



Platinum Advantage vs. Northwestern Mutual - TT Series

Platinum Advantage income protection insurance 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 clients protect their income and lifestyle. The following provides key strengths of Platinum Advantage when compared to Northwestern Mutual's TT Series.

Policy Feature	The Standard - Platinum Advantage	Northwestern Mutual - TT Series	Platinum Advantage's Strengths
Base Contract			
 <p>Definition of Total Disability</p>	<p>An insured is totally disabled if unable to perform the substantial and material duties of 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 insured's regular occupation.</p> <p>In Florida, the policy provides one year of own occupation coverage before the regular occupation definition of total disability stated above takes effect.</p>	<p>Modified Own Occupation</p> <p>An insured is totally disabled if unable to perform the substantial and material duties of his or her regular occupation and not gainfully employed in any occupation.</p> <p>In Florida, the base policy provides the own occupation definition of disability.</p>	<p>Platinum Advantage includes medical and dental specialty language in the regular occupation definition of total disability.</p>

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PLATADV vs. NW Mutual TT Series
SI 18919NCOM (5/21)



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 <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. 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 insured's regular occupation. 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>True Own Occupation Option</p> <p>For occupation classes 6A and 5A, option to elect the True Own Occupation Option, under which an insured is totally disabled if unable to perform the substantial and material duties of his or her regular occupation.</p> <p>Transitional Own Occupation Option</p> <p>For occupation classes 5M, 4M, 4A, 2M and 2A, option to elect the Transitional Own Occupation Option, under which an insured is totally disabled if unable to perform the substantial and material duties of his or her regular occupation. This option allows the insured to work in an occupation other than his or her regular occupation, if able, and make up for loss in income due to not working in his or her regular occupation.</p> <p>If insured is not working, the payable benefit will be the disability income full benefit. If insured is working in an occupation other than his or her regular occupation and has no other Northwestern Mutual disability income policies, the benefit will be the lesser of the disability income full benefit or the insured's loss of income. If insured is working in an occupation other than his or her regular occupation and is covered under any other Northwestern Mutual disability income policies, the benefit will be calculated based on income loss and other coverage available through Northwestern Mutual but will not exceed the disability income full benefit.</p>	<p>Platinum Advantage's Own Occupation Rider is available to more occupations than Northwestern Mutual's TT Series True Own Occupation Option.</p> <p>Platinum Advantage includes medical, dental and trial attorney specialty language in the own occupation definition of total disability.</p> <p>Platinum Advantage's Own Occupation Rider pays the full monthly benefit when insured is totally disabled, regardless of the insured's employment and income status. Northwestern Mutual's Transitional Own Occupation Option pays a benefit equal to the insured's loss of income, not to exceed the disability income full benefit, if the insured is working in an occupation other than his or her regular occupation.</p> <p>Platinum Advantage's Own Occupation Rider pays the full monthly benefit when insured is totally disabled regardless of any other coverage the insured may have in force with The Standard. With Northwestern Mutual's TT Series, if insured is working in an occupation other than his or her regular occupation and has other Northwestern Mutual disability income coverage, the Transitional Own Occupation and Medical Own Occupation options' benefits are calculated based on income loss and other coverage available and will not exceed the disability income full benefit.</p>



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		<p>Medical Own Occupation Option</p> <p>For D and S occupation classes, option to elect the Medical Own Occupation Option, under which an insured is totally disabled if unable to perform the substantial and material duties of his or her regular occupation. If insured can perform one or more of the substantial duties of his or her regular occupation, insured will still be considered totally disabled if not gainfully employed, if more than 50% of time in regular occupation was devoted to providing direct patient care and services, and if unable to perform the substantial and material duties which accounted for more than 50% of the insured's charges for direct patient care and services.</p> <p>If insured is not gainfully employed, the benefit payable will be the disability income full benefit. If insured is working in an occupation other than his or her regular occupation and has no other Northwestern Mutual disability income policies, the benefit will be the lesser of the disability income full benefit or the insured's loss of income. If insured is working in an occupation other than his or her regular occupation and is covered under any other Northwestern Mutual disability income policies, the benefit will be calculated based on income loss and other coverage available through Northwestern Mutual but will not exceed the disability income full benefit.</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 benefit period. Will pay the full monthly benefit regardless of earnings.</p>	<p>Presumptive total disability must be 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. Insured is considered totally disabled even if he or she is able to work. Benefits are payable starting on the date of loss and are paid through the lifetime of the insured. If insured becomes presumptively disabled before the policy anniversary following his or her 50th birthday, the benefit paid will be 150% of the disability income full benefit.</p>	



