Individual Disability Insurance

The Standard's IDI Online Reference Product Guide

Revised 6/1/18



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Standard Insurance Company

The Standard Life Insurance Company of New York

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Ore. in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of White Plains, N.Y.

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Text in orange indicates changes made 6/1/18.

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Links To Occ Class List

Aca - Arm
Art - Bai
Bak - Bui
Bul - Cle
Clo - Con
Con - Del
Den - Edi
Edu - Eng
Esc - Fin
Fin - Gol
Gol - Int
Inv - Liq
Liq - Man
Man - Min
Min - Off
Off - Pit
Pla - Ran
Rea - Sal
Sal - Spe
Spo - Tra
Tra - Zoo
MEDICAL

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This product guide is not a contract and is intended as a general reference tool only. It provides only a brief summary of generic contract provisions and does not reflect exact contract language. Policy and rider provisions, and availability of certain products, benefits and riders, may vary by state.

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Platinum Advantage

Individual Disability Income Insurance

Please note: Platinum Advantage is not yet available in California.

Included in the Platinum Advantage Policy

- Regular Occupation Definition of Disability[1]
- Guaranteed Renewable Policy
- Family Care Benefit[2]
- Total Disability Benefit
- Presumptive Total Disability Benefit
- Rehabilitation Benefit
- Survivor Benefit
- Premium Waiver Benefit
- Choice of Benefit Periods

Riders Included at No Cost, When Eligible

- Benefit Increase Rider (BIR)
- Automatic Increase Benefit Rider (AIB)

Optional Riders

- Residual Disability Benefit Rider
  - Basic
  - Enhanced
  - Short-Term
- Noncancelable Policy Rider[3]
- Indexed Cost of Living Benefit Rider (ICOL)
- Catastrophic Disability Benefit Rider (CAT)[4]
- Own Occupation Rider
- Student Loan Benefit Rider[2]

All benefits and riders are subject to the following considerations, which may result in the benefit or rider not being issued: eligibility, the underwriting evaluation, underwriting considerations and reinsurance availability. Adding optional riders may increase policy premium.

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Benefit Overview

If You Cannot Work in Your Regular Occupation

Platinum Advantage's definition of total disability provides for payment of the full monthly benefit in the event you are disabled in your regular occupation. Regular occupation means the occupation(s) in which you are regularly engaged at the time your disability begins. If you are a physician or dentist who has limited your practice to a specialty recognized by the American Board of Medical Specialties, the American Osteopathic Association Bureau of Osteopathic Specialists or the American Dental Association, we will deem that specialty to be your regular occupation.

When the Total Disability Benefit Applies

Under Platinum Advantage, you are considered totally disabled if due to your injury or sickness, you are unable to perform the substantial and material duties of your regular occupation,[1] you are not engaged in any other job or occupation for wage or profit, and you are receiving regular medical care from one or more physicians appropriate for your injury or sickness. The regular medical care requirement may be waived when The Standard‡ receives written proof that further care would not benefit you.

When the Presumptive Disability Benefit Applies

You will be presumed to be totally disabled if, while the policy is in force, you suffer an injury or sickness that results in total and permanent loss of any of the following: speech, hearing in both ears not restorable by hearing aids, sight in both eyes after reasonable efforts are made to correct your vision using the most advanced medically acceptable procedures and devices available, or the use of both hands, both feet, or one hand and one foot.

1 In Florida, during the first 12 months of disability, you may be working in another occupation and still be considered totally disabled.
2 Not available in Connecticut or New York.
3 In Florida, noncancelable policy provisions are incorporated into the base policy, instead of being added with a rider.
4 Not available in Connecticut.

