

# Benefit Increase Rider

## Included With Platinum Advantage



The Benefit Increase Rider allows policyowners to apply to purchase additional coverage every three years, without medical underwriting, to keep pace with income increases. This rider is included with eligible policies for no additional premium, providing vital protection of future income for consumers.

Applicants age 50 or younger who accept 75 percent or more of the offered base-contract coverage for which they qualify may be eligible for this no-cost rider.

### Rider Features

- Provides option to apply to increase coverage every three years to keep pace with rising income.
- Boosts first-year commissions with new increase in premium.
- No medical underwriting required.
- Proactive support from The Standard helps agencies manage increase opportunities.
- Accelerated increases are available before the three-year anniversary when eligible<sup>1</sup>:

**Platinum Advantage  
Offers a Competitive  
and Flexible IDI Policy**

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#### Eligibility Rules for Accelerated Benefit Increases

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**Age 50 or younger,**

AND in the prior 90 days:

**Earnings have increased by at least 30 percent since the policy effective date or the last option date, whichever is most recent**

OR

**Experienced an involuntary loss of group long term disability insurance**

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For producers only.  
Not for use with consumers.

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**Standard Insurance Company  
The Standard Life Insurance  
Company of New York**

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

ICC17-B180, B180, B180F, B180-N, B180F-N,  
B180AMR

Benefit Increase Rider Flyer  
18312 (6/18) SI/SNY

<sup>1</sup> Accelerated Benefit Increases can be executed only once in any three consecutive years.

## Maintaining the Rider

To keep this rider in force, the policyowner must submit an application and income documentation during each benefit increase application period. If a benefit increase is offered, the policyowner must accept 50 percent or more of the increase.

In addition, the policyowner must keep at least the monthly benefit amount issued on the original base contract. The rider will be terminated if these requirements are not met.

If the policyowner's income has not increased more than 10 percent since the last option date and the amount of other disability insurance in force on the insured has not changed, income documentation is not required to maintain the rider.<sup>2</sup> The rider will remain active even if maximum issue limits have been reached.

<sup>2</sup> Except for business owners and 1099 employees.