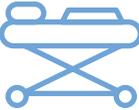




GSI: Platinum Advantage vs. Unum's Income Series 850/851

Platinum Advantage GSI is built on the strength of contract The Standard is known for, leveraging flexibility and unique features to 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. The following provides key strengths of Platinum Advantage GSI when compared to Unum's Income Series 850/851 GSI.

Policy Feature	The Standard - Platinum Advantage GSI	Unum - Income Series 850/851 GSI	Platinum Advantage's Strengths
Base Contract			
 <p data-bbox="357 500 513 553">Definition of Total Disability</p>	<p data-bbox="596 500 1225 732">During the first 24 months of disability, 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. After 24 months of disability, an insured is totally disabled if unable to perform the substantial and material duties of any occupation and is not engaged in any other occupation for wage or profit.</p> <p data-bbox="596 748 1225 919">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 data-bbox="596 935 1225 1016">Have option to extend the regular occupation definition through the full benefit period by adding the Regular Occupation Extension Rider.</p>	<p data-bbox="1268 500 1897 699">For the first 24 months of benefit payments, an insured is totally disabled if unable to perform the material and substantial duties of his or her regular occupation and is not engaged in any occupation. After benefits have been payable for 24 months, an insured is totally disabled if unable to perform the material and substantial duties of any occupation.</p> <p data-bbox="1268 716 1897 919">If the insured's regular occupation is a nationally recognized specialty, will consider the duties insured is routinely performing as part of his or her occupation when disability begins. Will consider insured's occupation as it is normally performed for that specialty instead of how work tasks are performed for a specific employer or location.</p> <p data-bbox="1268 935 1897 1016">Have option to extend the regular occupation (own occupation and not working) definition through the full benefit period within the base policy.</p>	

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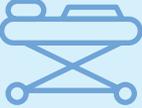
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GSI: PLATADV v. Unum Income Series 850/851



GSI: Platinum Advantage vs. Unum's Income Series 850/851

Policy Feature	The Standard - Platinum Advantage GSI	Unum - Income Series 850/851 GSI	Platinum Advantage's Strengths
 <p>Own Occupation Rider</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 the substantial and material duties of his or her regular occupation, 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>Not available.</p>	
 <p>Regular Occupation Extension Rider</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>An insured is totally disabled if unable to perform the material and substantial duties of his or her regular occupation and is not engaged in any occupation.</p> <p>If the insured's regular occupation is a nationally recognized specialty, will consider the duties insured is routinely performing as part of his or her occupation when disability begins. Will consider insured's occupation as it is normally performed for that specialty instead of how work tasks are performed for a specific employer or location.</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 end of 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, or use of both arms, use of both legs, or one arm and one leg. Will waive the 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>Unum Income Series 850/851 requires the insured to have loss of the complete arm or leg. Platinum Advantage requires only the loss of the hand or foot.</p>



GSI: Platinum Advantage vs. Unum's Income Series 850/851

Policy Feature	The Standard - Platinum Advantage GSI	Unum - Income Series 850/851 GSI	Platinum Advantage's Strengths
 <p>Noncancelable Policy Rider</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>Noncancelable and guaranteed renewable to age 65, or the fifth anniversary of the policy, if later.</p> <p>If the maximum benefit period is "to age 67" or "to age 70" the policy is noncancelable and guaranteed renewable to age 67 or 68, respectively. As long as premium is paid on time, Unum cannot change the policy or its premium.</p> <p>There is also a guaranteed renewable policy option.</p>	
 <p>Conditionally Renewable</p>	<p>Conditionally renewable after the policy's termination date (age 65 or 67) if not disabled and actively at work at least 30 hours per week. Premiums will be based on age and risk class as of the termination date. Benefit paid for length of time identified in the schedule of maximum benefit periods. Benefits paid for one disability.</p>	<p>Conditionally renewable after the date through which the policy is noncancelable and guaranteed renewable, if not disabled and remain actively and regularly employed at least 30 hours per week. The premium will be the rate then in effect for the insured's attained age, occupation class and resident state. Benefit paid for 24 months if disabled before age 75 and 12 months otherwise.</p>	
 <p>Maximum Benefit Period</p>	<p>Benefit periods available include:</p> <ul style="list-style-type: none"> • 2 years • 5 years • 10 years • to age 65 • to age 67 	<p>Benefit periods available include:</p> <ul style="list-style-type: none"> • 2 years • 5 years • to age 65 • to age 67 • to age 70 	
 <p>Benefit Waiting Period (Days)</p>	<p>Benefit waiting periods available include:</p> <ul style="list-style-type: none"> • 60 days • 90 days • 180 days • 365 days 	<p>Benefit waiting periods available include:</p> <ul style="list-style-type: none"> • 90 days • 180 days • 360 days • 720 days 	