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Platinum Advantage Overview

Occupation Classes	Monthly Coverage				Available Riders[2]	Benefit Periods Available[3]	Benefit Waiting Periods Available[4] (days)
	Maximum Issue from The Standard	Maximum Participation		Minimum Issue			
		With other carriers' IDI coverage	With group LTD from other carriers and/or The Standard[1]				
5A, 4A	$20,000	$30,000	$35,000	$1,000. BIR minimum issue is $200.	AIB, BIR, ICOL, Noncan, Own Occ, Residual (Basic, Enhanced or Short-Term), CAT and Student Loan	2 Years, 5 Years, 10 Years, To-Age-65 and To-Age-67	60, 90, 180 and 365
5P, 4P, 4S	$17,000	$25,000	$30,000				
3A	$15,000	$25,000	$25,000				
3P, 3D	$15,000	$25,000	$30,000				
2A	$10,000	$10,000	$15,000				
2P	$15,000	$25,000	$25,000				
A, B	$8,000	$8,000	$10,000			2 Years and 5 Years	
Issue Ages	18 - 64						

1 When LTD is employer-paid, it may net a higher participation amount than that published.
2 All benefits and riders are subject to the following considerations, which may result in the benefit or rider not being issued: the underwriting considerations and reinsurance availability. Occupation class restrictions may apply. Please see rider descriptions for availability. Adding optional riders may increase policy premium.
3 2 years issued to age 64, 5 years issued to age 60, 10 years issued to age 55, and To-Age-65 and To-Age-67 issued to age 60.
4 The waiting period must be satisfied within the total number of consecutive days which equals: two times the waiting period for waiting periods of 180 days or less; or one and one half times the waiting period if longer than 180 days.

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Benefits When You Participate in a Rehabilitation Program

If you participate in a voluntary rehabilitation program to help you prepare for your return to full-time work, The Standard will pay the reasonable costs of the program if:

- you have accepted the terms and objectives of the program, and
- The Standard has approved the program and determined it meets the mutually agreed-upon objectives.

Premiums Waived While Receiving Disability Benefits

Premiums due under the policy while disability benefits are payable will be waived. They will also be waived while any recovery benefits are paid. After completion of the benefit waiting period, you will be refunded any premium you paid after the date your disability began.

Family Care Benefit

The Standard's Family Care Benefit pays you a monthly benefit if you are working at least 20 percent fewer hours and you have at least 20 percent less income while taking time away from work to care for a family member who has a serious health condition. A family member is a parent, child (including an adopted child and stepchild), spouse, domestic partner, and child of your domestic partner.[1]

The maximum amount of Family Care Benefit The Standard will pay under any one policy for all claims and all family members, is an amount equal to six times the basic monthly benefit.

Survivor Benefit

The Standard pays a Survivor Benefit equal to three times the policy's basic monthly benefit, if you die while disability benefits are payable.[2]

1 The Family Care Benefit is not available in Connecticut or New York.
2 In Florida, the Survivor Benefit will be the lesser of three times the basic monthly benefit or $1,000.

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Platinum Advantage continued

Choice of Maximum Benefit Periods

The maximum benefit period is the maximum period of time The Standard will pay disability benefits for any one continuous disability and any recovery benefits related to that disability. You may choose from the maximum benefit periods of: two years, five years, ten years, To Age 65 or To Age 67. **If you choose To Age 67, the policy will terminate at age 67. If you choose any other maximum benefit period, the policy will terminate at age 65.** The tables below shows the maximum lengths of time disability benefits can be paid for disabilities occurring at different ages.

Maximum Benefit Periods		
	Age When Disability Begins	Maximum Benefit Period
For 2 Year Benefit Periods	65 or younger	24 months
For 5 Year Benefit Periods	60 or younger	60 months
	61	48 months
	62	42 months
	63	36 months
	64	30 months
	65	24 months
For 10 Year Benefit Periods	54 or younger	10 years
	55	To Age 65
	56	To Age 65
	57	To Age 65
	58	To Age 65
	59	To Age 65
	60	60 months
	61	48 months
	62	42 months
	63	36 months
	64	30 months
	65	24 months
For To Age 65 Benefit Periods	59 or younger	To Age 65
	60	60 months
	61	48 months
	62	42 months
	63	36 months
	64	30 months
	65	24 months
For To Age 67 Benefit Periods	61 or younger	To Age 67
	62	60 months
	63	48 months
	64	42 months
	65	36 months
	66	30 months
	67	24 months

