

Offer Exceptional Value With Premium Discounts



Appeal to highly-discerning yet budget-conscious clients by offering The Standard's comprehensive individually underwritten products at deep discounts.¹

Choose Your Discounts

Employer-Based Multi-Life Discount provides a 10 percent 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.

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

Multi-Product Discount provides a five percent discount on Platinum Advantage or Protector PlatinumSM if the insured is approved for and accepts a Business Overhead ProtectorSM or Business Equity ProtectorSM policy too.

Business Owner Discount provides a 10 percent discount on Platinum Advantage and 15 percent discount for Protector Platinum for qualifying business owners.

Discounts by Product

	Employer-Based Multi-Life	Residency Multi-Life	Multi-Product	Business Owner Discount	Business Owner Upgrade
Platinum Advantage	✓	✓	✓	✓	
Protector Platinum	✓		✓	✓	
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.

For producer use only. Not for use with consumers.

Combine Discounts for Great Savings!

≡ 5% Multi-Product
+
👛 10% Business Owner

15% Total Discount

👤 10% Multi-Life²
+
👛 10% Business Owner

20% Total Discount

≡ 5% Multi-Product
+
👤 10% Multi-Life²
+
👛 10% Business Owner

25% Total Discount

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.

Standard Insurance Company
1100 SW Sixth Ave.
Portland, OR 97204

www.standard.com

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