GSI: Platinum Advantage vs. Unum's Income Series 850/851

Policy Feature	The Standard - Platinum Advantage GSI	Unum - Income Series 850/851 GSI	Platinum Advantage's Strengths
 <p data-bbox="357 347 486 399">Family Care Benefit</p>	<p data-bbox="596 347 1214 516">Family care benefit will be paid if insured is working at least 20% fewer hours to care for a family member with a serious health condition and insured's monthly earnings are reduced at least 20% due to the loss in hours. The insured cannot be disabled and no other benefits can be payable under the policy.</p> <p data-bbox="596 532 1214 613">During the life of the policy, the benefit can be claimed up to two times, and the maximum amount payable is six times the basic monthly benefit.</p>	<p data-bbox="1268 347 1413 370">Not available.</p>	
 <p data-bbox="357 660 451 712">Survivor Benefit</p>	<p data-bbox="596 660 1193 742">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 data-bbox="1268 660 1884 742">If insured dies while receiving disability benefits, a benefit equal to three times the total disability monthly amount will be paid.</p>	
 <p data-bbox="357 837 529 889">Transplant Surgery Benefit</p>	<p data-bbox="596 837 1185 948">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 data-bbox="1268 837 1413 860">Not available.</p>	
 <p data-bbox="357 1050 459 1102">Waiver of Premium</p>	<p data-bbox="596 1050 1198 1252">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. If insured remains disabled beyond maximum benefit period, will continue to waive premium.</p>	<p data-bbox="1268 1050 1884 1131">After 90 days of disability, will waive payment of premium while disability continues. Will refund any premiums that were due and paid while disabled.</p> <p data-bbox="1268 1148 1857 1229">Premium will continue to be waived until insured is no longer disabled, or to the end of the maximum benefit period, whichever is earlier.</p>	<p data-bbox="1943 1050 2502 1131">Platinum Advantage will continue to waive premium beyond the maximum benefit period if the insured continues to be disabled.</p>
 <p data-bbox="357 1294 513 1375">Suspension During Military Service</p>	<p data-bbox="596 1294 1198 1343">Insured who is on full-time active duty in the military can suspend policy for up to five years.</p> <p data-bbox="596 1359 1190 1414">The policy will cover sickness or injury that occurs after policy is placed back in force.</p>	<p data-bbox="1268 1294 1870 1343">Insured who is on full-time active duty in the military can suspend the policy until the expiration date of the policy.</p> <p data-bbox="1268 1359 1873 1446">The policy will not cover any loss due to injuries that occur or sicknesses that first manifest while the policy is suspended.</p>	

GSI: Platinum Advantage vs. Unum's Income Series 850/851



Policy Feature	The Standard - Platinum Advantage GSI	Unum - Income Series 850/851 GSI	Platinum Advantage's Strengths
 <p>Exclusions & Limitations</p>	<p>Disability caused or contributed to by</p> <ul style="list-style-type: none"> • war, declared or undeclared, including military training, action or conflict while on active duty in the military • committing or attempting to commit a felony or being engaged in an illegal occupation • actively participating in a violent disorder or riot • intentionally self-inflicted injury <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 for more than seven days.</p> <p>Loss or restriction of a professional license alone does not constitute a disability.</p>	<p>Disability that results from:</p> <ul style="list-style-type: none"> • declared or undeclared war, or act of war • committing or attempting to commit a felony, or being engaged in an illegal occupation • intentionally self-inflicted injuries • any loss excluded by name or specific description <p>Will not pay benefits, nor will premiums be waived, during any period of incarceration in a penal or correctional institution for more than seven days.</p> <p>The loss of professional license or certification does not, in itself, constitute disability.</p>	
 <p>Injury & Sickness Covered after Reinstatement</p>	<p>A reinstated policy will cover only disabilities due to injury sustained or sickness that began after the reinstatement date.</p>	<p>A reinstated policy will cover only loss that results from injuries that occur or sickness that first manifests itself on or after the reinstatement date.</p>	

