

Platinum Advantage Rate Examples for Medical Residents



Help Medical Residents Protect Future Income

Policy Design: 90-day Benefit Waiting Period, To-age-65 Benefit Period. Benefit Increase Rider and Automatic Increase Benefit included at no cost

Riders: Own Occupation, Basic Residual, Noncancelable Policy, 3% Cost of Living Adjustment, 2-Year MDSA Limitation

Sample Premium Rates *With and without the Catastrophic Disability Benefit Rider (CAT)**

\$5,000 Monthly Benefit	Monthly Premium	
	5P Occupation	Monthly Premium
	w/ CAT	w/o CAT
26 - Female	\$169	\$161
28 - Female	\$171	\$162
30 - Female	\$173	\$163
32 - Female	\$180	\$170
26 - Male	\$105	\$96
28 - Male	\$106	\$97
30 - Male	\$108	\$98
32 - Male	\$114	\$103

\$7,500 Monthly Benefit	Monthly Premium	
	5P Occupation	Monthly Premium
	w/ CAT	w/o CAT
26 - Female	\$253	\$242
28 - Female	\$256	\$243
30 - Female	\$259	\$245
32 - Female	\$270	\$256
26 - Male	\$157	\$144
28 - Male	\$160	\$145
30 - Male	\$162	\$146
32 - Male	\$171	\$154

\$5,000 Monthly Benefit	Monthly Premium	
	4S Occupation	Monthly Premium
	w/ CAT	w/o CAT
26 - Female	\$204	\$196
28 - Female	\$207	\$197
30 - Female	\$208	\$198
32 - Female	\$217	\$207
26 - Male	\$126	\$116
28 - Male	\$128	\$117
30 - Male	\$130	\$118
32 - Male	\$137	\$126

\$7,500 Monthly Benefit	Monthly Premium	
	4S Occupation	Monthly Premium
	w/ CAT	w/o CAT
26 - Female	\$307	\$293
28 - Female	\$310	\$295
30 - Female	\$313	\$297
32 - Female	\$326	\$310
26 - Male	\$190	\$175
28 - Male	\$192	\$176
30 - Male	\$195	\$177
32 - Male	\$205	\$187

* All rates include the 15% Residency Multi-Life Discount. \$5,000 of Catastrophic Disability coverage is quoted with \$5,000 monthly benefit options. \$7,500 of Catastrophic Disability coverage is quoted with \$7,500 monthly benefit options.

See more information, including the Medical Occupation Classifications List, in [The Standard's IDI Product Guide](#).

These policies have exclusions and limitations and terms under which the policies may be continued in force or discontinued. Some policy provisions and available riders may vary by state. Not for use in CA.

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This is only a summary of proposed terms of coverage. Premiums and benefits are not guaranteed. This is not a contract. Only the contract provisions in the policies, if issued, apply. Any coverage issued is subject to the terms and conditions of the policy, and some policy provisions may vary by state. All policy applications are subject to Standard Insurance Company's medical and financial underwriting requirements. Premiums and policy-related data in the summary may change if any information regarding the proposed insured differs from what is shown above.

Why Medical Residents Choose Platinum Advantage

- **Special discount for medical residents and fellows.** We offer 15% off with the Residency Multi-Life Discount.
- **Built-in riders to increase coverage later.** All policyowners can increase coverage with proof of income only up to issue and participation limits using the Benefit Increase Rider. We also give medical residents a special opportunity to increase coverage within 12 months of completing training.
- **Protection for student loans.*** Add our Student Loan Rider, and we'll reimburse all or a portion of student loan payments if the insured individual is totally disabled and can't work.
- **Take time for family.*** The Family Care Benefit allows policyowners to collect benefits if they take time away from work to care for a family member with a serious health condition.
- **An easy online process.** You can get a quote, submit an application and deliver a policy online for a quick, seamless experience.

Special Underwriting Rules for Medical Residents Only

- No medical exams required for any amount of coverage, during the six months before and after training completion.
- No proof of income required for up to \$7,500 monthly benefits, if within six months before completing training or within first two years of practicing.
- We offer benefit flexibility. Residents can buy a policy ranging from as low as \$1,000 in monthly benefits to as high as issue and participation limits. However, they must submit a signed employment contract to apply for monthly benefits of more than \$7,500.



* Not available in New York.

