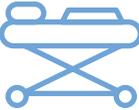




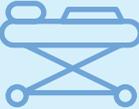
# GSI: Protector Platinum vs. Platinum Advantage

Platinum Advantage GSI is built on the strength of contract The Standard is known for, leveraging flexibility and unique features to help meet the needs of a broad range of clients. Offering the right product at the right price, you can help your employer clients provide critical income protection to their employees. Below provides the key differences between Protector Platinum and Platinum Advantage GSI.

Policy Feature	Protector Platinum GSI	Platinum Advantage GSI	Key Differences
<b>Base Contract</b>			
 <p>Definition of Total Disability</p>	<p>An insured is totally disabled if unable to perform with reasonable continuity the substantial and material acts necessary to perform his or her regular occupation in the usual and customary way and he or she chooses not to work in any occupation.</p> <p>If practice is limited to a professionally recognized specialty in medicine or law, that specialty will be deemed the insured's regular occupation.</p>	<p>During the first 24 months of disability, an insured is totally disabled if unable to perform with reasonable continuity the substantial and material acts necessary to perform his or her regular occupation in the usual and customary way and chooses not to work in any occupation for wage or profit. After 24 months of disability, an insured is totally disabled if not able to engage with reasonable continuity in any occupation insured could reasonably be expected to perform satisfactorily and chooses not to work at any other job or occupation for wage or profit.</p> <p>If the insured's regular occupation is limited to a single medical specialty recognized by the American Board of Medical Specialties (ABMS) or American Osteopathic Association Bureau of Osteopathic Specialists (AOABOS) or American Dental Association (ADA), that specialty is deemed the insured's regular occupation.</p> <p>Have option to extend the regular occupation definition through the full benefit period by adding the Regular Occupation Extension Rider.</p>	<p>Specialty language for trial attorneys is included in the Own Occupation Rider with Platinum Advantage. With Protector Platinum, it was included in the base policy.</p>



# GSI: Protector Platinum vs. Platinum Advantage

Policy Feature	Protector Platinum GSI	Platinum Advantage GSI	Key Differences
 <p>Own Occupation Rider</p>	<p>For all occupation classes, an insured is totally disabled if unable to perform with reasonable continuity the substantial and material acts necessary to perform his or her occupation in the usual and customary way, even if engaged in any other gainful occupation.</p> <p>If practice is limited to a professionally recognized specialty in medicine or law, that specialty will be deemed insured's regular occupation.</p>	<p>For occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D and 3P, option to elect Own Occupation Rider, under which an insured is totally disabled if unable to perform with reasonable continuity the substantial and material acts necessary to perform his or her regular occupation in the usual and customary way, even if engaged in any other occupation for wage or profit.</p> <p>If the insured's regular occupation is limited to a single medical specialty recognized by the American Board of Medical Specialties (ABMS) or American Osteopathic Association Bureau of Osteopathic Specialists (AOABOS) or American Dental Association (ADA), that specialty is deemed the insured's regular occupation.</p> <p>If insured is an attorney and has limited regular occupation to the performance of the usual and customary activities of a trial attorney, then trial attorney will be deemed insured's regular occupation.</p>	
 <p>Regular Occupation Extension Rider</p>	<p>Protector Platinum's base policy allows for the regular occupation definition for the full benefit period, but has a 24-month Regular Occupation Rider, that changes the definition to only have 24 months of regular occupation, followed by an any occupation definition for the remainder of the benefit period.</p>	<p>For all occupation classes, option to elect Regular Occupation Extension Rider, under which an insured is totally disabled if unable to perform the substantial and material duties of his or her regular occupation and is not engaged in any other occupation for wage or profit.</p> <p>If insured's regular occupation is limited to a single medical specialty recognized by the American Board of Medical Specialties (ABMS) or American Osteopathic Association Bureau of Osteopathic Specialists (AOABOS) or American Dental Association (ADA), that specialty is deemed the insured's regular occupation.</p>	
 <p>Presumptive Disability</p>	<p>Presumptive disability must be a total and permanent loss of speech, hearing in both ears, sight in both eyes, use of both hands, use of both feet or use of one hand and one foot. Will waive benefit waiting period and benefits are payable through the insured's lifetime if benefit period is to age 67; otherwise through the maximum benefit period. Will pay the full monthly benefit regardless of earnings.</p>	<p>Presumptive disability must be a total and permanent loss of speech, hearing in both ears, sight in both eyes, use of both hands, use of both feet, or use of one hand and one foot. Will waive elimination period and benefits are payable through the end of the maximum benefit period. Will pay the full monthly benefit regardless of earnings.</p>	<p>Platinum Advantage's presumptive disability benefits are paid through the maximum benefit period, whereas Protector Platinum's benefit was paid through lifetime if maximum benefit period was to age 67.</p>



