




# Platinum Advantage vs. Principal's Income Protector 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 Income Protector.

Policy Feature	The Standard - Platinum Advantage	Principal - Income Protector	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>Total disability and not working means the insured is unable to perform the substantial and material duties of his or her own occupation and he/she is not working.</p> <p>Total disability while working in another occupation, known as True Own Occupation, is an option available at additional cost. True Own Occupation means the insured is unable to perform the substantial and material duties of his or her own occupation and they are not working in their own occupation. True Own Occupation definition is not available on 2A, 2M or 2D or 1A, 1M or 1D occupation classes. It is not available for a benefit period of two years and is not allowed on DI Retirement Security.</p>	

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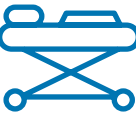

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Comparison: PLATADV vs. Principal Income Protector







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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 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>Total disability and not working means the insured is unable to perform the substantial and material duties of his or her own occupation and he/she is not working.</p> <p>Total disability while working in another occupation, known as True Own Occupation, is an option available at additional cost. True Own Occupation means the insured is unable to perform the substantial and material duties of his or her own occupation and they are not working in their own occupation. True Own Occupation definition is not available on 2A, 2M or 2D or 1A, 1M or 1D occupation classes. It is not available for a benefit period of two years and is not allowed on DI Retirement Security.</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 benefit period. Will pay the full monthly benefit regardless of earnings.</p>	<p>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. Monthly benefits are paid as long as the loss continues, but no longer than the maximum benefit period.</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, 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 the policy's termination date, 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>	







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Policy Feature	The Standard - Platinum Advantage	Principal - Income Protector	Platinum Advantage's Strengths
 <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 payable 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 with the policy's termination date 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 67</li> <li>• To age 70</li> </ul>	
 <p>Benefit Waiting Period (Days)</p>	<p>Benefit waiting periods available include:</p> <ul style="list-style-type: none"> <li>• 60 days</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>• 60 days</li> <li>• 90 days</li> <li>• 180 days</li> <li>• 365 days</li> </ul>	
 <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>	





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 <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>In Florida, the survivor benefit cannot exceed \$1,000.</p>	<p>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>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>Will pay benefits if disability results from surgery involving a transplant of a part of insured's body to another person.</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 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>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>	
 <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>	




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Policy Feature	The Standard - Platinum Advantage	Principal - Income Protector	Platinum Advantage's Strengths
 <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>• 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 7 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>Loss or restriction of a professional license alone does not constitute a disability.</p>	
 <p>Injury &amp; Sickness Covered after Reinstatement</p>	<p>A reinstated policy will only cover disabilities due to injuries sustained or sickness that began 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 Income Protector covers sicknesses that manifest more than 10 days after the reinstatement date.</p>





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Policy Feature	The Standard - Platinum Advantage	Principal - Income Protector	Platinum Advantage's Strengths
<p><b>Contract Riders</b></p>			
 <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>Residual Disability and Recovery Benefit Rider</p> <p>During the benefit waiting period, the insured is considered residually disabled if working in their own occupation or another occupation. They are able to perform some, but not all, of the substantial and material duties of their own occupation. Or they are unable to work full-time in their own occupation or has a loss of earnings greater than or equal to 15%. The amount of the benefit paid is equal to the loss of earnings divided by the prior earnings. One hundred percent of the maximum monthly benefit is paid if the percentage of loss of earnings exceeds 75%. A minimum of 50% will be paid for the first 12 months of a residual disability.</p> <p>Recovery Benefit is paid if the insured is no longer disabled and not receiving benefits and returns to full-time work and has a recovery loss of earnings equal to or greater than 20% of prior earnings.</p> <p>Available to occupation classes 2A, 2M, 2D and above.</p>	





