



## Income Protection

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## Income Protection Easy Answers



Individual disability insurance protects you by providing monthly benefits if a serious illness or injury prevents you from working and earning your usual income.

Easily explain Platinum Advantage's benefits and features to clients

Standard Insurance Company | The Standard Life Insurance Company of New York | [standard.com/di](https://www.standard.com/di)

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Interactive Income Protection Easy Answers Brochure



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Do your clients have a plan if they get sick or injured and can't work?

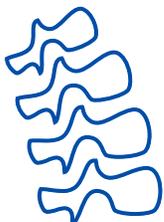
Some might think they can depend on workers' compensation, Social Security, long term disability insurance or personal savings to replace income.

The truth is most injuries happen outside of the workplace. Social Security benefits may not offer enough to cover most expenses. LTD might not be enough coverage for high earners. And most Americans don't have the savings needed to withstand a prolonged time away from work.

**Top Five Disability Causes**



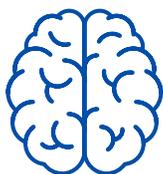
**Injury/Disease of Joints**



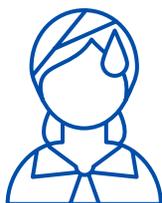
**Back Conditions**



**Cancer**



**Nervous System**



**Mental Disorders**

**Is long term disability insurance enough?**

Combine individual disability insurance with LTD Insurance for more coverage

**Individual disability insurance can:**

- Cover a larger portion of salaries than LTD by itself
- Provide tax-free benefits if policyowner pays the premiums
- In addition to salary, protect incentive, commission and bonus income



Example based on \$300,000 earned income annually. LTD is 60% coverage up to \$10,000 monthly.

This example is provided only to show a breakdown of The Standard's open claims above as of June 30, 2021, without regard to the decision made on each claim. Having the conditions listed does not establish disability. Each claim is evaluated on its own merits and according to the terms of the policy.



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What's in the Platinum Advantage base contract?



**Benefit for Total Disability**



**Benefit Increase Rider<sup>3</sup>**



**Regular Occupation Definition of Disability<sup>1</sup>**



**Automatic Increase Benefit Rider<sup>3</sup>**



**Family Care Benefit<sup>2</sup>**



**Transplant Surgery Disability Benefit**



**Guaranteed Renewable Feature**



**Waiver of Premium Benefit**



**Rehabilitation Benefit**



1 In Florida, policyowners receive an Own Occupation definition for the first 12 months.

2 The Family Care Benefit is not available in California or New York.

3 Added to eligible policies at no additional cost.



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## How will your clients protect their income if they must take time from work to care for a loved one?

Approximately 53 million Americans provide unpaid care for an adult or child. One in five provides care for a spouse. While most caregivers are women, 39% are men.<sup>1</sup>

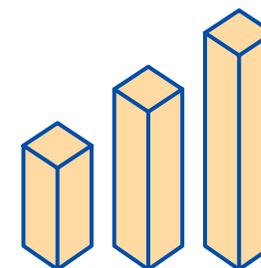
The unique **Family Care Benefit<sup>2</sup>** can replace lost income if you take time from work to care for a seriously ill or injured family member.



## Will your clients' income protection keep pace with their growing incomes?

With Platinum Advantage, eligible policyowners can increase coverage two ways.

The **Automatic Increase Benefit** increases the monthly benefit automatically by 4% each year. And every three years, policyowners can apply for a larger increase with the **Benefit Increase Rider** by submitting a short application and proof of income.



<sup>1</sup> Caregiving in the U.S. 2015, National Alliance for Caregiving and AARP Public Policy Institute.

<sup>2</sup> The Family Care Benefit is not available in California or New York.



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Customize income protection policies with these optional riders



### If your clients become injured or sick but still work part time, how will they replace their lost income?

With a residual rider, a disabled policyowner may be eligible to work part time and still receive benefits.

The **Basic Residual Disability Rider** provides suitable coverage for most white-collar and medical professionals.

The **Enhanced Residual Disability Rider** is helpful for highly specialized professionals and business owners. Why? Because the policyowner isn't required to lose income to satisfy the waiting period.

A residual disability rider is required in California.



### Who needs the Student Loan Rider?

**Recent graduates** or professionals early in their career may have large student loan burdens.

Ease their worries by offering this rider. If policyowners become totally disabled and can't work, we'll reimburse all or a portion of their student loan payments so they don't fall behind.

The Student Loan Rider is not available in New York.



### How can clients protect against severe long-term disabilities?

The **Catastrophic Disability Benefit Rider** can help offset the cost of additional expenses by providing an additional benefit if the policyowner is presumptively disabled, is unable to perform two or more activities of daily living (e.g., bathing, dressing or eating) without assistance or has severe cognitive impairment due to disability.\*

The **Indexed Cost of Living Benefit Rider** helps benefits keep pace with inflation. The rider increases benefits by up to 3% or 6% annually based on changes in the Consumer Price Index while the policyowner is disabled.



### Will your highly specialized clients be covered if they're unable to perform their specialty but can still work in another occupation?

The **Own Occupation Rider** is designed for highly specialized professionals — such as surgeons and trial attorneys. This rider will pay full benefits to policyowners who become disabled in their specialty but choose to work and earn income in a different occupation.



### How can you guarantee your clients' premiums won't change?

Applicants can lock in the premium rate for the life of the policy with the **Noncancelable Policy Rider**.

Even without the Noncancelable Policy Rider, insured individuals can rest assured that they'll never lose their coverage as long as they pay their premiums on time. Plus, The Standard can't change rates without approval from state insurance regulators.

The Standard hasn't raised rates on individual policies originally issued by the company in more than 40 years.

\* In California, a Catastrophic Disability Benefit will be paid only if the insured individual is presumptively disabled.



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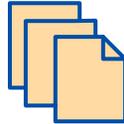
[Optional Riders](#)

Discounts

Who can get a discount?



**Business Owners**



**Those who buy personal income and business protection policies**



**Medical Residents and Fellows**



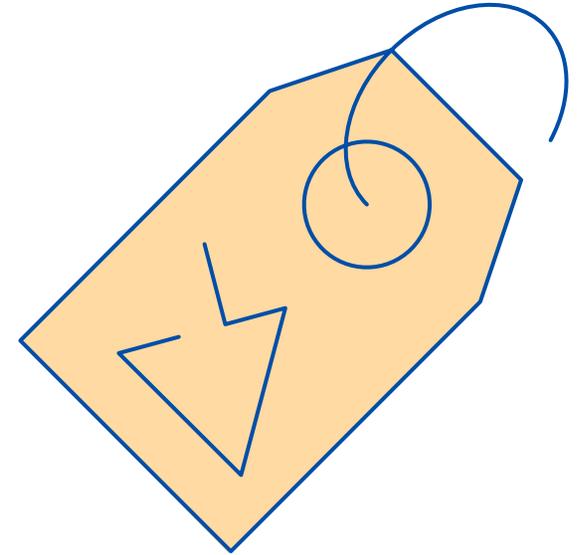
**Those who apply with two others from the same employer**



**Preferred Occupations (attorneys, executives, engineers, CPAs, many doctorates and more)**



**Those who apply using both The Standard's eApp and Electronic Medical Questionnaire\***



\* EMQ not available in NY or SC. In NY, the eApply Discount is available with the use of The Standard's eApp and TeleApp.