# GSI: Protector Platinum vs. Platinum Advantage

Policy Feature	Protector Platinum GSI	Platinum Advantage GSI	Key Differences
 <p>Noncancelable Policy Rider</p>	<p>Noncancelable and guaranteed renewable to age 67. As long as premium is paid by the end of the grace period, The Standard cannot change the policy or its premiums until the termination date.</p>	<p>Noncancelable and guaranteed renewable to age 65, or to age 67 for maximum benefit period “to age 67.” As long as premium is paid by the end of the grace period, The Standard cannot change the policy or its premiums until the termination date.</p>	<p>Platinum Advantage’s policy terminates at age 67 for maximum benefit period of “to age 67.” For all other maximum benefit periods the policy terminates at age 65. Protector Platinum’s policy terminated at age 67.</p>
 <p>Survivor Benefit</p>	<p>Will pay a survivor benefit for three months beyond date of insured’s death if insured dies while disability benefits are being paid.</p>	<p>A benefit equal to three times the basic monthly benefit will be paid to a survivor if insured dies while disability benefits are payable.</p>	<p>Platinum Advantage pays a lump sum benefit equal to three months of benefits, whereas Protector Platinum paid benefits for three months beyond insured’s death.</p>
 <p>Transplant (&amp; Cosmetic) Surgery Benefit</p>	<p>Will pay a disability benefit if the insured becomes disabled more than six months after the effective date as a result of having surgery to improve appearance, prevent disfigurement or transplant part of insured’s body to someone else.</p>	<p>Will pay a disability benefit if the insured becomes disabled as a result of surgery to transplant part of the insured’s body to someone else. Surgery must occur after policy effective date.</p>	<p>Platinum Advantage covers disability resulting from transplant surgery if the surgery occurs after the effective date. Protector Platinum covered disability resulting from transplant surgery only if the surgery occurred six months after the effective date.</p>
 <p>Waiver of Premium</p>	<p>Will waive premium while disability or recovery benefits are payable. If the benefit waiting period is greater than 90 days, premium due and payable after the 90th day will be waived for a continuous disability. Will refund any premium due and paid after the date disability began.</p>	<p>Will waive premium while disability or recovery benefits are payable. If the elimination period is greater than 90 days, premium due and payable after the 90th day will be waived for a continuous disability. Will refund any premium due and paid after the date disability began. If insured remains disabled beyond maximum benefit period, will continue to waive premium.</p>	<p>Platinum Advantage continues to waive premium if insured remains disabled beyond the maximum benefit period. Protector Platinum waived premium only until the end of the maximum benefit period.</p>
 <p>Suspension During Military Service</p>	<p>Not available.</p>	<p>Insured who is on full-time active duty in the military can suspend policy for up to five years.  The policy will cover sickness or injury that occurs after policy is placed back in force.</p>	