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Platinum Advantage continued

Renewing Your Policy

Guaranteed Renewable

Coverage is guaranteed renewable to the termination date as long as the premium is paid on time. No provision of the policy can be changed by The Standard, except for the premium, before the termination date. The premium can be changed only after the policy is three years old[2] and then, only if the change applies to all policies with similar benefits insuring the same risk class.

The Renewal Option

The Platinum Advantage policy ends on the termination date. You may ask to continue coverage beyond the termination date under the Renewal Option if you are working at least 30 hours per week and you are not disabled at the time of your request. Only the coverage for Total Disability will continue. There will be a limited benefit period, and the premium will change.

No-Cost Riders

Automatic Increase Benefit (AIB) Rider

Available to eligible applicants ages 18-59 and occupation classes 2A/2P or higher.

This rider automatically raises your policy's basic monthly benefit by four percent each year during the increase period, compounded during the increase period, without evidence of insurability. The increase period lasts for up to six consecutive years.

The AIB Rider will not be issued if benefits applied for exceed 79 percent of issue and participation limits for the occupation class.

For example, an occupation class of 3A with a maximum issue limit of $15,000 would not be eligible for the AIB Rider, if their benefit applied for (or illustrated) is greater than $11,850.

Automatic benefit increases occur on your policy's anniversary. Premiums for each increase are based on your occupation class at time of original policy issue and your age at time of increase. You have the right to refuse automatic increases, but the rider will be terminated if two consecutive increases are refused. Automatic increases do not take effect while you are receiving disability benefits or recovery benefits.

Renewing the Automatic Increase Benefit

You may be eligible to renew the AIB by applying for additional increase periods, subject to financial underwriting. You will be mailed a notification letter with renewal instructions approximately 75 days prior to the end of the increase period.

To be considered for the renewal, you must be under age 60 and work at least 30 hours a week in an occupation insurable by The Standard. You cannot have currently exceeded the maximum issue and participation limits for your occupation class (see Platinum Advantage Overview) or income level (see Issue and Participation Limits). Additionally, projected future increases cannot exceed Issue and Participation limits. Your documented income must be sufficient to justify all disability insurance coverage in force and applied for.

For those eligible to apply for renewal, the Application for Policy Increase, non-medical authorization and income documentation must be received in The Standard's home office prior to or on the date the sixth and final automatic increase takes effect.

Benefit Increase Rider

Available to eligible applicants ages 18-50 and occupation classes 2A/2P and higher.

The Benefit Increase Rider provides the option to purchase additional coverage, without providing medical information, every three years after the policy effective date. This rider is included with eligible policies for no additional premium.

You are eligible for this rider, subject to underwriting rules and guidelines, if you are age 50 or younger and have accepted 75 percent or more of the base contract coverage for which you qualify.

With the use of Simplified Underwriting, we will waive the 75 percent rule for physician and dental residents and fellows. As a result, these individuals can purchase a monthly benefit as low as $1,000 and still qualify for the Benefit Increase Rider.

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2 There is no three-year limitation to change policy premiums in Florida.

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Platinum Advantage continued

You may be eligible for a benefit increase if on the date of application:

- you are not disabled, and
- no benefits are payable under the policy, and
- you are not receiving disability benefits from any other source, and
- the policy is not in suspension due to active military service.

Each benefit increase will be effective on its option date. The premium is based on your occupation class at time of original policy issue and your age at time of increase.

To keep the rider in force, you must submit an application and income documentation during each benefit increase application period, and, if a benefit increase is offered, you must accept 50 percent or more of the increase. The rider will be terminated if these requirements are not met. This rider will automatically terminate on the policy anniversary following your 55th birthday.

