




Platinum Advantage vs. Ameritas DInamic Foundation

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. Below are key strengths of Platinum Advantage when compared to Ameritas' DInamic Foundation.

Policy Feature	The Standard - Platinum Advantage	Ameritas - DInamic Foundation	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. 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>An insured is totally disabled if unable to perform the material and substantial duties of his or her occupation and is not working in any occupation for wage or profit.</p> <p>If insured is a physician or dentist and has limited his or her duties to the performance of the usual and customary functions of a specific, professionally recognized medical or dental specialty, that specialty will be considered insured's occupation.</p> <p>The definition of total disability in the base policy is variable. The own occupation and not working definition is available to all occupation classes.</p> <p>In Florida, the policy provides one year of own occupation coverage before the regular occupation definition of total disability takes effect.</p>	

For use in Florida.

For producers only.
Not for use with consumers.



[Standard Insurance Company](#)

www.standard.com/di

PLATADV v Ameritas DInamic Foundation
SI 19043NCOM (5/21)







Platinum Advantage vs. Ameritas DInamic Foundation

Policy Feature	The Standard - Platinum Advantage	Ameritas - DInamic Foundation	Platinum Advantage's Strengths
 <p data-bbox="325 406 467 487">Own Occupation Rider</p>	<p data-bbox="551 406 1169 836">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 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 data-bbox="1233 406 1886 657">For occupation classes 3A and 3M, option to elect the five-year own occupation and then not working definition of total disability. An insured is totally disabled if not able to perform the material and substantial duties of his or her occupation. After insured has received 60 months of base monthly benefit due to the same disability, insured is totally disabled if not able to perform the material and substantial duties of his or her occupation and is not working in any occupation for wage or profit.</p> <p data-bbox="1233 673 1886 820">If insured is a physician or dentist and has limited his or her duties to the performance of the usual and customary functions of a specific, professionally recognized medical or dental specialty, that specialty will be considered insured's occupation.</p> <p data-bbox="1233 836 1886 950">For occupation classes 6A, 5A, 4A, 3A, 6M, 5M, 4M and 3M, option to elect own occupation definition of total disability. An insured will be totally disabled if not able to perform the material and substantial duties of his or her occupation.</p> <p data-bbox="1233 966 1886 1112">If insured is a physician or dentist and has limited his or her duties to the performance of the usual and customary functions of a specific, professionally recognized medical or dental specialty, that specialty will be considered insured's occupation.</p>	<p data-bbox="1916 406 2472 487">Platinum Advantage includes trial attorney specialty language in the own occupation definition of total disability.</p>
 <p data-bbox="325 1149 467 1209">Presumptive Disability</p>	<p data-bbox="551 1149 1204 1323">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 data-bbox="1233 1149 1886 1323">Presumptive total disability must be total 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 the elimination period and benefits are payable through the end of the maximum benefit period. Will pay benefits even if insured is working in any occupation.</p>	



Platinum Advantage vs. Ameritas DInamic Foundation

Policy Feature	The Standard - Platinum Advantage	Ameritas - DInamic Foundation	Platinum Advantage's Strengths
 <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 to age 65. As long as premium is paid as due, Ameritas shall not cancel the policy nor add restrictions. Ameritas does reserve the right to change the premium rates.</p> <p>Available to occupation classes 6A, 5A, 4A, 3A, 2A, A, B, 6M, 5M, 4M, 3M, 2M and M.</p> <p>A separate policy is available that includes noncancelable and guaranteed renewable provisions.</p>	<p>Platinum Advantage can be guaranteed renewable to age 65 or 67. DInamic Foundation is guaranteed renewable to age 65.</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 24 months if disabled on or before anniversary following 75th birthday and 12 months otherwise. Benefits paid for one disability.</p>	<p>Conditionally renewable on each policy anniversary from age 65 for life if insured is not receiving a benefit under the policy or attached rider and is actively working at least 30 hours each week for wage or profit. Premiums are based on insured's age at time of renewal. Maximum benefit period for renewed policies is 24 months.</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"> • 1 year (issue ages 61-64) • 2 years • 5 years • 10 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"> • 30 days • 60 days • 90 days • 180 days • 360 days • 730 days 	