# GSI: Protector Platinum vs. Platinum Advantage

Policy Feature	Protector Platinum GSI	Platinum Advantage GSI	Key Differences
 <p>Exclusions &amp; Limitations</p>	<p>Disability caused or contributed to by</p> <ul style="list-style-type: none"> <li>war, declared or undeclared, civil or international</li> <li>committing or attempting to commit a felony</li> <li>actively participating in a riot</li> <li>intentionally self-inflicted injury</li> </ul> <p>Disability benefits not payable for the first 90 days of disability due to pregnancy or childbirth.</p> <p>Loss or restriction of a professional license alone does not constitute a disability.</p> <p>Payment of disability benefits is limited to 12 months for each period of continuous disability while insured resides outside of the United States or Canada.</p> <p>We will not pay benefits for any disability or condition we have excluded by name or specific description in an endorsement made part of the policy.</p>	<p>Disability caused or contributed to by</p> <ul style="list-style-type: none"> <li>war, declared or undeclared, including military training, action or conflict while on active duty in the military</li> <li>committing or attempting to commit a felony or being engaged in an illegal occupation</li> <li>actively participating in a riot</li> <li>intentionally self-inflicted injury</li> </ul> <p>Disability benefits not payable for the first 90 days of disability due to pregnancy or childbirth, unless due to complications of pregnancy.</p> <p>Disability benefits will not be paid while confined to a penal or correctional institution.</p> <p>Loss or restriction of a professional license alone does not constitute a disability.</p> <p>Disability benefits will not be paid for more than a total of 12 months for each period of disability while insured resides outside of the United States or Canada. After 12 months of benefits, premium will then become due on the next premium due date. If insured returns to reside in the United States or Canada after benefits ceased, he or she may become eligible to resume benefits if all terms and conditions of the policy are satisfied.</p> <p>We will not pay benefits for any disability or condition we have excluded by name or specific description in an endorsement made part of the policy.</p>	<p>Platinum Advantage's war exclusion excludes disability caused or contributed to by military training, action or conflict while on active duty in the military.</p>



# GSI: Protector Platinum vs. Platinum Advantage

Policy Feature	Protector Platinum GSI	Platinum Advantage GSI	Key Differences
 <p>Injury &amp; Sickness Covered after Reinstatement</p>	<p>A reinstated policy will cover only disabilities due to injury sustained after the reinstatement date or sickness that began more than 10 days after the reinstatement date.</p>	<p>A reinstated policy will cover only disabilities due to injury sustained or sickness that began after the reinstatement date.</p>	
<h3>Contract Riders</h3>			
 <p>(Partial Disability/) Enhanced Residual Disability Rider</p>	<p>Partial disability benefits are provided by the base policy. The insured will be considered partially disabled during the initial period if there is at least a 20% loss of duties, time or income. The initial period is defined as the benefit waiting period and the first six months that benefits are payable. During this initial period, after the benefit waiting period is satisfied, the benefit payable is equal to the basic monthly benefit.</p> <p>After the initial period, a benefit will be paid as long as there is at least a 20% loss of income. Benefit varies based on income loss.</p> <p>Immediately after insured has recovered from disability, a recovery benefit will be paid if insured experiences a loss of income of at least 20%, and the loss of income is solely the result of the previous injury or sickness. Monthly benefit will be proportionate to loss of earnings.</p>	<p>Residual disability benefits are provided by rider. During the elimination period, insured will be considered residually disabled if there is at least a 20% loss of duties, time or income. After the elimination period, a benefit will be paid as long as there is at least a 20% loss of income. Benefit varies based on income loss; however, during the first 12 months the benefit will be no less than 50% of the monthly benefit.</p> <p>Recovery benefit paid if, after a period of disability, the insured is working in regular or any occupation at least as many hours as prior to disability and continues to have a loss of earnings of at least 20%, and loss of earnings is solely the result of the previous sickness or injury. The amount of the recovery benefit will be proportionate to loss of earnings. Premium waiver applies while recovery benefits are paid.</p> <p>The Enhanced Residual Disability Rider will be added to all policies for occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D and 3P.</p>	<p>Platinum Advantage removes the residual (partial disability) and recovery language from the base policy and introduces it as a rider. The Enhanced Residual Disability Rider is the most comprehensive available and closest to the partial disability language in the Protector Platinum policy.</p> <p>The Enhanced Residual Disability Rider allows the insured to meet the definition of disability during the benefit waiting period if there is at least a 20% loss of duties or time or income; and after the benefit waiting period the insured must experience at least a 20% loss of income. It also pays a 50% minimum benefit for up to 12 months.</p> <p>The Enhanced Residual Disability Rider does not pay six months of the full monthly benefit after the waiting period as paid under Protector Platinum.</p> <p>The recovery benefit, available with the Enhanced Residual Disability Rider requires the insured to be working in his or her regular occupation or any other occupation and working at least as many hours worked prior to disability, in addition to having at least a 20% loss of earnings.</p>



