



# GSI: Platinum Advantage vs. Guardian's Provider Choice

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 Guardian's Provider Choice GSI.

Policy Feature	The Standard - Platinum Advantage GSI	Guardian - Provider Choice GSI	Platinum Advantage's Strengths
Base Contract			
 <p><b>Definition of Total Disability</b></p>	<p>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>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>Until benefits are paid for two years on the same claim, an insured is totally disabled if unable to perform the material and substantial duties of his or her occupation and is not gainfully employed. Thereafter, insured is totally disabled if unable to perform the material and substantial duties of any occupation.</p> <p>Have option to extend the regular occupation definition through the full benefit period under the Total Disability Endorsement.</p>	<p>Platinum Advantage includes dental and medical specialty language in the 24-month regular occupation definition of total disability.</p>

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GSI: PLATADV v. Guardian Income Provider  
SI 19028 (3/18)



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 <p><b>Own Occupation Rider</b></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>Until benefits are paid for two years on the same claim, an insured is totally disabled if unable to perform the material and substantial duties of his or her own occupation. After two years, insured is totally disabled if unable to perform the material and substantial duties of his or her occupation and is not gainfully employed.</p> <p>Option to extend the true own occupation definition of disability to the end of the maximum benefit period.</p>	<p>Platinum Advantage includes dental, medical and trial attorney specialty language in the own occupation definition of total disability.</p> <p>When Provider Choice includes the own occupation definition to the end of the maximum benefit period, it includes an option to include specialty language for physicians and dentists. This is not available with the two-year own occupation with modified own occupation after.</p>
 <p><b>Regular Occupation Extension Rider</b></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><b>Total Disability Endorsement</b></p> <p>Insureds have option to elect the Total Disability Endorsement under which an insured is totally disabled if unable to perform the material and substantial duties of own occupation and is not gainfully employed.</p>	<p>Platinum Advantage includes dental and medical specialty language in the regular occupation definition of total disability.</p>



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 <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 complete loss of sight in both eyes, hearing in both ears, speech, use of both hands, use of both feet, or use of one hand and one foot. Will waive unexpired portion of elimination period and benefits are payable through the end of the benefit period. Will pay benefit for total disability even if gainfully employed.</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>The base policy is noncancelable and guaranteed renewable to age 65, or to age 67 for the maximum benefit period options "to age 67" and "to age 70." During that time, Guardian cannot change the premium or cancel the policy.</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 at the end of each premium term, after age 65, 67 or 70, if gainfully employed full time for at least ten months each year and not disabled. Premium based on attained age, risk class and occupation class at each policy anniversary.</p>	
 <p>Maximum Benefit Period</p>	<p>Benefit periods available include:</p> <ul style="list-style-type: none"> <li>• 2 years</li> <li>• 5 years</li> <li>• 10 years</li> <li>• to age 65</li> <li>• to age 67</li> </ul>	<p>Benefit periods available include:</p> <ul style="list-style-type: none"> <li>• 1 year</li> <li>• 2 years</li> <li>• 5 years</li> <li>• 10 years</li> <li>• to age 65</li> <li>• to age 67</li> <li>• to age 70</li> </ul>	



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 <p>Benefit Waiting Period (Days)</p>	<p>Benefit waiting periods available include:</p> <ul style="list-style-type: none"> <li>• 60 days</li> <li>• 90 days</li> <li>• 180 days</li> <li>• 365 days</li> </ul>	<p>Benefit waiting periods available include:</p> <ul style="list-style-type: none"> <li>• 30 days</li> <li>• 60 days</li> <li>• 90 days</li> <li>• 180 days</li> <li>• 360 days</li> <li>• 720 days</li> </ul>	
 <p>Rehabilitation Program</p>	<p>Insured can voluntarily participate in a rehabilitation program, approved by The Standard and we will pay reasonable costs. A rehabilitation program may include payment of expenses such as expenses related to modifications, education or training, family care or job search.</p>	<p><b>Occupational Rehabilitation, Modification and Access Benefits Endorsement</b></p> <p>Will pay for an agreed upon occupational rehabilitation program if it will help return insured to gainful employment. If a modification is determined to be appropriate and reasonable, will reimburse for the cost incurred for such modification.</p> <p>This benefit is not included in the base policy and can be added by endorsement.</p>	<p>Platinum Advantage includes a rehabilitation program in the base policy for all insureds.</p>
 <p>Family Care Benefit</p>	<p>Family care benefit will be paid if insured is working at least 20 percent fewer hours to care for a family member with a serious health condition and insured's monthly earnings are reduced at least 20 percent 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>	