Platinum Advantage vs. Ameritas DInamic Foundation

Policy Feature	The Standard - Platinum Advantage	Ameritas - DInamic Foundation	Platinum Advantage's Strengths
 <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>If insured dies after satisfying the elimination period and while monthly disability benefits are being paid, will pay an additional three months of the base monthly benefit.</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>Considered totally disabled if disability results from transplanting a part of insured's body to the body of another person, or from cosmetic surgery to correct a disfigurement or to improve appearance. Surgery must occur more than six months after the issue date. The elimination period is waived for transplant surgery.</p>	<p>Platinum Advantage requires the transplant surgery to occur after the effective date. DInamic Foundation requires the surgery to occur more than six months after the issue date.</p>
 <p>Waiver of Premium</p>	<p>Will waive premium while disability or recovery benefits are payable. If the benefit waiting period is greater than 90 days, premium due and payable after the 90th day will be waived for a continuous disability. Will refund any premium due and paid after the date disability began. If insured remains disabled beyond maximum benefit period, will continue to waive premium.</p>	<p>Will waive premium until total or residual disability ends. Waiver of premium will begin the date insured's claim is approved but not before 90 days of continuous total or residual disability, if included with the policy. Will refund premium paid on or after the date insured becomes totally or residually disabled.</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>If insured is on active duty in the armed forces, the policy can be suspended up to age 65.</p> <p>The policy will not cover loss from injuries which occurred, or sickness first manifested, while the policy was suspended.</p>	




Platinum Advantage vs. Ameritas DInamic Foundation

Policy Feature	The Standard - Platinum Advantage	Ameritas - DInamic Foundation	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.</p> <p>Will exclude disability caused or contributed to 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 resulting from, or caused or contributed to by</p> <ul style="list-style-type: none"> • war, declared or undeclared, or military service • intentionally self-inflicted injury <p>Benefits not payable for normal pregnancy or childbirth until disabled for 90 days.</p> <p>Benefits not payable during any period of incarceration.</p> <p>Benefits not payable if prevented from engaging in insured's occupation as the result of loss of license, except as a direct result of sickness or injury.</p> <p>While insured resides outside of the United States, will not pay benefits for more than 12 months during the lifetime of the policy.</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 an injury that occurs after the date of reinstatement or a sickness beginning more than 10 days after the date of reinstatement.</p>	





Platinum Advantage vs. Ameritas DInamic Foundation

Policy Feature	The Standard - Platinum Advantage	Ameritas - DInamic Foundation	Platinum Advantage's Strengths
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>Insured will be considered residually disabled if there is at least a 15% loss of monthly earnings and a loss of duties or time. Benefit varies based on loss of monthly earnings but during the first six months the benefit will be no less than 50% of the base monthly benefit.</p> <p>Recovery benefit paid if, following a period for which monthly disability benefits have been paid, insured has returned to his or her occupation and is performing the material and substantial duties of his or her occupation 80% or more of the time as was usual prior to disability and has a loss of monthly earnings of at least 15% and a demonstrable relationship exists between the loss of monthly earnings and the previous disability. The recovery benefit is the residual monthly benefit which varies based on the loss of monthly earnings.</p> <p>Available to occupation classes 6A, 5A, 4A and 3A. Policies for occupation classes 6M, 5M, 4M and 3M are required to include either the Enhanced or Basic Residual Rider. Available through issue age 64.</p>	<p>Platinum Advantage requires a loss of income, duties or time during the benefit waiting period, and a loss of income after the benefit waiting period. DInamic Foundation requires a loss of income and either a loss of duties or time.</p> <p>Platinum Advantage pays the 50% minimum benefit for up to 12 months and DInamic Foundation pays it for up to six months.</p> <p>Platinum Advantage will pay the recovery benefit if insured is working in his or her regular or any occupation, and DInamic Foundation requires the insured to be working in the occupation he or she was engaged in at the time disability began.</p> <p>Platinum Advantage will continue to waive premium if insured is receiving recovery benefits.</p>