You may apply for a benefit increase sooner than every three years if certain requirements are met.

Insured Accelerated Option Requirements

Age 50 or younger, and within the prior 90 days, you have:

Increased earnings by at least 30 percent since the last option date or policy effective date,

OR

Experienced an involuntary loss of group long term disability insurance.

Optional Riders

Three Levels of Residual Disability Riders

Basic

Available to ages 18-60 and occupation classes 2A/2P and higher.

Under the Basic Residual Disability Rider, you are considered residually disabled if:

- you are not totally disabled, and
- you are working in your regular occupation or any other occupation, and
- due to your injury or sickness you have a loss of at least 20 percent of your predisability earnings and either a loss of time or a loss of duties, and
- you are receiving regular medical care from one or more physicians appropriate for your injury or sickness.

To receive disability benefits for residual disability, you must have either a loss of duties — which means you are able to perform some but not all substantial and material duties — or a loss of time — which means you are able to perform all substantial and material duties but you are unable to do them at least 20 percent of the time — and you must have a loss of income of at least 20 percent of your prior monthly earnings.

Your disability payment will be proportional to the amount of your loss of income. However, if your loss of income is more than 80 percent, the benefit will equal the Basic Monthly Benefit. You will be paid no less than 50 percent of your basic monthly benefit for the first six months that a disability benefit is payable.

You will be paid a recovery benefit if you return to work in your regular occupation, working at least as many hours as you worked prior to disability and continue to have a loss of earnings of at least 20 percent due solely to your previous injury or sickness.

Enhanced

Available to ages 18-60 and occupation classes 3A/3P and higher.

Under the Enhanced Residual Disability Rider, you are considered residually disabled *during the benefit waiting period if*:

- you are not totally disabled, and
- you are working in your regular occupation or any other occupation, and
- due to your injury or sickness you have one of the following: a loss of duties, a loss of time or a loss of at least 20 percent of your predisability earnings, and
- you are receiving regular medical care from one or more physicians appropriate for your injury or sickness.

After the benefit waiting period, you are considered residually disabled if:

- you are not totally disabled, and
- you are working in your regular occupation or any other occupation, and
- due to your injury or sickness you have a loss of income, and
- you are receiving regular medical care from one or more physicians appropriate for your injury or sickness.

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Platinum Advantage continued

After the benefit waiting period, you will be paid a disability benefit for residual disability if you have a loss of income of at least 20 percent of your predisability earnings. Your disability payment will be proportional to the amount of your loss of income. However, if your loss of income is more than 80 percent, the benefit will equal the Basic Monthly Benefit. You will be paid no less than 50 percent of your basic monthly benefit for the first 12 months that a disability benefit is payable.

You will be paid a recovery benefit if you return to work in your regular occupation or any other occupation, working at least as many hours as you worked prior to disability and continue to have a loss of earnings of at least 20 percent due solely to your previous injury or sickness.

Short-Term

Available to ages 18-60 and occupation classes 2A, 2P, A and B only.

Under the Short-Term Residual Disability Rider, you are considered residually disabled if:

- you are unable to perform one or more of the substantial and material duties of your regular occupation, or you are performing all of the substantial and material duties of your regular occupation but you are not able to perform them for more than 50 percent of the time that you did immediately prior to your injury or sickness, and
- you have a loss of income of at least 20 percent, and
- you are receiving regular medical care from one or more physicians appropriate for your injury or sickness.

The residual disability benefit will pay a minimum of 50 percent of your basic monthly benefit for up to six months. No recovery benefits are offered.

Noncancelable Policy Rider

Available to ages 18-60 and all occupation classes.[1]

If you wish to ensure your premium rates cannot be changed before your policy's termination date, the Noncancelable Policy Rider will allow you to do so as long as you pay your premiums in a timely manner.

Own Occupation Rider

Available to ages 18-60 and occupation classes 3A/3P and higher.

