

# PLATINUM ADVANTAGE

This Is the Start of Something Big



Platinum Advantage income protection insurance builds on the strong contract The Standard is known for. We've added options and features to help meet the unique needs of a broad range of clients. This gives you the opportunity to offer the right product at the right price, as you help your clients protect their income and lifestyle.

Leverage the unique features and flexible options of Platinum Advantage to create new client opportunities and increase sales. **Talk to your Master General Agent or Managing Partner to learn how.**

Options to  
Fit Your  
Clients' Needs

## Comprehensive Core Benefits

Automatic Increase Benefit Rider

Benefit Increase Rider

Family Care Benefit

Guaranteed Renewable Feature

Regular Occupation Definition of Disability

Rehabilitation Benefit

Survivor Benefit

Transplant Surgery Disability Benefit

Waiver of Premium Benefit



## Optional Enhancements

Catastrophic Disability Rider

Indexed Cost of Living Rider

Noncancelable Rider

Own Occupation Rider

Residual Disability Rider

Student Loan Rider

Platinum  
Advantage  
Highlights



## Family Care Benefit

Offer your clients coverage that gives them the ability to take time away from work to care for a child, parent or spouse with a serious health condition. This exclusive benefit provides monthly payments as a supplement for an income loss of 20 percent or greater. This reduces the financial impact of income loss and medical expenses when caring for a family member.<sup>1</sup>



## Own Occupation Rider

Offer full coverage to highly specialized professionals who become disabled and are unable to perform the substantial and material duties of their regular occupation, even if they can work in another gainful occupation.<sup>2</sup>

**continued on reverse**

<sup>1</sup> Family members include a client's spouse or domestic partner, parents and children (including adopted children, stepchildren and children of the client's domestic partner).

<sup>2</sup> Your regular occupation is the occupation in which you're regularly engaged at the time your disability begins and can include a professionally recognized specialty in medicine or dentistry, or as a trial attorney.

# Platinum Advantage Highlights Continued



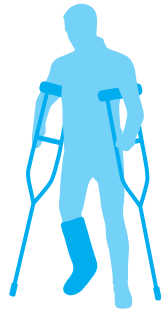
## Benefit Increase Rider

Present your clients with the option to purchase additional coverage once every three years on their policy anniversary, without going through medical underwriting. This rider provides clients with increased benefits to align with larger increases in income.



## Automatic Increase Benefit Rider

Help your clients ensure their coverage keeps up with increases to their income. This rider automatically provides basic monthly benefit increases of 4 percent each year for six consecutive years, without evidence of insurability.



## Residual Disability Rider

Provide your clients a benefit if they are partially disabled, rather than totally disabled, based on loss of income, duties and/or time. Platinum Advantage comes with three residual benefit options – Enhanced, Basic and Short-Term.



## Student Loan Rider

If you become totally disabled, The Standard will pay you a student loan benefit in the amount you paid under your student loan agreement, up to a stated maximum amount. This can help ensure you won't fall behind in your student loan payments should you experience a totally disabling injury or sickness.<sup>3</sup>

Start Selling Today

Learn more about Platinum Advantage income protection insurance from The Standard at [www.standard.com/di](http://www.standard.com/di). Connect with your Master General Agent or Managing Partner for more information.

<sup>3</sup> The Student Loan Rider is available only to physicians and dentists.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 360 Hamilton Avenue, Suite 210, White Plains, New York. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.