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 <p><b>Survivor Benefit</b></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>Not available.</p>	
 <p><b>Transplant Surgery Benefit</b></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><b>Transplant and Cosmetic Surgery</b>                      Considered totally disabled if disabled due to transplant of insured's body part to another person or elective cosmetic surgery complications.                       The procedures for both must occur more than six months after the effective date.</p>	
 <p><b>Waiver of Premium</b></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 after the elimination period is met and will continue to waive premium for six months after disability ends. Will refund premium paid that applies to the period of disability beginning when first disabled. If remain disabled beyond maximum benefit period, will continue to waive premium.</p>	
 <p><b>Suspension During Military Service</b></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>	<p>Insured who is on active duty in the military can suspend policy until the expiration date of the policy.                       The policy will cover injuries that occur after the policy is placed back in force and sicknesses that manifest more than 10 days after the policy is back in force.</p>	<p>Platinum Advantage covers sickness that begins after the policy is back in force. Income Provider covers sicknesses that manifest more than 10 days after the policy is back in force.</p>



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 <p><b>Exclusions &amp; Limitations</b></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 violent disorder or 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 for more than seven days.</p> <p>Loss or restriction of a professional license alone does not constitute a disability.</p>	<p>Disability caused or contributed to by</p> <ul style="list-style-type: none"> <li>• war, declared or undeclared, or military involvement</li> <li>• commission or attempt to commit a criminal offense</li> <li>• being engaged in an illegal occupation or professional misconduct</li> <li>• suspension, revocation, restriction, etc. of professional license</li> <li>• intentionally self-inflicted injury</li> <li>• a normal pregnancy or childbirth until 90 days have elapsed</li> </ul> <p>Will not pay benefits during any period of time insured is incarcerated or under court-ordered home confinement.</p> <p>Benefits for disability will be limited to a total of 12 months during lifetime for insureds who don't live full time in the United States or Canada for at least six consecutive months each calendar year.</p> <p>Will not pay benefits for any loss that begins in the first two years after the effective date from a pre-existing condition. A pre-existing condition means a condition that was misrepresented or not disclosed in the application and insured either received professional medical advice, diagnosis or treatment within two years before the effective date, or caused symptoms within one year before the effective date for which a prudent person would usually seek professional medical advice, diagnosis or treatment. This exclusion can be removed by endorsement.</p>	
 <p><b>Injury &amp; Sickness Covered after Reinstatement</b></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 injuries that occur after reinstatement date and sicknesses that first manifest more than 10 days after the reinstatement date.</p>	<p>Platinum Advantage covers sickness that begins any time after the reinstatement date. Income Provider covers sicknesses that manifest more than 10 days after the reinstatement date.</p>



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Contract Riders			
 <p><b>Enhanced Residual Disability Rider</b></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 percent 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 percent loss of income. Benefit varies based on income loss; however, during the first 12 months the benefit will be no less than 50 percent 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 percent, 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 all issue ages and to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D and 3P.</p>	<p><b>Enhanced Partial Disability Benefit Rider</b></p> <p>The elimination period will be met and the insured will continue to be considered residually disabled if working and there is at least a 15 percent loss of income. Benefit varies based on income loss but during the first 12 months, the benefit will be loss of income less any other individual disability benefit received (not to exceed the monthly benefit) but no less than 50 percent of monthly benefit.</p> <p>Recovery benefit is continuation of partial disability as long as recovering from injury/sickness and still have at least a 15 percent loss of income due to the injury/sickness that caused the partial disability. Benefit equals partial disability benefit, which varies if in first 12 months or later. Waiver of premium applies while partial disability benefits are paid, including recovery benefits.</p>	<p>Platinum Advantage requires a loss of income, duties or time during the benefit waiting period. Provider Choice requires a loss of income during the elimination period.</p>



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 <p><b>Basic Residual Disability Rider</b></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 percent 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 percent 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 percent, 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><b>Basic Partial Disability Benefit Rider</b></p> <p>The elimination period will be met and the insured will continue to be considered residually disabled if working and there is at least a 20 percent 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 percent of monthly benefit.</p> <p>Recovery benefit paid, following a period of partial disability, if disability ends within 12 months after satisfying the elimination period and insured is gainfully employed. Benefit is lump sum payment equal to two times the monthly benefit. If recurrent disability occurs, benefits paid will be reduced by the recovery benefit paid. Only one recovery benefit will be paid per same claim.</p>	<p>Platinum Advantage pays a recovery benefit if insured recovers before the end of the maximum benefit period. As long as there is a 20 percent or more loss of income due to the previous disability, Platinum Advantage pays the benefit until the end of the maximum benefit period.</p> <p>Provider Choice pays a recovery benefit only if insured recovers within 12 months of satisfying the elimination period. And, the Provider Choice recovery benefit is a two-month lump sum payment.</p>
 <p><b>Short-Term Residual Disability Rider</b></p>	<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 percent 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 percent of the time. The amount of residual disability benefit will be 50 percent of the policy's basic monthly benefit for a loss of income between 20 and 80 percent. If the loss of income is greater than 80 percent, 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><b>Short-Term Residual Disability Benefit Rider</b></p> <p>Must be totally disabled during the elimination period. After the elimination period, a benefit will be paid as long as insured is working and there is a loss of time or duties. A 50 percent benefit will be paid for up to six months.</p> <p>No recovery benefit included.</p>	<p>Platinum Advantage requires only 20 percent loss of income and a loss of duties or time during the benefit waiting period. Provider Choice requires total disability during the elimination period.</p>