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 <p>Guaranteed Renewable</p>	<p>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 each grace period, The Standard cannot change any part of the policy, except its premium, until the termination date.</p> <p>Can be changed to noncancelable and guaranteed renewable by purchasing the Noncancelable Policy Rider.</p> <p>In Florida, noncancelable provisions, if elected, are not included by rider but instead are incorporated into a noncancelable version of the base policy</p>	<p>Guaranteed renewable upon timely payment of premiums to the policy expiration date (to age 67 or 70). Northwestern Mutual cannot cancel or change the terms, other than premiums, of the policy.</p> <p>Separate contract available for noncancelable policy.</p>	
 <p>Conditionally Renewable</p>	<p>Conditionally renewable after the policy's termination date (age 65 or 67) if actively at work at least 30 hours per week and not disabled. Premiums will be based on age and risk class as of the termination date. Benefit paid for 24 months if disabled on or before anniversary following 75th birthday and 12 months otherwise. Benefits paid for one disability.</p>	<p>Conditionally renewable between the policy expiration date (age 67 or 70) and the insured's 80th birthday if not disabled or receiving benefits under the policy and actively and gainfully employed at least 30 hours per week on a full-time continuous basis for at least 30 days immediately prior to each policy anniversary. Premiums will be based on the insured's age and the rates in use at the time of renewal. Benefits paid for 24 months for total disability only.</p>	<p>Platinum Advantage does not limit an insured's ability to conditionally renew the policy based on his or her age, and Northwestern Mutual's TT Series allows the insured to conditionally renew the policy until age 80.</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 • 10 years • 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 • 365 days • 820 days 	<p>Platinum Advantage has a 60-day benefit waiting period available.</p>



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 <p>Family Care Benefit</p>	<p>Family care benefit will be paid if insured is working at least 20% fewer hours in order 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>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>Not available.</p>	
 <p>Survivor Benefit</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>In Florida, the survivor benefit cannot exceed \$1,000.</p>	<p>Not available.</p>	
 <p>Transplant Surgery Benefit</p>	<p>Will pay a disability benefit if insured becomes disabled as a result of surgery to transplant part of insured's body to someone else. Surgery must occur after policy effective date.</p>	<p>Transplant Donor or Cosmetic Surgery</p> <p>Considered disabled if insured is disabled due to surgery to donate an organ for transplant to another person, or surgery to alter the insured's appearance or correct disfigurement. Insured must undergo surgery while the policy is in force.</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. If insured remains disabled beyond maximum benefit period, will continue to waive premium.</p>	<p>Will waive premium that becomes due while the insured is disabled, if the disability lasts at least 90 days. Will refund the portion of premium paid which applies to a period of disability beyond the month in which the disability began. The waiver of premium benefit is not limited to the maximum benefit period.</p>	
 <p>Suspension During Military Service</p>	<p>Insured who is on full-time active duty in the military can suspend policy for up to five years.</p> <p>The policy will cover sickness or injury that occurs after policy is placed back in force.</p>	<p>Insured who is a member of the armed forces may suspend the policy for up to five years.</p> <p>There will be no coverage under the policy during the period of suspension.</p>	



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 <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.</p> <p>Will exclude disability caused or contributed by any condition or activity specifically named or described in an exclusion endorsement attached to the policy.</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>Disability caused or contributed to by</p> <ul style="list-style-type: none"> declared or undeclared war or act of war the suspension, revocation or surrender of a professional or occupational license or certificate the commission of or attempt to commit a felony <p>Disability benefits will not be paid during a period of legal incarceration in a penal or correctional institution.</p> <p>Disability benefits will not be paid for a disability that is excluded from coverage by an agreement for limitation of coverage.</p>	
 <p>Injury & Sickness Covered After Reinstatement</p>	<p>A reinstated policy will cover only disabilities due to injury sustained after the reinstatement date and sickness that began more than 10 days after the reinstatement date.</p>	<p>A reinstated policy will cover only a disability that results from an accident that occurs, or from a sickness that first appears, after the date of reinstatement.</p>	



