



Individual Disability Insurance

# Offer Exceptional Value With Premium Discounts<sup>1</sup>

**Employer-Based Multi-Life Discount** provides a 10% gender-distinct discount when applications on three or more lives from the same employer, or as few as two business owners, are submitted within six months. This is also available to contract (1099) workers sharing a common worksite.

**Preferred Occupation Discount** provides a 20% gender-distinct discount<sup>2</sup> to some 5A occupations, including but not limited to executives earning at least \$75,000 a year, attorneys, CPAs and doctorate scientists.

**Residency Multi-Life Discount** provides a 15% gender-distinct discount to residents, interns and fellows at most ACGME and AOA hospitals and medical centers. This discount is also available to those in postdoctoral dental education programs accredited by the Commission on Dental Accreditation.

**Multi-Product Discount** provides a 5% gender-distinct discount on Platinum Advantage if the insured is also approved for and accepts a Business Overhead Protector<sup>®</sup> or Business Equity Protector<sup>SM</sup> policy.

**Business Owner Discount** provides a 10% gender-distinct discount on Platinum Advantage for qualifying business owners.

**eApply Discount** provides a 5% discount when applicants use both The Standard's eApp and Electronic Medical Questionnaire.<sup>4</sup>

See chart on next page

## Combine Discounts for Great Savings!



5% Multi-Product

+



10% Business Owner

+



5% eApply<sup>4</sup>

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**20% Total Discount**

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10% Multi-Life<sup>2</sup>

+



20% Preferred Occ<sup>3</sup>

+



5% eApply<sup>4</sup>

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**35% Total Discount**

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5% Multi-Product

+



20% Preferred Occ<sup>3</sup>

+



10% Multi-Life<sup>2</sup>

+



10% Business Owner

+



5% eApply<sup>4</sup>

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**50% Total Discount**

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Not for use with consumers.

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## Discounts by Product

|                             | Employer-Based Multi-Life <sup>+</sup> | Preferred Occ Discount <sup>+</sup> | eApply Discount <sup>+</sup> <sup>4</sup> | Residency Multi-Life <sup>3</sup> | Multi-Product <sup>+</sup> | Business Owner Discount <sup>+</sup> | Business Owner Upgrade <sup>+</sup> |
|-----------------------------|--|-------------------------------------|---|-----------------------------------|----------------------------|--------------------------------------|-------------------------------------|
| Platinum Advantage          | ✓                                      | ✓                                   | ✓   | ✓                                 | ✓                          | ✓                                    |                                     |
| Business Overhead Protector | ✓                                      |                                     |   |                                   |                            |                                      | ✓                                   |
| Business Equity Protector   |  |                                     |   |                                   |                            |                                      | ✓                                   |

<sup>+</sup> Discounts are stackable

## A Special Upgrade for Your Business Clients

The Business Owner Upgrade provides an occupation class upgrade on Business Overhead Protector and Business Equity Protector. With this upgrade, qualifying business owners can obtain more coverage at lower premium rates.

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- 1 Availability of discounts varies by state. Gender-distinct rates apply, except in Montana. See [The Standard's IDI Product Guide](#) for complete information.
- 2 The Employer-Based Multi-Life Discount can be combined with other discounts; the Residency Multi-Life Discount can only be combined with eApply Discount. The Employer-Based Multi-Life Discount is not available to government employees.
- 3 10% discount in CA, FL, MT, ND, NY, SC, SD and WY.
- 4 Not available in CA, FL, MT, ND, NY, SC, SD or WY.

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

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