extend the regular occupation definition through the full benefit period by adding the Regular Occupation Extension Rider.</p>	<p>For occupation classes 6S-3A, an insured is totally disabled if prevented from performing the material and substantial duties of his or her regular occupation and is not gainfully employed.</p> <p>For occupation class 2A, during the regular occupation period, an insured is totally disabled if prevented from performing the material and substantial duties of his or her regular occupation and is not gainfully employed. After the regular occupation period, an insured is totally disabled if prevented from performing any occupation he or she is or becomes reasonably fitted for by education, training or experience and is not gainfully employed. The regular occupation period is the lesser of the benefit period or five years.</p>	<p>Platinum Advantage includes dental and medical specialty language in the regular occupation definition of total disability.</p> <p>Platinum Advantage provides a lower-cost option with the 24-month regular occupation definition followed by the any occupation definition, and still offers the Regular Occupation Extension Rider to all occupation classes for those who want the regular occupation definition for the full benefit period.</p>

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Standard Insurance Company

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 <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.</p> <p>If the 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 the insured's regular occupation.</p> <p>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>Monthly Benefit for Total Disability in Your Occupation Rider</p> <p>For occupation classes 6S, 6A and 5A, Omni Select provides option to elect Monthly Benefit for Total Disability in Your Occupation Rider, under which an insured is totally disabled if prevented from performing the material and substantial duties of his or her regular occupation.</p> <p>Transitional Your Occupation Benefit Rider</p> <p>For occupation classes 6S, 6M, 6A, 5A, 5M, 5I, 4A and 4M, Omni Select provides option to elect Transitional Your Occupation Benefit Rider, under which an insured is transitionally disabled if prevented from performing the material and substantial duties of his or her regular occupation but insured is gainfully employed in another occupation. The benefit paid is the lesser of the maximum monthly transitional your occupation benefit, and the insured's loss of earnings minus benefits received from other disability coverage, but not less than 25% of the maximum monthly transitional your occupation benefit. The benefit will be paid in place of all other benefits for total or residual disability. If the benefit that would be paid under the monthly benefit for residual disability exceeds the monthly transitional your occupation benefit, the monthly benefit for residual disability will be paid in place of this benefit. Any month that the monthly benefit for residual disability is paid will not count toward the maximum benefit period for the transitional your occupation benefit. Monthly transitional your occupation benefits will be paid to the earliest of the date a period of transitional disability ends, the date the maximum benefit period for the policy ends or the end of the maximum benefit period for the transitional your occupation benefit. In some cases, may refund a portion of the premium paid for the rider if the monthly transitional your occupation benefit is reduced.</p> <p>Another version of this rider is available in states where the Transitional Your Occupation Benefit Rider is not available.</p>	<p>Platinum Advantage includes dental, medical and trial attorney specialty language in the own occupation definition of total disability.</p> <p>Platinum Advantage's Own Occupation Rider is available to most medical occupations, while only Omni Select's Transitional Your Occupation Benefit Rider is available to most medical occupations.</p>






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 <p>Regular Occupation Extension Rider</p>	<p>For all occupation classes, option to elect Regular Occupation Extension Rider, under which 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.</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 the insured's regular occupation.</p>	<p>Not applicable.</p>	<p>Platinum Advantage's additional rider option provides more flexibility.</p>
 <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 maximum benefit period. Will pay the full monthly benefit regardless of earnings.</p>	<p>Presumptive disability must be a complete, irrecoverable and irreparable loss of the use of both hands, use of both feet, use of one hand and one foot, sight in both eyes, speech or hearing in both ears. Will waive the benefit waiting period, except with respect to any Social Insurance Offset Benefit rider included in the policy, and benefits are payable through the end of the maximum benefit period. Will consider insured totally disabled even if able to work.</p> <p>Presumptive Disability is a rider and not included in the base Omni Select and Omni Essential policies.</p>	<p>Platinum Advantage includes presumptive disability in the base policy.</p>








