



FUW – SIC

April 23, 2019

IMA POLICYOWNER
1234 MAIN STREET
ANYWHERE USA 12345

IMA POLICYOWNER
Policy: 00CC123450

Dear <<FIRST NAME>><<LAST NAME>>:

When you purchased your Platinum Advantage individual disability insurance policy from Standard Insurance Company (The Standard), you protected your most valuable asset: your ability to earn an income.

Your policy protects your income in case you're unable to work due to a serious illness or injury. It also allows you to increase your coverage every three years without medical underwriting.

Remember the Benefit Increase Rider

The **Benefit Increase Rider** — included in your policy at no additional cost — allows you to increase your income protection coverage every three years to keep pace with your rising income. It's easy:

By your increase Option Date, <<xx/xx/xx>>, you'll submit a short application and income documentation to increase your coverage. No medical exams or underwriting is required!

We'll send you a notice via USPS approximately 60 days before your increase Option Date to make sure you know when to apply.

Want to Keep the Option to Increase Coverage in the Future?

It's possible you won't need to increase your coverage on your next Option Date. But you'll want to make sure you keep the ability to increase your coverage in the future.

To keep this rider active, you must submit an application and income documentation. And, if offered an increase in coverage, you must accept at least 50 percent of the offer. If you don't, you'll no longer be able to increase your coverage under this rider.

CONTINUED ON REVERSE

Don't Want to Wait to Increase Your Coverage?

- Has your income increased by 30 percent or more in the past 90 days?
- Have you lost group Long Term Disability insurance through no fault of your own in the past 90 days?

If your answer is yes to either of these questions, please contact your insurance representative. You may be eligible to apply early for an increase in coverage.

**For more information about the Benefit Increase Rider
and your Platinum Advantage policy from The Standard,
contact your insurance representative.**