

Offer Exceptional Value With Premium Discounts¹



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 10% gender-distinct discount to some 5A occupations including but not limited to executives earning at least \$75,000 a year, CPAs and Ph.D. scientists.

Residency Multi-Life Discount provides a 10% gender-distinct discount to residents and fellows of accredited hospitals and university medical centers when applications on at least three lives are submitted within a six-month period.

Multi-Product Discount provides a 5% gender-distinct discount on Platinum Advantage if the insured is approved for and accepts a Business Overhead ProtectorSM or Business Equity ProtectorSM policy too.

Business Owner Discount provides a 10% gender-distinct 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 | | | | | | ✓ |

⁺ 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.

Combine Discounts for Great Savings!

 5% Multi-Product
 +
 10% Business Owner

15% Total Discount

 10% Multi-Life²
 +
 10% Preferred Occ

20% Total Discount

 5% Multi-Product
 +
 10% Preferred Occ
 +
 10% Multi-Life²
 +
 10% Business Owner

35% 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

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.

2 The Employer-Based Multi-Life Discount can be combined with other discounts; the Residency Multi-Life Discount cannot.