# GSI: Protector Platinum vs. Platinum Advantage

Policy Feature	Protector Platinum GSI	Platinum Advantage GSI	Key Differences
 <p>Short-Term Residual Disability Rider</p>	Not available.	<p>The insured will be considered residually disabled and may receive up to six months of residual disability benefits if there is at least a 20% loss of income. The amount of residual disability benefit will be 50% of the policy's basic monthly benefit for a loss of income between 20 and 80%. If the loss of income is greater than 80%, the benefit will equal the full basic monthly benefit.</p> <p>No recovery benefit included.</p> <p>The Short-Term Residual Disability Rider will be added to all policies for occupation classes 2A, 2P, A and B.</p>	
 <p>Catastrophic Disability Benefit Rider</p>	Not available.	<p>Pays a benefit if presumptively disabled. Benefits begin at the same time benefits for total disability begin and are paid through the end of the maximum benefit period. The Standard will waive the elimination period. Available to all occupation classes.</p>	
 <p>Indexed Cost of Living Benefit Rider</p>	<p>After disability continues for more than 365 consecutive days, pays a cost of living benefit that increases annually up to 3%, based on the CPI-U. The increase is annually compounded. When disability ends, policyowner may apply to increase the policy's basic monthly benefit, without medical evidence, up to the amount of the cost of living benefit at the time disability ends.</p> <p>Rider requires an underlying group LTD plan and is available on mandatory GSI cases with 10 or more eligible lives and on voluntary GSI cases with 50 or more enrolled lives. Rider is available to all occupation classes, through issue age 60.</p>	<p>On the first of the month following any anniversary of the date disability started, a cost of living adjustment will be made to the basic monthly benefit. Provides up to a 3 or 6% annually-compounded increase to the monthly benefit. Increase is based on the CPI-U. When disability ends, owner may apply to increase the policy's basic monthly benefit, without evidence, up to the amount of the adjusted basic monthly benefit paid at the time disability ends, as long as the increase is at least \$200 more than the basic monthly benefit.</p> <p>Rider is available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P, through issue age 64.</p>	
 <p>Noncancelable Policy Rider</p>	See the Noncancelable Policy Rider in the base contract section above.	See the Noncancelable Policy Rider in the base contract section above.	



# GSI: Protector Platinum vs. Platinum Advantage

Policy Feature	Protector Platinum GSI	Platinum Advantage GSI	Key Differences
 <p>Own Occupation Rider</p>	<p>See Own Occupation Rider in the base contract section above.</p>	<p>See Own Occupation Rider in the base contract section above.</p>	
 <p>Regular Occupation Extension Rider</p>	<p>See Regular Occupation Extension Rider in the base contract section above.</p>	<p>See Regular Occupation Extension Rider in the base contract section above.</p>	
 <p>Mental Disorder and/or Substance Abuse Limitation</p>	<p>Benefits for disabilities caused or contributed to by — or by medical or surgical treatment for — a mental disorder and/or substance abuse will be limited to a total of 24 months during the insured’s lifetime. The limitation does not apply to any period during which insured is confined to a hospital solely because of a mental disorder.</p> <p>Endorsement is added per underwriter discretion.</p>	<p>Benefits for disabilities caused or contributed to by — or by medical or surgical treatment for — a mental disorder and/or substance abuse will be limited to a total of 24 months during insured’s lifetime. The limitation does not apply to any period during which insured is confined to a hospital solely because of a mental disorder.</p> <p>Endorsement is required for physician groups. Endorsement may be added per underwriter discretion for all others.</p>	<p>Platinum Advantage requires the Mental Disorder and/or Substance Abuse Limitation for physician groups.</p>



