

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



**Employer-Based Multi-Life Discount** provides a 10% 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 10% discount to some 5A occupations including but not limited to executives earning at least \$200,000 a year, CPAs and Ph.D. scientists.

**Residency Multi-Life Discount** allows accredited hospitals and university medical centers to establish a 10% discount for residents when applications on at least three lives are submitted within a six-month period.

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

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



## Discounts by Product

	Employer-Based Multi-Life	Preferred Occ Discount	Residency Multi-Life	Multi-Product	Business Owner Discount	Business Owner Upgrade
Platinum Advantage	●	●	●	●	●	
Business Overhead Protector	●					●
Business Equity Protector						●



## A Special Upgrade for Your Business Clients

The Business Owner Upgrade provides an occupation class upgrade for qualifying business owners to obtain more coverage at lower premium rates.




## Combine Discounts for Great Savings!

 5% Multi-Product  
 +  
 10% Business Owner

**15% Total Discount**

 10% Multi-Life<sup>2</sup>  
 +  
 10% Preferred Occ

**20% Total Discount**

 5% Multi-Product  
 +  
 10% Multi-Life<sup>2</sup>  
 +  
 10% Business Owner

**25% Total Discount**

**For producer use only.**  
Not for use with consumers.

The Standard Life Insurance Company of New York  
Standard Insurance Company

[www.standard.com/di](http://www.standard.com/di)

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1 Availability of discounts varies by state. Gender-distinct rates apply, except in Montana. See [The Standard's IDI Online Reference Product Guide](#) for complete information. No discounts are available with Protector Essential.  
2 The Employer-Based Multi-Life Discount can be combined with other discounts; the Residency Multi-Life Discount cannot.