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Contract Riders			
 <p>Enhanced Residual Disability Rider</p>	<p>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 but during first 12 months the benefit will be no less than 50% of 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>Available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D and 3P, through issue age 60.</p>	<p>Partial Disability Benefit</p> <p>Until the proportionate benefit is payable for six months, insured will be considered partially disabled if working in any occupation and there is a loss of time or duties. After the proportionate benefit is payable for six months, insured will be considered partially disabled if working in any occupation and there is at least a 20% loss of income and a loss of time or duties. Benefit varies based on income loss but during the first six months the benefit will be no less than 50% of the disability income full benefit and during the first 12 months the benefit will be no less than the return-to-work incentive calculation. The return-to-work incentive calculation is the lesser of the disability income full benefit and the insured's loss of earned income, unless the insured has other Northwestern Mutual disability income policies. If insured has other Northwestern Mutual disability income policies in place, the return-to-work incentive calculation incorporates the benefits of those policies into it.</p> <p>Recovery benefit paid for the first 12 months after insured recovers from a disability if insured was disabled through the elimination period and has returned to continuous full-time gainful employment and has at least a 20% loss of earned income. There must be a relationship between the loss of earned income and the disability from which the insured has recovered. The amount of the recovery benefit will be proportionate to the loss of earned income. Premium waiver applies while recovery benefits are paid.</p> <p>The Partial Disability Benefit is available with policies for insureds working full time. Offers a Partial Disability Benefit Option that can be included with a total-disability-only product contract issued to stay-at-home spouse/companion and part-time employees. Allows the insured to add the Partial Disability Benefit to the contract within a year of becoming employed full-time.</p>	<p>With Platinum Advantage, an insured is considered residually disabled after the benefit waiting period if there is only a loss of income. With TT Series, an insured is considered partially disabled after the proportionate benefit is payable for six months, if there is a loss of income and either a loss of time or duties.</p> <p>Platinum Advantage's recovery benefit will be paid as long as the insured is working at least as many hours as prior to disability and continues to have a 20% loss of earnings due to the prior disability. TT Series' recovery benefit is limited to 12 months.</p>



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 <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 monthly benefit.</p> <p>Recovery benefit paid if, after a period of recovery, the insured is working in regular occupation at least as many hours as prior to disability and continue 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 occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P, through issue age 60</p>	<p>Not available.</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 occupation classes 2A, 2P, A and B, through issue age 60.</p>	<p>Not available.</p>	



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 <p data-bbox="325 406 451 516">Automatic Increase Benefit Rider</p>	<p data-bbox="551 406 1196 722">The Automatic Increase Benefit Rider is included if eligible, at no additional cost, for occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P, through issue age 59. Provides an annual automatic 4% increase to the policy's basic monthly benefit, for a period of up to six years, without evidence of insurability. Increases may occur up through the increase date next following insured's 60th birthday. Increases are compounded annually and are subject to issue and participation limits. Policyowner may apply for additional increase periods. If policyowner declines two consecutive increases the rider will terminate.</p> <p data-bbox="551 738 1169 852">Increases will be suspended, if the policy is suspended during military service. If premium is being waived on an increase date, premium will be due for the increase when premium is no longer being waived.</p>	<p data-bbox="1223 406 1491 430">Future Increase Benefit</p> <p data-bbox="1223 446 1881 787">Provides an annual 2 to 6% increase to the policy's disability income full benefit, for a six-year period, without evidence of insurability. Increase varies based on the CPI-U. Increase may occur up through the policy anniversary after the insured's 66th birthday, if policy has an age 67 coverage period, or after the insured's 69th birthday for a policy that has an age 70 coverage period. Increases are compounded annually and subject to financial underwriting standards. Owner may apply to renew the benefit to get more increase periods. If owner declines two consecutive increases the increases will stop and owner may be able to regain the right to receive further increases.</p> <p data-bbox="1223 803 1881 917">Increases will not be made during a period for which premiums are waived. When premiums cease to be waived, increases that would have been made during that period will take effect.</p>	
 <p data-bbox="325 966 505 1019">Benefit Increase Rider</p>	<p data-bbox="551 966 1196 1372">The Benefit Increase Rider is included if eligible, at no additional cost, for occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P, through issue age 50, when at least 75% of the basic monthly benefit offered is accepted. The policyowner can apply for an increase to the basic monthly benefit every three years, without providing medical information. Through age 50, can apply for an accelerated increase during any three-year period if, in the past 90 days, earnings increased by at least 30% or if involuntarily lost group LTD. Rider will terminate if application for increase is not received in any three-year period, or if less than 50% of an increase offer is accepted, or if owner requests to reduce the basic monthly benefit. The rider will terminate on the policy anniversary next following insured's 55th birthday.</p>	<p data-bbox="1223 966 1384 990">Not available.</p>	