Platinum Advantage vs. Ameritas DInamic Foundation

Policy Feature	The Standard - Platinum Advantage	Ameritas - DInamic Foundation	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 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>The insured will be considered residually disabled if there is at least a 15% loss of monthly earnings and a loss of duties or time. Benefit varies based on loss of monthly earnings with a maximum of 50% of the base monthly benefit.</p> <p>No recovery benefit included.</p> <p>Available to occupation classes 6A, 5A, 4A, 3A and 2A. Policies for occupation classes 6M, 5M, 4M and 3M are required to include either the Enhanced or Basic Residual Rider. Required on policies for occupation class 2M. Available through issue age 64.</p>	<p>Platinum Advantage's benefit is proportionate to income loss and pays a 50% minimum benefit for up to six months and DInamic Foundation pays a 50% maximum benefit.</p> <p>Platinum Advantage includes a recovery benefit.</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>The guaranteed renewable base policy includes a partial disability benefit. The insured will be considered partially disabled if able to do one or more but not all of the main duties of his or her occupation or if insured can perform all of his or her main duties for only 50% or less of the time normally required. Benefit will be paid if the partial disability begins within 180 days of a period of total disability for which a base monthly benefit was paid. Pays 50% of the base monthly benefit for up to 12 months.</p>	<p>Platinum Advantage will pay the residual benefit without requiring insured to have received benefits for total disability. DInamic Foundation will pay the partial disability benefit if partial disability begins within 180 days of a period of total disability where a base monthly benefit was paid.</p> <p>The Short-Term Residual Disability Rider is available with a guaranteed renewable and a noncancelable Platinum Advantage policy. The partial disability benefit is only available with DInamic Foundation's base guaranteed renewable policy.</p>





Platinum Advantage vs. Ameritas DInamic Foundation

Policy Feature	The Standard - Platinum Advantage	Ameritas - DInamic Foundation	Platinum Advantage's Strengths
 <p>Automatic Increase Benefit Rider</p>	<p>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>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 waived.</p>	<p>Automatic Increase Rider</p> <p>The Automatic Increase Rider is available at no charge for occupation classes 6A, 5A, 4A, 3A, 2A, 6M, 5M, 4M, 3M and 2M, through issue age 55. Provides an automatic annual 4% simple increase in the base monthly benefit on each anniversary for up to five years. No underwriting is required at the time of increase. Owner may apply for an additional five years of increases while under the age of 56. If owner refuses an increase, he or she forfeits the right to any and all future automatic increases, including the right to apply for additional increases.</p> <p>If premium is being waived on the effective date of an increase, the premium for the increase will also be waived.</p>	<p>Platinum Advantage provides 4% compounded increases for up to six years and DInamic Foundation provides 4% simple increases for up to five years.</p> <p>Platinum Advantage terminates the rider if the owner declines two consecutive increases and DInamic Foundation terminates the rider if the owner refuses one increase.</p>
 <p>Benefit Increase Rider</p>	<p>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 policyowner requests to reduce the basic monthly benefit. The rider will terminate on the policy anniversary next following insured's 55th birthday.</p>	<p>Not available.</p>	







Platinum Advantage vs. Ameritas DInamic Foundation

Policy Feature	The Standard - Platinum Advantage	Ameritas - DInamic Foundation	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. We 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 or if require substantial supervision due to severe cognitive impairment. Benefits begin after the catastrophic elimination period and are paid through the end of the catastrophic maximum benefit period. Available to occupation classes 6A, 5A, 4A, 3A, 2A, 6M, 5M, 4M, 3M and 2M, through issue age 60.</p>	<p>Platinum Advantage pays 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>Cost of Living Adjustment Rider - 6% Compound</p> <p>On each anniversary of the onset date of disability, an adjustment will be made to the monthly income benefit , as long as the insured is receiving a monthly income benefit. Provides up to a six% annually compounded increase to the monthly income benefit. Increase is based on the CPI-U. Upon recovery, owner has the right to purchase additional base monthly benefit up to the amount of the adjusted monthly income benefit payable at the end of the disability, reduced by the base monthly benefit, as long as the additional benefit amount is at least \$300. Rider is available to occupation classes 6A, 5A, 4A, 3A, 2A, 6M, 5M, 4M, 3M and 2M through issue age 60.</p> <p>Cost of Living Adjustment Rider - 3% Simple</p> <p>On each anniversary of the onset date of disability, a cost of living benefit will be calculated. The cost of living benefit will be paid each month in addition to the monthly income benefit as long as the insured is receiving a monthly income benefit. Provides a yearly 3% simple-interest increase. Rider is available to occupation classes 6A, 5A, 4A, 3A, 2A, 6M, 5M, 4M, 3M and 2M through issue age 60.</p>	<p>Platinum Advantage's 3% adjustment is compounded and DInamic Foundation's is a simple-interest increase.</p>