With the Own Occupation Rider, you will be considered totally disabled if, due to injury or sickness, you are unable to perform the substantial and material duties of your regular occupation, even though you may be working in another gainful occupation. You must be receiving regular medical care from one or more physicians appropriate for your injury or sickness.

Indexed Cost of Living Benefit Rider

Available to ages 18-60 and occupation classes 2A/2P or higher.

Just as inflation affects the value of your savings, the value of your disability income coverage can be eroded by inflation. With the Indexed Cost of Living Benefit Rider, while you are disabled the monthly benefit payment can increase annually. Increases will be based on changes in the Consumer Price Index. You may choose a maximum increase of 3 or 6 percent.

Catastrophic Disability Benefit Rider

Available to ages 18-64 and all occupation classes.[2]

In the event you suffer a catastrophic disability, you may need additional help to offset your expenses. The Catastrophic Disability Benefit Rider pays you a monthly benefit in addition to the disability benefits paid for total disability.

Catastrophic disability means you are unable to perform two or more activities of daily living without assistance, you have a severe cognitive impairment, or you have a Presumptive Total Disability. Activities of daily living include: bathing, continence, dressing, eating, toileting and transferring. Transferring means moving into or out of a bed, chair, or wheelchair, with or without adaptive devices.

Catastrophic disability benefit amounts are offered up to a maximum of three times the basic monthly benefit or $10,000, whichever is less. Catastrophic disability benefit amount cannot exceed 60 percent of your earned income. Combined benefits from all sources, including the basic monthly benefit, other IDI and group LTD, may not exceed 100 percent of your earned monthly income.

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1 In Florida, noncancelable policy provisions are incorporated into the base policy instead of being added with a rider.
2 The Catastrophic Disability Benefit Rider is not available in Connecticut.

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Platinum Advantage continued

Student Loan Rider

Available to physicians (M.D., D.O.) and dentists (D.M.D, D.D.S) ages 18-45 for a 10-year term and 18-40 for a 15-year term, and with base policy benefit periods of To Age 65 and To Age 67.[1]

Under the Student Loan Rider, The Standard will reimburse you for the amount of monthly student loan expense you pay under a student loan agreement, subject to the maximum monthly student loan benefit, if:

- you become totally disabled while this rider is in force, and
- benefits for total disability are payable, and
- the student loan benefit waiting period has been met, and
- you incur a monthly student loan expense prior to the student loan benefit expiration date, and
- you provide the required proof of loss for each month.

The student loan benefit is limited to a minimum of $500 and a maximum of $2,000 monthly.

Exclusions and Limitations

The Standard will not pay benefits for the first 90 days of your disability due to normal pregnancy or childbirth. The Standard will not pay benefits for disability due to war or active military service, disability caused by your committing a felony or participating in a riot, disability caused by intentionally self-inflicted injury, or disability that occurs while you are engaged in an illegal occupation. We will not pay disability benefits while you're confined to a penal or correctional institution for a period of more than seven days.[2]

The Standard will not pay benefits for a pre-existing condition unless it is disclosed on your application and it is not specifically excluded from coverage.[3] A pre-existing condition is any mental or physical condition for which, during the 365-day period preceding the policy's effective date:

- you have consulted a physician, or any other licensed medical professional, or received medical treatment or services,
- you have undergone diagnostic procedures or you have taken prescription drugs or medications, or
- a reasonably prudent person would have sought medical advice, care or treatment.[4]

Two-Year Mental Disorder/Substance Abuse Limitation

Limitation is placed on occupation classes 3P, 2A, 2P, A and B.

For occupation classes 3D and higher, the base Platinum Advantage policy provides for unlimited benefits, up to the maximum benefit period, when a disability is caused or contributed to by a mental disorder or substance abuse. For lower occupation classes, payment of disability benefits and recovery benefits is limited to a total of 24 months by endorsement.