# GSI: Protector Platinum vs. Platinum Advantage

Policy Feature	Protector Platinum GSI	Platinum Advantage GSI	Key Differences
 <p>Policy Exclusion for Pre-Existing Conditions Policy Endorsement/ Policy Limitation for Pre-Existing Conditions Endorsement</p>	<p>For any disability caused or substantially contributed to by a pre-existing condition, benefits will be payable only if, on the date insured becomes disabled, the policy has been continuously in force for 12 consecutive months.</p> <p>Pre-existing condition means any mental or physical condition for which during the 365 days immediately prior to the policy effective date the insured has received a physician's advice, treatment or services; or a reasonably prudent person would have sought medical advice, care or treatment.</p> <p>Benefits for any disability caused or contributed to by a pre-existing condition will be payable only if the pre-existing condition is not specifically excluded from coverage by amendment or endorsement. If a condition is not specifically excluded in the policy or an endorsement, that pre-existing condition is excluded during the policy's first 12 months. After that, the pre-existing condition is covered.</p> <p>Endorsement is added based on underwriter discretion.</p>	<p>Insured is covered for disability caused or substantially contributed to by a pre-existing condition, or by a medical or surgical treatment of a pre-existing condition, only if the pre-existing condition is not specifically excluded from coverage by amendment or endorsement.</p> <p>Pre-existing condition means a diagnosed or undiagnosed mental or physical condition which begins after this policy has been in force for 12 continuous months, and which insured received a medical professional's advice or treatment for; or caused symptoms for which a prudent person would usually seek medical treatment, care or services for during the [3 / 6 / 12] month period immediately prior to the policy effective date.</p> <p>If a pre-existing condition is not specifically excluded in the policy or in a policy endorsement, disability due to that pre-existing condition is excluded for the first 12 months following the policy effective date. After the first 12 months, disability due to pre-existing condition is covered by this policy.</p>	<p>Platinum Advantage introduces a three- and six-month look back period in addition to the 12-month period used with Protector Platinum.</p>
 <p>Exclusion for Pre-Existing Conditions Endorsement</p>	<p>See Policy Exclusion for Pre-Existing Conditions Policy Endorsement/Policy Limitation for Pre-Existing Conditions Endorsement above.</p>	<p>Endorsement is included with Platinum Advantage GSI buy-up policies only.</p> <p>Insured is covered for disability caused or substantially contributed to by a pre-existing condition, or by a medical or surgical treatment of a pre-existing condition, only if the pre-existing condition is not specifically excluded from coverage by amendment or endorsement.</p> <p>Please reference policy endorsement for specific terms.</p>	



# GSI: Protector Platinum vs. Platinum Advantage

Policy Feature	Protector Platinum GSI	Platinum Advantage GSI	Key Differences															
<b>Discounts</b>																		
 <p>Guaranteed Standard Issue Base Discount</p>	<p>15% discount provided on voluntary cases and 30% discount provided on mandatory cases. A mandatory case with 100 lives or more may qualify for an additional 5% discount. Discounts are taken on gender neutral rates.</p> <p>Must have at least five enrolled lives for a GSI policy to be placed.</p>	<p>Discount varies based on number of lives and employer contributions. Discount is applied to gender-neutral rates, to all rate classes and is fully portable.</p> <table border="1"> <thead> <tr> <th>Eligible Lives</th> <th>Mandatory</th> <th>Voluntary</th> </tr> </thead> <tbody> <tr> <td>7-14</td> <td>10%</td> <td>N/A</td> </tr> <tr> <td>15-24</td> <td>20%</td> <td>N/A</td> </tr> <tr> <td>25-49</td> <td>25%</td> <td>N/A</td> </tr> <tr> <td>50+</td> <td>25%</td> <td>10%</td> </tr> </tbody> </table> <p>Additional load and/or discount adjustments may apply based on case characteristics determined by The Standard's underwriters. Must have at least seven enrolled lives for a GSI policy to be placed.</p> <p>Additional rules for voluntary GSI cases apply.</p>	Eligible Lives	Mandatory	Voluntary	7-14	10%	N/A	15-24	20%	N/A	25-49	25%	N/A	50+	25%	10%	<p>The base discount for Platinum Advantage's voluntary GSI is 10% compared to Protector Platinum's 15% discount on voluntary GSI.</p> <p>The base discount for Platinum Advantage's mandatory GSI cases varies based on the number of lives, and ranges between 10 and 25%. Protector Platinum had a 30% base discount for mandatory GSI cases.</p>
Eligible Lives	Mandatory	Voluntary																
7-14	10%	N/A																
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25-49	25%	N/A																
50+	25%	10%																
 <p>Guaranteed Standard Issue Cross-Sale Discount</p>	<p>5% discount when GSI is sold with The Standard's Group LTD.</p>	<p>5% discount when GSI is sold with The Standard's Group LTD.</p>																

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by, and the sole responsibility of, Standard Insurance Company of Portland, Oregon in all states except New York. Standard Insurance Company is licensed to solicit insurance business in all states except New York.

This is only a brief summary of policy provisions. Some policy provisions vary by state and some benefits and riders may not be available in a particular state. The policy has exclusions and limitations, and terms under which the policy may be continued or discontinued. For costs and complete details of coverage, please contact The Standard.