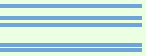


Platinum Advantage vs. Ameritas DInamic Foundation

Policy Feature	The Standard - Platinum Advantage	Ameritas - DInamic Foundation	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>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 age 65. As long as premium is paid as due, Ameritas shall not cancel the policy, increase the premium nor add restrictions.</p> <p>Available to occupation classes 6A, 5A, 4A, 3A, 2A, 6M, 5M, 4M, 3M and 2M.</p>	<p>Platinum Advantage can be noncancelable and guaranteed renewable to age 65 or 67. DInamic Foundation is noncancelable and guaranteed renewable to age 65.</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>	
 <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>Benefits for disabilities caused by or contributed to by mental/nervous disorders, alcoholism and/or drug abuse will be limited to two or five years. Benefits will be paid, subject to the maximum benefit period for loss caused by mental/nervous disorders, alcoholism and/or drug abuse for as long as insured is continuously confined in a hospital under the care of a physician.</p> <p>Language is included in the base policy. All guaranteed renewable policies will have a two year-limitation. Noncancelable policies for occupation classes 6A, 5A and 4A will include a five-year limitation and all other noncancelable policies will include the two-year limitation.</p>	<p>Platinum Advantage has unlimited mental disorder and/or substance abuse coverage for the upper occupation classes and DInamic Foundation limits mental disorder and/or substance abuse coverage to two or five years in the base policy for all occupation classes.</p>





Platinum Advantage vs. Ameritas DInamic Foundation

Policy Feature	The Standard - Platinum Advantage	Ameritas - DInamic Foundation	Platinum Advantage's Strengths
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>Fully Underwritten Multi-Life</p> <p>15% discount provided on sex-distinct rates with three or more approved lives and 20% discount provided on sex-distinct rates with 100% participation or 100% employer-paid coverage. If a third life is approved, existing policies will receive the discount on a prospective basis beginning with the next premium due date if no Automatic Increase Rider is included. If the Automatic Increase Rider is included, the discount will be added at policy anniversary.</p> <p>If a group decreases below three lives, regardless if the discount is from sex-distinct or unisex pricing, the previously approved discount will not change.</p> <p>The fully underwritten multi-life discount cannot be used in conjunction with the association marketing discount.</p>	<p>Platinum Advantage requires applications for three or more lives and DInamic Foundation requires three approved lives.</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>	



Platinum Advantage vs. Ameritas DInamic Foundation

Policy Feature	The Standard - Platinum Advantage	Ameritas - DInamic Foundation	Platinum Advantage's Strengths
 <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>Provides a 20% discount from sex-distinct rates on three or more lives who attend the same college or university. Available for medical residency programs with occupational classes 6M, 5M and 4M.</p>	
 <p>Preferred Occ Discount</p>	<p>Preferred Occupation Discount</p> <p>10% discount for the following 5A preferred occupations:</p> <ul style="list-style-type: none"> • Actuaries (Fellow or MAAA) • CPAs • Data Scientists (advanced data analytics) with master's degree or Ph.D • Engineers with professional degree • Executives earning at least \$75,000/year each of the last 2 years, 3 years in same occupation • Ph.D. Economist • Ph.D. Scientists (Minimum of Ph.D., office and laboratory duties only) 	<p>Preferred Occupations Premium</p> <p>6M - 10% for specific occupations 6A-4A - 5% any occupation</p> <p>The occupations that are eligible:</p> <ul style="list-style-type: none"> • Actuaries (Fellow or MAAA) • CPAs • Engineers with professional engineering license or degree (e.g. civil, mechanical, etc.) • Executives earning at least \$75,000/year each of the last 2 years, 3 years in same occupation • Ph.D. Economist • Ph.D. Scientists (Minimum of Ph.D., office and laboratory duties only) 	

Product and pricing comparisons are provided solely for informational purposes, based upon the most recent information available to us. This is not intended as a complete comparison of all contract provisions or pricing. The Standard does not guarantee the accuracy, completeness or currency of the offered information. Policy provisions, benefits and riders may vary by state. Policies have exclusions, limitations and terms under which the policies may be continued in force or discontinued. For complete costs and coverage details, please contact The Standard.

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