

PLATINUM ADVANTAGE

This Is the Start of Something Big



Platinum Advantage income protection insurance builds on the strong contract The Standard is known for. With more options and features, you can help meet the unique benefit and income coverage needs of a broader client audience.



Talk to your General Agent to learn how to leverage the following unique features and flexible options of Platinum Advantage to create new client opportunities and increase sales.

A Benefit No Other Carrier Offers

Family Care Benefit

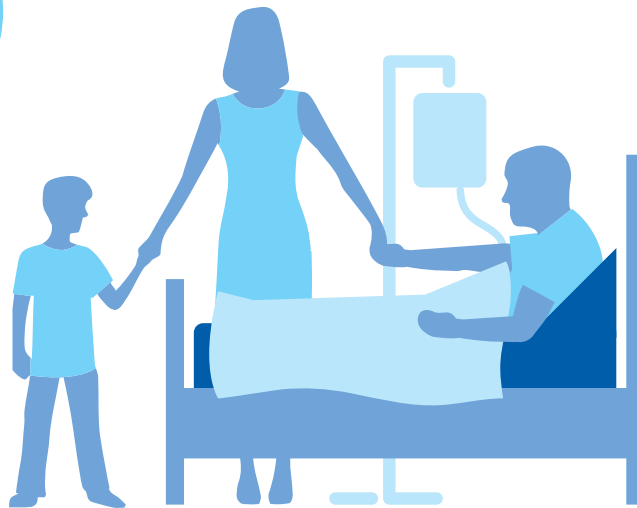
Offer your clients coverage that provides them the ability to take time away from work to care for a child, parent or spouse with a serious health condition. This exclusive benefit provides monthly payments as a supplement for an income loss of 20 percent or greater, reducing the financial impact of income loss and medical expenses when caring for a family member.*

1 in 5

caregivers report experiencing financial strain as a result of providing care.¹



Family members include a client's spouse or domestic partner, parents and children (including adopted children, stepchildren and children of the client's domestic partner).



¹ Caregiving in the U.S., National Alliance for Caregiving and AARP Public Policy Institute, June 2015, <http://www.aarp.org/content/dam/aarp/ppi/2015/caregiving-in-the-united-states-2015-report-revised.pdf>

No-Cost Riders

Automatic Increase Benefit Rider

Help your clients ensure their coverage keeps up with increases to their income. This rider automatically provides basic monthly benefit increases of 4 percent each year, for six consecutive years, without evidence of insurability.

Benefit Increase Rider

Present your clients with the option to purchase additional coverage once every three years on their policy anniversary, without going through medical underwriting. This rider provides clients with increased benefits to align with larger increases in income. Clients may also apply for an accelerated increase prior to the third anniversary if they meet eligibility requirements stated in the rider.



Optional Riders

Own Occupation Rider



Offer full coverage for highly specialized professionals who become disabled and are unable to perform the substantial and material duties of their regular occupation, even if they can work in another gainful occupation.*



Your regular occupation is the occupation in which you're regularly engaged at the time your disability begins and can include a professionally recognized specialty in medicine or dentistry, or as a trial attorney.

Residual Disability Rider



Provide your clients a benefit if they are partially disabled, rather than totally disabled, based on loss of income, duties and/or time. Platinum Advantage comes with three residual benefit options:

ENHANCED

Under this rider, your clients will be considered residually disabled if, during the benefit waiting period, they are working in a regular occupation or another occupation but, due to injury or sickness, have at least a 20 percent loss of income **or** duties **or** time. After the benefit waiting period, your clients will be considered residually disabled if they have at least a 20 percent loss of income.

BASIC

Under this rider, your clients can receive disability benefits if they are working a regular occupation or another occupation but, due to injury or sickness, have at least a 20 percent loss of income **and** either a loss of duties or time.

SHORT-TERM

Under this rider, your clients can receive disability benefits for a maximum of six months if they are working in a regular occupation but, due to an injury or sickness, are unable to do one or more of their substantial and material duties, or can do all of them but not for more than half the time. Your clients must also have at least a 20 percent loss of income.

Start Selling Today

Learn more about Platinum Advantage, income protection insurance from The Standard, at www.standard.com/di. Connect with your General Agent for more information.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 360 Hamilton Avenue, Suite 210, White Plains, New York. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.

Standard Insurance Company

The Standard Life Insurance Company of New York

www.standard.com

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IDI Income Protection Product Availability by State and Product

Standard Insurance Company
The Standard Life Insurance Company of New York

State	Platinum Advantage	Protector Platinum SM	Protector Essential SM	Business Overhead Protector SM	Business Equity Protector SM
ALABAMA	•			•	•
ALASKA	•			•	•
ARIZONA	•			•	•
ARKANSAS	•			•	•
CALIFORNIA		•	•	•	•
COLORADO	•			•	•
CONNECTICUT		•	•	•	•
DELAWARE		•	•	•	•
DISTRICT OF COLUMBIA		•	•	•	•
FLORIDA		•	•	•	•
GEORGIA	•			•	•
HAWAII	•			•	•
IDAHO	•			•	•
ILLINOIS	•			•	•
INDIANA	•			•	•
IOWA	•			•	•

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★ Protector+ is no longer available for regularly underwritten individual disability income insurance sales.



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State	Platinum Advantage	Protector Platinum SM	Protector Essential SM	Business Overhead Protector SM	Business Equity Protector SM
KANSAS	●			●	●
KENTUCKY	●			●	●
LOUISIANA	●			●	●
MAINE	●			●	●
MARYLAND	●			●	●
MASSACHUSETTS	●				●
MICHIGAN	●			●	●
MINNESOTA	●			●	●
MISSISSIPPI	●			●	●
MISSOURI	●			●	●
MONTANA		●	●	●	●
NEBRASKA	●			●	●
NEVADA	●			●	●
NEW HAMPSHIRE	●			●	●
NEW JERSEY	●			●	●
NEW MEXICO	●			●	●

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NEW YORK		●	●		
NORTH CAROLINA	●			●	●
NORTH DAKOTA		●	●	●	●
OHIO	●			●	●
OKLAHOMA	●			●	●
OREGON	●			●	●
PENNSYLVANIA	●			●	●
RHODE ISLAND	●			●	●
SOUTH CAROLINA	●			●	●
SOUTH DAKOTA		●	●	●	●
TENNESSEE	●			●	●
TEXAS	●			●	●
UTAH	●			●	●
VERMONT	●			●	●
VIRGINIA	●			●	●
WASHINGTON	●			●	●

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WEST VIRGINIA	•			•	•
WISCONSIN	•			•	•
WYOMING	•			•	•

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