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 <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 insured needs substantial assistance to perform at least two of six activities of daily living or substantial supervision due to severe cognitive impairment. Benefits begin at the same time benefits for total disability begin and are paid through the catastrophic disability benefit maximum benefit period.</p> <p>If the indexed income benefit is active on the policy, the catastrophic disability benefit will also be indexed for inflation.</p>	<p>Platinum Advantage will pay a catastrophic disability benefit if insured is presumptively disabled.</p>
 <p>Indexed Cost of Living Benefit Rider</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, policyowner has option to 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. Rider is available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P, through issue age 60.</p>	<p>Indexed Income Benefit</p> <p>Starting on the first anniversary of the start of disability, an indexed benefit will be paid. The indexed benefit provides up to a 3 or 6% annually-compounded increase over the disability income full benefit. Increase is based on the CPI-U.</p>	<p>Platinum Advantage provides the policyowner an option to increase the policy's basic monthly benefit after disability ends.</p>
 <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>In Florida, noncancelable policy provisions are not included by rider, but instead are incorporated into a noncancelable version of the base policy.</p>	<p>Noncancelable and guaranteed renewable to the policy expiration date (to age 67 or 70). As long as premium payments are timely, Northwestern Mutual cannot cancel or change the terms or premiums of the policy until the policy expiration date.</p>	
 <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>	



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 <p>Student Loan Rider</p>	<p>Provides a monthly benefit to reimburse insured's monthly student loan expense if insured becomes totally disabled. Available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3P and 3D for a 10- or 15-year term. Benefit subject to a monthly maximum amount from \$100 to \$2,500 for occupation classes 5P, 4P, 4S, 3P and 3D, or from \$100 to \$1,500 for occupation classes 5A, 4A and 3A.</p>	<p>Not available.</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 or substance abuse will be limited to a total of 24 months during 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>The limitation is added to policies for occupation classes 3D, 3P, 2A, 2P, A and B. All other occupation classes can choose to add the limitation.</p>	<p>The base policy limits benefits for mental disorders and/or substance-related or addictive disorders. For each separate disability that is primarily due to a mental disorder and/or substance-related or addictive disorder, benefits will not be provided for more than 24 monthly benefit periods. This limitation will not apply if, at the end of 24 months of benefits, the insured is confined in a hospital and is continuously confined thereafter for the treatment of a mental disorder and/or substance-related or addictive disorder.</p> <p>Limitation can be removed with the Extended Mental Disorder and Substance Abuse Benefit.</p>	



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Discounts			
 <p>Business Owner Discount</p>	<p>10% discount on gender-distinct rates when the business owner owns at least 20% of the business, has been financially successful (as determined by us) for at least the past two years and employs at least one full-time equivalent W-2 employee. Discount is available to occupation classes 5A, 4A, 3A and 2A, except for financial advisors, financial planners or insurance producers, or those listed in the product guide under financial services, entertainment industry or real estate.</p>	<p>Not available.</p>	
 <p>Employer-Based Multi-Life Discount</p>	<p>10% discount provided when The Standard receives applications for three or more lives employed by the same employer, within a six-month period. If third application is submitted after two others in force, all three will receive the discount on the next premium due date.</p>	<p>Non-Guaranteed Acceptance Multi-Life Discount</p> <p>10% discount provided on sex-distinct rates for non-employer-sponsored groups with a minimum of three lives. Discount is on sex-neutral rates for employer-sponsored groups.</p>	
 <p>Multi-Product Discount</p>	<p>5% discount for individuals who purchase Business Overhead Protector and/or Business Equity Protector at the same time as Platinum Advantage.</p>	<p>Not available.</p>	
 <p>Residency Multi-Life Discount</p>	<p>Allows most ACGME or AOA hospitals and medical centers to establish a 15% discount for residents, interns and fellows. The discount is also available to dental post-doctorates in dental education programs accredited by the Commission of Dental Accreditation.</p>	<p>Not available.</p>	

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