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 <p><b>Catastrophic Disability Benefit Rider</b></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>Offers basic and enhanced catastrophic disability benefit options. The basic rider pays a benefit if cognitively impaired or irrevocably disabled. The enhanced rider pays a benefit if cognitively impaired, irrevocably disabled, or unable to perform two or more activities of daily living. Benefits begin after the elimination period is met (waived for irrecoverably disabled) and are paid through the end of the benefit period of the base policy. The enhanced rider provides a 3 percent annually compounded increase on each review date, but the benefit cannot exceed two times the original benefit.</p>	<p>Platinum Advantage's Catastrophic Disability Benefit Rider covers presumptive disability.</p>
 <p><b>Indexed Cost of Living Benefit Rider</b></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 percent 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>On the anniversary of the date insured was first disabled, a cost of living adjustment will be made to the monthly benefit, providing either a 3 percent annually-compounded, or a 3 to 6 percent annually-compounded increase (based on CPI-U), with no increase cap. Or, starting on the fourth anniversary of the date insured was first disabled and each anniversary thereafter, a cost of living adjustment will be made to the monthly benefit, providing a four-year delayed 3 percent annually compounded increase (based on CPI-U), with no increase cap.</p> <p>When disability ends, will increase the monthly benefit by the incremental amount of COLA increases that were provided while disabled, without an additional premium charge — as long as the COLA increases equaled at least \$300.</p>	
 <p><b>Noncancelable Policy Rider</b></p>	<p>See the Noncancelable Policy Rider in the base contract section above.</p>	<p>Included in base contract and not available as a rider.</p>	
 <p><b>Own Occupation Rider</b></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>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>Family Care Benefit Removal Endorsement</p>	<p>Removes the family care benefit from the policy when requested.</p>	<p>Not applicable.</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 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 by, contributed to by, or which result from a mental or substance-related disorder will be limited to a total of six or 24 months during the insured's lifetime. After the limitation is met, disability benefits will not be paid unless the insured is continuously confined to a hospital because of a mental or substance-related disorder, or is under the regular care of a physician.</p> <p>Limitation optional in some cases. Automatically included with all policies issued in California, and to applicants in all other states in the following occupations: anesthesiologists/ anesthesiologists, certified nurse anesthetists, emergency room physicians and pain management physicians.</p>	



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 <p><b>Policy Limitation for Pre-Existing Conditions Endorsement</b></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><b>Policy Endorsement</b></p> <p>Removes the pre-existing limitation within the base policy.</p> <p><b>Pre-Existing Condition Limitation Endorsement</b></p> <p>For a disability or other loss caused by, contributed to, or resulting from a pre-existing condition, benefits will be payable only if, on the date of disability, the policy, or any rider added after the policy date, has been continuously in effect for 12 months since its effective date.</p> <p>Pre-existing condition means any physical or mental condition for which the insured, or a reasonably prudent person would have received medical advice, diagnosis or treatment, undergone diagnostic procedures or taken medication or prescribed drugs at any time during the three-, six- or 12-month period (whichever was selected) immediately prior to the effective date.</p>	
 <p><b>Exclusion for Pre-Existing Conditions Endorsement</b></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>	



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<b>Discounts</b>																																						
 <p><b>Guaranteed Standard Issue Base Discount</b></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><b>Employer-Sponsored Program Discount</b></p> <p>Permanent discount applied on the cumulative premium for the policy prior to the policy fee.</p> <table border="1"> <thead> <tr> <th>Eligible Lives</th> <th>Employer Paid</th> <th>Employee-Paid</th> <th>Medical Groups</th> </tr> </thead> <tbody> <tr> <td>5-9</td> <td>15%</td> <td>N/A</td> <td>15%</td> </tr> <tr> <td>10-19</td> <td>15%</td> <td>N/A</td> <td>15%</td> </tr> <tr> <td>20-99</td> <td>25%</td> <td>15%</td> <td>25% Employer-Paid 10% Employee-Paid</td> </tr> <tr> <td>100+</td> <td>35%</td> <td>25%</td> <td></td> </tr> </tbody> </table>	Eligible Lives	Employer Paid	Employee-Paid	Medical Groups	5-9	15%	N/A	15%	10-19	15%	N/A	15%	20-99	25%	15%	25% Employer-Paid 10% Employee-Paid	100+	35%	25%		
Eligible Lives	Mandatory	Voluntary																																				
7-14	10%	N/A																																				
15-24	20%	N/A																																				
25-49	25%	N/A																																				
50+	25%	10%																																				
Eligible Lives	Employer Paid	Employee-Paid	Medical Groups																																			
5-9	15%	N/A	15%																																			
10-19	15%	N/A	15%																																			
20-99	25%	15%	25% Employer-Paid 10% Employee-Paid																																			
100+	35%	25%																																				
 <p><b>Guaranteed Standard Issue Cross-Sale Discount</b></p>	<p>5 percent discount when GSI is sold with The Standard's Group LTD.</p>	<p>Not available.</p>																																				

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