GSI: Platinum Advantage vs. Unum's Income Series 850/851



Policy Feature	The Standard - Platinum Advantage GSI	Unum - Income Series 850/851 GSI	Platinum Advantage's Strengths
<p data-bbox="236 332 443 365">Contract Riders</p> <div data-bbox="145 393 284 550"> </div> <p data-bbox="352 393 470 506">Enhanced Residual Disability Rider</p>	<p data-bbox="594 393 1217 711">During the benefit waiting period the insured will be considered residually disabled if working in his or her regular occupation or any other occupation, and has at least a 20% loss of duties, time or income. After the benefit waiting period, a benefit will be paid as long as insured is working in his or her regular occupation or any other occupation, and has 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. If insured's loss of earnings is more than 80%, the benefit will equal the monthly benefit.</p> <p data-bbox="594 727 1217 954">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 data-bbox="594 971 1217 1027">Available to all issue ages and to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D and 3P.</p>	<p data-bbox="1266 393 1647 418">Residual Disability Benefit Rider</p> <p data-bbox="1266 435 1889 868">During the elimination period insured will be considered residually disabled if there is a loss of duties or time in his or her regular occupation. After the elimination period the insured will be considered residually disabled if there is also at least a 20% loss of earnings while engaged in any occupation. During the work incentive period the residual disability benefit will equal the insured's loss of earnings, not to exceed the total disability monthly amount. After the work incentive period the benefit will be proportionate to the loss of earnings. If loss of earnings is 80% or greater will deem earnings loss to be 100%. The work incentive period may be three, six, 12, 24 or 36 months. Benefits will be paid through the end of the maximum benefit period for residual disability which may be 24 months or the same as the maximum benefit period.</p> <p data-bbox="1266 885 1588 911">No recovery benefit included.</p> <p data-bbox="1266 927 1771 953">Enhanced Residual Disability Benefit Rider</p> <p data-bbox="1266 969 1889 1287">This rider matches the Residual Disability Benefit Rider but includes a recovery benefit. Recovery benefit paid if, following a disability that continued at least until the end of the elimination period, insured has returned to full-time work in his or her regular occupation and incurs a loss of earnings of at least 20%. The amount of the recovery benefit will be proportionate to the loss of earnings. The recovery benefit will be paid through the end of the maximum benefit period for recovery benefits which may be six, 12, 24 or 60 months, or the same as the maximum benefit period.</p>	<p data-bbox="1938 393 2561 597">Platinum Advantage's Enhanced Residual Disability Rider requires only an income loss in insured's regular occupation after the benefit waiting period and Unum's Income Series 850/851's Residual Disability Benefit Riders require an income loss in any occupation, in addition to the loss of time and duties in his or her regular occupation.</p> <p data-bbox="1938 613 2561 841">Platinum Advantage's Enhanced Residual Disability Rider includes a recovery benefit where the insured may be working in his or her regular or any occupation. Unum's Income Series 850/851's Residual Disability Benefit Rider does not include a recovery benefit. Unum's Enhanced Residual Disability Benefits Rider does include a recovery benefit and the insured must be working in his or her regular occupation.</p>



GSI: Platinum Advantage vs. Unum's Income Series 850/851

Policy Feature	The Standard - Platinum Advantage GSI	Unum - Income Series 850/851 GSI	Platinum Advantage's Strengths
 <p>Basic Residual Disability Rider</p>	<p>The insured will be considered residually disabled during and after the waiting period if working in his or her regular occupation or any other occupation, and has at least a 20% loss of income, and either a loss of duties or time in his or her regular occupation. Disability benefits will vary based on income loss but during the first six months, benefits 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 his or her regular 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 injury or sickness. The amount of the recovery benefit will be proportionate to loss of earnings. Premium waiver applies while recovery benefits are paid.</p> <p>Available to all issue ages and to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P.</p>	<p>See Enhanced Residual Disability Rider.</p>	
 <p>Short-Term Residual Disability Rider</p>	<p>The insured will be considered residually disabled and may receive up to six months of residual disability benefits if working in his or her regular occupation and has at least a 20% loss of income and the insured is unable to perform one or more substantial and material duties or is performing all duties but not more than 50% of the time. 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>Available to all issue ages and to occupation classes 2A, 2P, A and B.</p>	<p>See Enhanced Residual Disability Rider.</p>	