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 <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>Omni Select is noncancelable and guaranteed renewable to age 65, or for five policy years, whichever is later. As long as premium is paid on time, MetLife cannot change the policy, or its premium rate, until the first premium date on or after the insured's 65th birthday, or the fifth policy anniversary, whichever is later. Can change to noncancelable and guaranteed renewable to age 67, or for five policy years, whichever is later, by endorsement.</p> <p>Omni Essential is guaranteed renewable to age 65, or for five policy years, whichever is later. Insured may renew the policy at the end of each term by paying the required premium by the end of the grace period. MetLife has the right to change the table of premium rates for this policy on a class basis. Can change to guaranteed renewable to age 67, or for five policy years, whichever is later, by endorsement.</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 length of time identified in the schedule of maximum benefit periods. Benefits paid for one disability.</p>	<p>Conditionally renewable after age 65 if gainfully employed for at least 30 hours per week and not disabled. Premiums will be based on attained age on each policy anniversary and insured's class on the effective date of the policy. Benefit paid for 24 months if disabled before 75th birthday, and 12 months otherwise.</p> <p>If endorsement changes policy to noncancelable and guaranteed renewable, or to guaranteed renewable, to age 67, will be conditionally renewable after age 67.</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"> • To age 65 • To age 67 • To age 70 	<p>Platinum Advantage offers a two-, five- and 10-year benefit period.</p>






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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>Elimination (benefit waiting) periods available include:</p> <ul style="list-style-type: none"> • 90 days • 180 days • 365 days • 730 days 	<p>Platinum Advantage offers a 60-day waiting period.</p>
 <p>Rehabilitation Program</p>	<p>Insured can voluntarily participate in a rehabilitation program, approved by The Standard and we will pay reasonable costs. A rehabilitation program may include payment of expenses such as expenses related to modifications, education or training, family care or job search.</p>	<p>Insured can request or MetLife may suggest participation in an occupational rehabilitation program aimed at helping insured return to gainful employment. MetLife will consider participating in the cost of an agreed upon program. A program may include and is not limited to an accredited program of professional retraining or recertification.</p>	
 <p>Family Care Benefit</p>	<p>Family care benefit will be paid if insured is working at least 20% fewer hours 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>If insured dies after benefits were paid for 12 months or more, a benefit equal to the amount of the benefit payable for the last month of disability will be paid to insured's beneficiary for each of the first three months after insured's death.</p>	<p>Platinum Advantage will pay a survivor benefit as long as disability benefits were payable and MetLife's Omni products require disability benefits to have been paid for at least 12 months.</p>
 <p>Transplant Surgery Benefit</p>	<p>Will pay a disability benefit if the insured becomes disabled as a result of surgery to transplant part of the insured's body to someone else. Surgery must occur after policy effective date.</p>	<p>If insured is disabled due to undergoing surgery, at least six months after the effective date, to transplant part of insured's body to someone else, insured will be considered disabled due to sickness.</p>	<p>Platinum Advantage requires the transplant surgery to take place after the effective date of the policy and MetLife's Omni products require it to take place at least six months after the effective date.</p>



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 <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>After the earlier of the date the insured has been disabled for 90 consecutive days or has satisfied the elimination period, will waive premium due while insured remains disabled. Will refund any premium paid that became due during the first 90 consecutive days of disability or the period during which the elimination period was satisfied. Will continue to waive premiums for 90 days once disability ends, provided benefits had been payable for 12 months or more. Waiver of premium ends when insured is no longer disabled.</p>	
 <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. 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 the policy until the first premium due date on or after insured's 65th (or 67th) birthday. The policy will not cover any loss due to an injury that occurs or a sickness that first manifests itself while the policy is suspended.</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>Loss or restriction of a professional license alone does not constitute a disability.</p>	<p>Disability due to</p> <ul style="list-style-type: none"> • An act of war, whether declared or undeclared • Pregnancy or childbirth, unless due to complications of pregnancy • Any loss excluded by name or specific description • Committing or attempting to commit a felony <p>Will not pay benefits for a disability existing while insured is legally incarcerated or detained.</p> <p>Disability benefits will not be paid for a disability caused by an intentionally self-inflicted injury.</p>	



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Injury & Sickness Covered after Reinstatement

A reinstated policy will cover only disabilities due to injury sustained or sickness that began after the reinstatement date.

A reinstated policy will cover only a loss that results from an injury that occurs or a sickness that first manifests itself after the date of reinstatement.