Limitation for Residence Outside the U.S. or Canada

Limitation is placed on polices issued in CT, DE, DC, FL, MT, NY, ND, and SD.

The Standard will not pay disability benefits for more than a total of 12 months while you are living outside of the U.S. or Canada (and Mexico for policies issued in New York). If, after 12 months of receiving benefit payments, you return to the United States or Canada (or Mexico for policies issued in New York), you may be eligible to resume benefits.

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1 The Student Loan Rider is not available in Connecticut or New York.
2 This restriction does not apply to NY or ND. In CT, DE, DC, FL, MT and SD. The Standard will not pay disability benefits while you're confined to a penal or correctional institution for any duration.
3 This general pre-existing conditions exclusion is not included in policies issued in MT and SD. Instead, the policy explicitly states that we will not pay benefits for any condition excluded by name or specific description in an endorsement attached to the policy.
4 "A reasonably prudent person would have sought medical advice, care or treatment," is not included in the definition of a pre-existing condition in ND and DC.

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Platinum Advantage continued

Rider and Endorsement Availability by Occupation Class												
Riders and Endorsements	**5A**	**5P**	**4A**	**4P**	**4S**	**3A**	**3D**	**3P**	**2A**	**2P**	**A**	**B**
Residual Options												
Basic Residual	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
Enhanced Residual	✓	✓	✓	✓	✓	✓	✓	✓				
Short-Term Residual									✓	✓	✓	✓
Noncancelable	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Catastrophic Disability Benefit[1]	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Own Occupation	✓	✓	✓	✓	✓	✓	✓	✓				
Indexed Cost of Living (COLA)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
Benefit Increase (BIR)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
Automatic Increase Benefit (AIB)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
Student Loan[2]		✓		✓	✓		✓	✓				
Two-Year MDSA Endorsement								✓	✓	✓	✓	✓

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1 Not available in Connecticut.
2 Not available in Connecticut or New York.

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Guaranteed Standard Issue IDI



Income protection insurance sold on a Guaranteed Standard Issue basis is offered in the workplace at discounted rates with benefits and options chosen by the employer. It requires no medical underwriting and limited financial documentation. Employers can provide GSI as a stand-alone disability benefit or in combination with a group long term disability plan.

Guaranteed Standard Issue Advantages

GSI coverage is offered without medical underwriting so eligible employees may obtain coverage for which they might not otherwise qualify, subject to minimum qualifying criteria. Other advantages include:

- Policies are discounted at rates not otherwise available to individuals applying on their own.
- Benefits may be tax-free.[1]
- Incentive pay may be covered.
- Policies are portable and individually owned.
- There is no offset for supplemental social insurance.
- Employees will experience a simplified application and enrollment process.

For more information about GSI, please see www.standard.com/di.

What is a Good GSI Case?

From an underwriting perspective, a good GSI case includes:

- employees with annual incomes of $75,000 or more and organizations with groups of professional employees
- employees with commissions, bonuses or other incentive compensation
- an employer-paid group LTD plan in place providing 40-60 percent income replacement with a monthly maximum benefit of $5,000 - $15,000 covering base salary only
- a company with a strong benefit culture and sense of commitment to its employees
- a segment of employees that is underinsured with existing LTD
- a mix of male and female
- an average employee age of under 50

1 Benefits are generally tax-free if premium is employee-paid and not reimbursed by the employer.

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GSI Disability Income Insurance continued

Platinum Advantage Features

The Standard's newest GSI income protection product can appeal to employer clients, with features such as:

- Powerful new options, such as three types of residual disability – Enhanced, Basic and Short-Term
- The Standard's exclusive Family Care Benefit,[1] which can provide income protection for individuals caring for a family member with a serious health condition due to injury or sickness
- Competitive offers on favorable cases

Differences Between GSI and IDI Policies

Platinum Advantage

There are notable differences between the Platinum Advantage GSI and fully underwritten IDI policy. Platinum Advantage GSI is different in these ways:

- The GSI base definition of total disability is identical to the IDI policy for the first 24 months of disability. After 24 months, insureds are totally disabled if they are unable to perform the substantial and material duties of any occupation.
- The Regular Occupation Extension Rider is available to match the IDI base policy's definition of total disability beyond 24 months, until the GSI policy's termination date.
- The ERISA endorsement is included.
- The Noncancelable Policy Rider is required.[2]
- Benefits payable under the Catastrophic Disability Benefit Rider[3] are up to $10,000. The fully underwritten product limits benefits to the lesser of three times the monthly benefit amount or $10,000.