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 <p data-bbox="357 402 456 516">Basic Residual Disability Rider</p>	<p data-bbox="596 402 1220 604">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 data-bbox="596 620 1220 847">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 data-bbox="596 863 1220 922">Available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P, through issue age 60.</p>	<p data-bbox="1268 402 1430 428">Not applicable</p>	<p data-bbox="1940 402 2505 490">Platinum Advantage offers different levels of residual coverage as options for clients, including our Basic Residual Disability Rider.</p>
 <p data-bbox="357 961 478 1075">Short-Term Residual Disability Rider</p>	<p data-bbox="596 961 1220 1247">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 data-bbox="596 1263 919 1289">No recovery benefit included.</p> <p data-bbox="596 1305 1220 1364">Available to occupation classes 2A, 2P, A and B, through issue age 60.</p>	<p data-bbox="1268 961 1779 987"><b>Short Term Residual Disability Benefit Rider</b></p> <p data-bbox="1268 1003 1892 1172">To be considered residually disabled during the elimination period and after, there must be a 15% 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 15% loss of income and he or she is working in another occupation.</p> <p data-bbox="1268 1188 1892 1276">Benefit varies based on income loss. Option for a benefit period of six or 12 months. 100% of maximum monthly benefit is paid if total loss is greater than 75% of earnings.</p> <p data-bbox="1268 1292 1483 1318">No recovery benefit.</p> <p data-bbox="1268 1334 1645 1360">Available to all occupation classes.</p>	







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Policy Feature	The Standard - Platinum Advantage	Principal - Income Protector	Platinum Advantage's Strengths
 <p data-bbox="349 397 537 487">Automatic Increase Benefit Rider</p>	<p data-bbox="591 397 1223 755">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="591 763 1223 885">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="1263 397 1532 430"><b>Annual Increase Rider</b></p> <p data-bbox="1263 438 1854 617">Available at no extra charge for all occupation classes for 20 consecutive years up to insured age 50. Offers a 3% compounded annual increase without evidence of insurability. Rider will terminate if two consecutive increases are rejected, age 50 policy anniversary or 20 years.</p> <p data-bbox="1263 625 1841 690">This rider is required to purchase the Maximize Your Benefit rider.</p>	<p data-bbox="1935 397 2526 462">Platinum Advantage coverage provides a 4% annual increase compared to Principal's 3% annual increase.</p>
 <p data-bbox="349 909 537 974">Benefit Increase Rider</p>	<p data-bbox="591 909 1223 1356">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="1263 909 1895 1144">Maximize Your Benefit rider, a no-charge rider for all occupation classes up to age 49 when at least 75% of eligible coverage is purchased at issue. The minimum benefit increase requirement is \$200. Insured may request to increase coverage to maximum issue and participation limits based solely on income during the first three years of the policy. After that, the increase must be due to a life event.</p> <p data-bbox="1263 1153 1895 1250">At each increase event the insured must accept a minimum of 50% of the additional benefit offer or the rider will be removed.</p> <p data-bbox="1263 1258 1868 1323">The benefit rider is only available if the Annual Increase rider is purchased.</p> <p data-bbox="1263 1331 1868 1453">MY Benefit increase offers may be made on the Catastrophic Disability Benefit rider, but the insured is not obligated to accept a minimum of 50% to maintain the MY rider.</p>	<p data-bbox="1935 909 2567 974">Insured needs only an earnings increase of 30% to apply for the accelerated increase with Platinum Advantage.</p> <p data-bbox="1935 982 2580 1079">Platinum Advantage allows increases every three years. After a third anniversary, Principal requires increases to be tied to a life event.</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. 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 2A, 2M or 2D. Not available with a two-year benefit period.</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 True Own Occupation in the base contract section above.</p>	







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Policy Feature	The Standard - Platinum Advantage	Principal - Income Protector	Platinum Advantage's Strengths
 <p data-bbox="357 402 478 456">Student Loan Rider</p>	<p data-bbox="596 402 1225 602">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="1268 402 1416 427">Not available.</p>	
 <p data-bbox="357 643 553 755">Mental Disorder and/or Substance Abuse Limitation</p>	<p data-bbox="596 643 1225 813">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="596 829 1225 914">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="1268 643 1897 846">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="1268 862 1897 886">Limitation is optional for most policies. It is required when:</p> <ul data-bbox="1268 902 1897 1081" style="list-style-type: none"> <li>• Written for emergency room physicians, pharmacists, nurse anesthetists and any resident who has declared one of these as a specialty</li> <li>• Written for individuals as part of an employer-sponsored Guaranteed Standard Issue case where the employer has selected this rider</li> </ul>	



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Policy Feature	The Standard - Platinum Advantage	Principal - Income Protector	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>Not available.</p>	<p>Platinum Advantage provides a 10% discount to eligible individuals, including top occupation class individuals. Income Protector does not provide a business owner discount.</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. This discount is not available for government employees.</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 gender-neutral 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 from the same employer and can be submitted from different financial professionals. Principal's Income Protector 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>	

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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