Contract Riders



Enhanced Residual Disability Rider

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; however, during the first 12 months the benefit will be no less than 50% of the monthly benefit. Includes a cost of living adjustment based on the CPI-U.



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.

Available to all issue ages and to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D and 3P.

Not available.





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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 the monthly benefit. Includes a cost of living adjustment based on the CPI-U.</p> <p>Recovery benefit paid if, after a period of disability, the insured is working in his or her regular 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 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 all issue ages and to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P.</p>	<p>Monthly Benefit for Residual Disability</p> <p>Insured will be considered residually disabled if gainfully employed, and has at least a 20% loss of earnings, and there is a loss of duties or time or if engaged in another occupation. Disability benefits will vary based on earnings loss but during the first six months during which residual disability benefits are paid, the minimum benefit will be 50% of the monthly benefit for total disability.</p> <p>Omni Select and Omni Essential provide an option for the Residual Rider to include a Recovery Benefit. When included, a recovery benefit is paid if, following a period of total or residual disability, for which total or residual benefits have been paid, insured is working at least as many hours as worked before being totally or residually disabled in his/her regular occupation and earnings continue to be reduced by at least 20% and earnings are reduced directly and solely due to the same impairment that caused the total or residual disability. The amount of the recovery benefit will be proportionate to reduction in earnings. Recovery benefit will be paid for up to 24 or 36 months.</p>	<p>Platinum Advantage's recovery benefit will be paid as long as the insured is working in his or her regular occupation at least as many hours as worked prior to disability and continues to have a 20% loss of earnings solely the result of the previous injury or sickness, and MetLife's Omni products' recovery benefit, if included, will end the benefit at 24 or 36 months.</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 all issue ages and to occupation classes 2A, 2P, A and B.</p>	<p>Not available.</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 have a complete, irrecoverable and irreparable loss of use of both hands, use of both feet, use of one hand and one foot, sight in both eyes, speech or hearing in both ears; or if insured is totally disabled and has Alzheimer's Disease or other irreversible form of senility or dementia; or aphasia, hemiparesis, paraplegia or quadriplegia. Benefits begin following the elimination period for catastrophic disability and are paid until the date the maximum benefit period ends. The elimination period will be waived if catastrophically disabled due to complete, irrecoverable and irreparable loss of use of both hands, use of both feet, use of one hand and one foot, sight in both eyes, speech or hearing in both ears. Will pay 120% of the monthly benefit for catastrophic disability for the first 12 months benefits are payable for catastrophic disability.</p>	<p>Platinum Advantage considers an insured catastrophically disabled if unable to perform two or more activities of daily living.</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 may 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, as long as the increase is at least \$200 more than the basic monthly benefit.</p> <p>Rider is available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P, through issue age 64.</p>	<p>Cost-of-Living Adjustment for Disability Benefits Rider (0-10%)</p> <p>On each anniversary following the start of a period of disability, the adjusted monthly benefit for total disability will be determined. Provides up to a 10% annually-compounded increase to the monthly benefit. Increase is based on the CPI-U.</p> <p>Cost-of-Living Adjustment for Disability Benefits Rider (1-7%)</p> <p>On each anniversary following the start of a period of disability, the adjusted monthly benefit for total disability will be determined. Provides a 1 to 7% annually-compounded increase to the monthly benefit. Increase is based on the CPI-W.</p> <p>Cost-of-Living Adjustment for Disability Benefits Rider (3% Simple)</p> <p>On each anniversary following the start of a period of disability, the adjusted monthly benefit for total disability will be determined. Provides a 3% increase on a simple interest basis.</p>	<p>Platinum Advantage's 3 and 6% cost of living benefit is compounded and MetLife's Omni products' 3% increase is on a simple basis.</p>