GSI: Platinum Advantage vs. Unum's Income Series 850/851

Policy Feature	The Standard - Platinum Advantage GSI	Unum - Income Series 850/851 GSI	Platinum Advantage's Strengths
 <p>Catastrophic Disability Benefit Rider</p>	<p>Pays a benefit if unable to perform two or more activities of daily living, if require substantial supervision due to severe cognitive impairment, or 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 benefit waiting period if presumptively disabled. Available to all occupation classes.</p>	<p>Pays a benefit if unable to perform two or more activities of daily living, if cognitively impaired or if presumptively disabled. Benefits begin after the catastrophic disability elimination period and are paid through the end of the maximum benefit period.</p> <p>Excludes a number of mental health disorders.</p>	<p>Platinum Advantage waives the benefit waiting period if presumptively disabled. Platinum Advantage's presumptive disability requires a loss of hand or foot, while Unum's Income Series 850/851 requires loss of the whole arm or leg.</p> <p>Unum's Income Series 850/851 excludes listed mental health disorders. With Platinum Advantage, if an insured meets the definition of Catastrophic Disability due to one of these conditions, they would be eligible for benefits.</p>

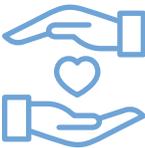


GSI: Platinum Advantage vs. Unum's Income Series 850/851

Policy Feature	The Standard - Platinum Advantage GSI	Unum - Income Series 850/851 GSI	Platinum Advantage's Strengths
 <p data-bbox="349 349 510 430">Indexed Cost of Living Benefit Rider</p>	<p data-bbox="591 349 1209 633">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 data-bbox="591 649 1209 706">Rider is available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P, through issue age 64.</p>	<p data-bbox="1263 349 1800 373">Cost of Living Adjustments - CPI Benefit Rider</p> <p data-bbox="1263 389 1881 641">On each anniversary of the date the elimination period is satisfied, an adjusted monthly benefit amount will be calculated for the review period that follows. Provides a 2 to 7% increase each year on a simple interest basis. Increase is based on the CPI-U. Within 90 days after disability ends, if insured has not reached his or her 60th birthday, insured may increase benefits up to the adjusted monthly benefit amount which was used to determine the last monthly claim payment.</p> <p data-bbox="1263 657 1868 682">Cost of Living Adjustments - Fixed 3% Benefit Rider</p> <p data-bbox="1263 698 1881 933">On each anniversary of the date the elimination period is satisfied, a new adjusted monthly benefit amount will be calculated. Provides a 3% annually compounded increase. Within 90 days after disability ends, if insured has not reached his or her 60th birthday, insured may increase benefits up to the adjusted monthly benefit amount which was used to determine the last monthly claim payment.</p> <p data-bbox="1263 950 1895 998">Cost of Living Adjustments - Two-Year Deferred Fixed 3% Benefit</p> <p data-bbox="1263 1015 1881 1250">Starting on the second anniversary of the date the elimination period is satisfied, and each subsequent anniversary after, a new adjusted monthly amount will be calculated. Provides a 3% annually compounded increase. Within 90 days after disability ends, if insured has not reached his or her 60th birthday, insured may increase up to the adjusted monthly benefit amount that was used to determine the last monthly claim payment.</p> <p data-bbox="1263 1266 1881 1347">Each of the cost of living adjustment riders also increase the catastrophic disability, additional monthly and SIS benefits.</p>	<p data-bbox="1935 349 2553 462">Platinum Advantage provides an up to 3 or 6% annually compounded increase and Unum's Cost of Living Adjustments - CPI Benefit Rider provides annual increases on a simple interest basis.</p> <p data-bbox="1935 479 2567 617">Platinum Advantage's cost of living adjustments begin on the first anniversary of the date the disability started. Unum's Two-Year Deferred rider doesn't provide a cost of living adjustment until the second anniversary of the end of the elimination period.</p>



GSI: Platinum Advantage vs. Unum's Income Series 850/851

Policy Feature	The Standard - Platinum Advantage GSI	Unum - Income Series 850/851 GSI	Platinum Advantage's Strengths
 <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.	
 <p>Own Occupation Rider</p>	See Own Occupation Rider in the base contract section above.	See Own Occupation Rider in the base contract section above.	
 <p>Regular Occupation Extension Rider</p>	See Regular Occupation Extension Rider in the base contract section above.	See Regular Occupation Extension Rider in the base contract section above.	
 <p>Family Care Benefit Removal Endorsement</p>	Removes the family care benefit from the policy when requested.	Not applicable.	