Protector Platinum

Protector Platinum GSI differs from its fully underwritten Protector Platinum counterpart in the following ways:

- Pre-Existing conditions exclusions may be added by endorsement.
- The ERISA endorsement is included.
- The Noncancelable Rider is required.

For more details, please see the policy summaries at www.standard.com/di under Find Marketing Materials.

GSI Buy-Up Option

Approved GSI plans may allow highly compensated individuals to apply for GSI buy-up policies, providing coverage above the base plan policy.[4]

A buy-up policy:

- requires one application, including an application supplement containing health questions, for both a base GSI policy and a buy-up option
- will match the base GSI policy benefit design
- qualifies for the same discount as the base GSI policy
- will be issued as a second policy
- requires medical underwriting

When You Believe You Have a Good GSI Candidate

It is important to have experienced resources at your side when you go out on a big case. If you have developed a relationship with an employer that you think is a good GSI candidate, please contact gsisales@standard.com.



1 Not available in Connecticut or New York.
2 In Florida, noncancelable policy provisions are incorporated into the base policy instead of being added with a rider.
3 Not available in Connecticut.
4 The Standard reserves the right to rate, modify, exclude or decline coverage on the GSI buy-up.

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GSI Participation Requirements				
Guaranteed Standard Issue Plan Type	**Minimum Number of Employees With No Group LTD**	**Minimum Number of Employees With Group LTD**	**Participation Required**	**Features**
Mandatory GSI	10	7	100%	60, 90, 180 and 365-day[1] waiting period; 2, 5 and 10-year and to age 65 or to age 67 benefit periods[2]
Voluntary GSI[3]	N/A	50	30%	

Available Riders[4] in GSI Cases	Protector Platinum GSI	Platinum Advantage GSI
Residual Disability Rider	Included in the base policy	Enhanced, Basic or Short-Term
Indexed Cost of Living Rider (ICOL)[5]	3%	3 or 6%
Own Occupation Rider	✓	✓
Noncancelable Policy Rider[6]	✓	✓
Catastrophic Disability Benefit Rider	✓	✓
Endorsements in GSI Cases	**Protector Platinum GSI**	**Platinum Advantage GSI**
Waiver of Pre-Existing Conditions	Included in the base policy	✓
Pre-Existing Conditions	12/12	3/12, 6/12 or 12/12

Examples of Monthly Benefit

Depending on the case profile, the following tables illustrate the monthly benefit amounts that may be offered.

Mandatory GSI[7]	
Number of Lives	**Typical Monthly Benefit**
7 - 9[8]	$4,000
10 - 19	$8,000
20 - 39	$12,000
40 - 74	$15,000
75 - 100	Case-by-case solutions

Voluntary GSI[7,8]	
Number of Lives	**Monthly Benefit**
50 - 74	Up to $5,000
75 - 149	Up to $7,000
150+	Case-by-case solutions

Preview — Not for Use With Consumers.

1 The 365-day waiting period may not be available in all states.
2 Some benefit periods may not be available to all occupation classes.
3 Not available to MDs, DOs, DDSs or RNs.
4 Some riders may not be available to all occupation classes or in all states.
5 With mandatory GSI cases, ICOL is available with 10 or more lives.
6 In Florida, noncancelable policy provisions are incorporated into the base policy instead of being added with a rider.
7 Check with home office for available occupations.
8 Requires group LTD.

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