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 <p>Noncancelable Policy Rider</p>	See the Noncancelable Policy Rider in the base contract section above.	See the Noncancelable Policy Rider in the base contract section above.	
 <p>Own Occupation Rider</p>	See Own Occupation Rider in the base contract section above.	See Own Occupation Rider in the base contract section above.	
 <p>Regular Occupation Extension Rider</p>	See Regular Occupation Extension Rider in the base contract section above.	See Regular Occupation Extension Rider in the base contract section above.	
 <p>Family Care Benefit Removal Endorsement</p>	Removes the family care benefit from the policy when requested.	Not applicable.	
 <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 and/or substance abuse will be limited to a total of 24 months during insured's 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>Endorsement is added per underwriter discretion.</p>	<p>The base policy limits the maximum benefit period to 24 months for all periods of disability during insured's lifetime if disability is due to a mental disorder and/or substance abuse disorder. Any time during which the insured is confined in a hospital does not count toward the 24-month limit.</p> <p>If a Modification of Mental Disorder and/or Substance Abuse Limitations Rider is added to the policy, the 24-month limitation is removed.</p>	




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 <p>Policy Limitation for Pre-Existing Conditions Endorsement</p>	<p>For any disability caused or contributed to by a pre-existing condition, or by a medical or surgical treatment of a pre-existing condition, benefits will be payable only if, on the date insured becomes disabled, the policy has been in force for 12 consecutive months.</p> <p>Pre-existing condition means any mental or physical condition for which, during the three-, six- or 12 month period ending the day before the policy effective date, the insured has consulted a physician or other licensed medical professional, or received medical treatment or services; or insured has undergone diagnostic procedures or has taken prescription drugs or medications; or a reasonably prudent person would have sought medical advice, care or treatment.</p> <p>Benefits for any disability caused or contributed to by a pre-existing condition will be payable only if the pre-existing condition is fully disclosed in the application and is not specifically excluded from coverage by amendment or endorsement. If the application does not ask about pre-existing conditions, and a condition is not specifically excluded in the policy or an endorsement, that pre-existing condition is excluded during the policy's first 12 months. After the first 12 months, the pre-existing condition is covered.</p> <p>Endorsement and look-back period used are based on underwriter discretion.</p>	<p>Not available.</p>	



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 <p>Exclusion for Pre-Existing Conditions Endorsement</p>	<p>Endorsement is included with Platinum Advantage GSI buy-up policies only.</p> <p>For any disability caused or contributed to by a pre-existing condition, or by a medical or surgical treatment of a pre-existing condition, benefits will be payable if the pre-existing condition is fully disclosed in the application and is not specifically excluded from coverage by amendment or endorsement.</p>	<p>Included in the base policy. Will not pay benefits for a disability that starts during the first two years after the effective date, if it was due to a pre-existing condition, unless the condition was disclosed and not misrepresented in the application and was not excluded by name or specific description.</p> <p>Pre-existing condition is defined as a sickness or injury for which, in the five years prior to the effective date, medical advice or treatment or care was contemplated, or was recommended by or received from a physician or symptoms existed that would cause an ordinarily prudent person to seek diagnosis, care or treatment.</p> <p>An endorsement is available to remove the pre-existing condition exclusion from the base policy.</p>	



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Discounts



Guaranteed Standard Issue Base Discount

Discount varies based on number of lives and employer contributions. Discount is applied to gender-neutral rates, to all rate classes and is fully portable.

Eligible Lives	Mandatory	Voluntary
7-14	10%	N/A
15-24	20%	N/A
25-49	25%	N/A
50+	25%	10%

Additional load and/or discount adjustments may apply based on case characteristics determined by The Standard's underwriters. Must have at least seven enrolled lives for a GSI policy to be placed.

Additional rules for voluntary GSI cases apply.

Guaranteed Standard Issue discounts are applied to unisex rates.

Written Lives	Employer-Paid	Employee-Paid
Non-Medical Occupations		
5-14	20%	N/A
15-24	20%	10%
25-49	25%	10%
50-99	30%	10%
100+	35%	15%
Medical Occupations		
20-99	10%	N/A
100+	15%	N/A



Guaranteed Standard Issue Cross-Sale Discount

5% discount when GSI is sold with The Standard's Group LTD.

Not available.

Product and pricing comparisons are provided solely for informational purposes, based upon the most recent information available to us. This is not intended as a complete comparison of all contract provisions or pricing. The Standard does not guarantee the accuracy, completeness or currency of the offered information. Policy provisions, benefits and riders may vary by state. Policies have exclusions, limitations and terms under which the policies may be continued in force or discontinued. For complete costs and coverage details, please contact The Standard.

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