GSI: Platinum Advantage vs. Unum's Income Series 850/851

Policy Feature	The Standard - Platinum Advantage GSI	Unum - Income Series 850/851 GSI	Platinum Advantage's Strengths
 <p data-bbox="354 347 553 459">Mental Disorder and/or Substance Abuse Limitation</p>	<p data-bbox="594 347 1217 521">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 data-bbox="594 532 1137 560">Endorsement is added per underwriter discretion.</p>	<p data-bbox="1266 347 1889 667">The lifetime cumulative maximum benefit period for all disabilities due to mental and nervous disorders is 24 months even if disabilities are not continuous and/or related. Unum will pay beyond the 24-month period if insured is confined to a hospital at that time. Unum will continue to pay benefits up to 90 days after the hospital confinement if insured is still disabled. If an insured is not confined to a hospital at the end of the 24-month period, but becomes confined for 14 days or more in the 90 days immediately following the 24-month period, Unum will pay benefits for the length of the confinement.</p> <p data-bbox="1266 678 1868 764">Unum has a 24-month and 60-month limitation and can also provide unlimited mental and nervous disorder coverage.</p>	



GSI: Platinum Advantage vs. Unum's Income Series 850/851

Policy Feature	The Standard - Platinum Advantage GSI	Unum - Income Series 850/851 GSI	Platinum Advantage's Strengths
 <p>Policy Limitation for Pre-Existing Conditions Endorsement</p>	<p>For any disability caused or contributed to by a pre-existing condition, or by a medical or surgical treatment of a pre-existing condition, benefits will be payable only if, on the date insured becomes disabled, the policy has been in force for 12 consecutive months.</p> <p>Pre-existing condition means any mental or physical condition for which, during the three-, six- or 12 month period ending the day before the policy effective date, the insured has consulted a physician or other licensed medical professional, or received medical treatment or services; or insured has undergone diagnostic procedures or has taken prescription drugs or medications; 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 fully disclosed in the application and is not specifically excluded from coverage by amendment or endorsement. If the application does not ask about pre-existing conditions, and 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 the first 12 months, the pre-existing condition is covered.</p> <p>Endorsement and look-back period used are based on underwriter discretion.</p>	<p>Pre-Existing Conditions Rider</p> <p>Will not pay benefits for a disability that begins in the first 12 months following the coverage effective date and is caused by, contributed to by or occurs as a result of a pre-existing condition.</p> <p>Insured has a pre-existing condition if, within the three, six or 12 month period just prior to the coverage effective date, insured has an injury or sickness whether diagnosed or not, for which medical treatment, consultation, services, or diagnostic measures were received or recommended; or if drugs or medications were taken or prescribed; or symptoms existed for which an ordinarily prudent person would have sought medical care or consulted a physician.</p>	
 <p>Exclusion for Pre-Existing Conditions Endorsement</p>	<p>Endorsement is included with Platinum Advantage GSI buy-up policies only.</p> <p>For any disability caused or contributed to by a pre-existing condition, or by a medical or surgical treatment of a pre-existing condition, benefits will be payable if the pre-existing condition is fully disclosed in the application and is not specifically excluded from coverage by amendment or endorsement.</p>	<p>Not available.</p>	



GSI: Platinum Advantage vs. Unum's Income Series 850/851

Policy Feature	The Standard - Platinum Advantage GSI	Unum - Income Series 850/851 GSI	Platinum Advantage's Strengths																																	
 <p>Guaranteed Standard Issue Base Discount</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>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>3-9</td> <td>25%</td> <td>15%</td> </tr> <tr> <td>10-49</td> <td>30%</td> <td>15%</td> </tr> <tr> <td>50-99</td> <td>35%</td> <td>15%</td> </tr> <tr> <td>100-149</td> <td>40%</td> <td>15%</td> </tr> <tr> <td>150+</td> <td>40%</td> <td>20%</td> </tr> </tbody> </table> <p>Additional load and/or discount adjustments may apply based on case characteristics determined by Unum.</p> <p>Additional rules for voluntary GSI cases apply.</p>	Eligible Lives	Mandatory	Voluntary	3-9	25%	15%	10-49	30%	15%	50-99	35%	15%	100-149	40%	15%	150+	40%	20%	
Eligible Lives	Mandatory	Voluntary																																		
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Eligible Lives	Mandatory	Voluntary																																		
3-9	25%	15%																																		
10-49	30%	15%																																		
50-99	35%	15%																																		
100-149	40%	15%																																		
150+	40%	20%																																		
 <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 another employer-sponsored Unum product.</p>																																		

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