



Protector PlatinumSM Individual Disability Income Insurance

For producers only. Not for use with consumers.



Protector Platinum individual disability income insurance is comprehensive

Included in every policy

- Guaranteed Renewable Policy
- Unlimited Coverage for Mental Disorder/Substance Abuse
- Own Occupation Definition of Disability
- Total Disability Benefit
- Presumptive Total Disability Benefit
- Partial Disability Benefit
- Recovery Benefit
- Rehabilitation Benefit
- Compassionate Disability BenefitSM
- Automatic Increase Benefit
- Survivor Benefit
- Cosmetic or Transplant Surgery Benefit
- Premium Waiver Benefit
- Choice of Benefit Periods

*Benefits may not be available in all states

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Optional Riders

- Future Purchase Option Rider
- Noncancelable Rider
- Indexed Cost of Living Rider
- Catastrophic Disability Benefit Rider

Unlimited Mental Disorder/ Substance Abuse Coverage

Protector Platinum has unlimited* coverage for disabilities arising from Mental Disorder/ Substance Abuse while providing Own Occupation definition of disability through the entire benefit period.

*Coverage may be modified at time of underwriting.



Own Occ for everyone

With Protector Platinum, the insureds will receive full monthly benefits if, due to disability, they are unable to perform the substantial and material duties of their occupation, even if they earn money doing something else.

Own Occ is now included in the base contract – for all occupation classes.



Own Occupation

Own occupation means the occupation(s) in which the insureds are regularly engaged at the time their disabilities begin.

If they have limited their practice to a professionally recognized specialty in medicine or law at the time of their disability, then that specialty is their own occupation.



Partial Disability Benefit

Under Protector Platinum, there are two periods of partial disability, each with a distinct benefit and definition of partial disability:

1. Initial Period
2. Extended Period



Periods of disability

Initial Period

100% of benefit for
Six Months*

Loss of duties
or

Loss of income
or

Loss of time
and

Physician's care
requirement

*following the waiting period

Periods of disability

Initial Period

100% of benefit for
Six Months*

Loss of duties
or

Loss of income
or

Loss of time
and

Physician's care
requirement

Extended Period

Benefits are
proportionate

Loss of income
with physician's
care requirement

*following the waiting period

Periods of disability

Initial Period

100% of benefit for
Six Months*

Loss of duties
or

Loss of income
or

Loss of time
and

Physician's care
requirement

Extended Period

Benefits are
proportionate

Loss of income
with physician's
care requirement

Recovery

Benefits are
proportionate

Loss of income
(due solely to the
injury or sickness
that caused the
disability)

*following the waiting period

Partial Disability Benefit: Initial Period

The Initial Period of partial disability refers to the waiting period and the first six months disability benefits are payable for partial disability.

During the Initial period, insureds are partially disabled if:

- They are working in their own occupation or any other occupation, and
- Due to their injury or sickness, they have a
 - loss of duties, *or*
 - loss of time, *or*
 - loss of income,

and they are under the regular care of a physician appropriate for their injury or sickness.

Partial Disability Benefit: Initial Period (cont'd)

During the Initial Period, while benefits are payable, insureds are eligible for 100 percent of the policy's basic monthly benefit.



Partial Disability Benefit: Extended Partial Disability

After the Initial Period, during the Extended Partial Disability, insureds are considered partially disabled if:

- They are not totally disabled, working in their own occupation or any other occupation, and
- Due to their injury or sickness, they have a loss of income, and
- They are under the regular care of a physician appropriate for their injury or sickness.

During the Extended Partial Disability period of partial disability, the monthly benefit will be proportional to the insureds' loss of income.

Recovery Benefit

Immediately after insureds have recovered from their disability under the provisions of Protector Platinum, The Standard will pay them a recovery benefit if they continue to have a loss of income and that loss is solely the result of the injury or sickness that caused their disability.

The recovery benefit amount is proportional to their loss of earnings for that month and is payable through the maximum benefit period as long as they continue to have a loss of income.



Presumptive Disability Benefit

Benefits are payable for the lifetime of the insureds, if they chose the To-Age-67 Benefit Period and become presumptively disabled.



Presumptive Disability Benefit (cont'd)

Insureds are presumptively totally disabled if they suffer an injury or sickness, while the policy is in force, that results in total and permanent loss of any of the following:

- speech
- hearing in both ears
(not restorable by hearing aids)
- sight in both eyes
(after reasonable efforts are made to correct their vision using the most advanced, medically acceptable procedures and devices available)
- the use of two limbs.



Compassionate Disability BenefitSM

The Standard's Compassionate Disability Benefit pays insureds a monthly benefit if they lose income while taking time away from work to care for a Loved One* who has a serious health condition.

*A parent, spouse, domestic partner, child, including an adopted child, stepchild and child of domestic partner.



Compassionate Disability Benefit (cont'd)

The maximum amount of Compassionate Disability Benefit The Standard will pay under any one policy for all claims and all Loved Ones, is an amount equal to six times the basic monthly benefit.

Benefits are proportionate to the insured's loss of earnings. For example, if the insured's earnings are reduced by 50%, the insured would receive 50% of the benefit for a period of time of up to one year.



Automatic Increase Benefit

- This benefit raises the policy's basic monthly benefit by 4% compounded each year, during the increase period, on the policy's anniversary, without evidence of insurability.
- Insureds have the right to refuse Automatic Increase Benefits.
- Insureds are eligible for this benefit if they are under age 60 on the policy's effective date.



Automatic Increase Benefit (cont'd)

- The increase period lasts for up to five consecutive years.
- Insureds may be eligible to apply for additional increase periods to begin immediately after the end of the prior increase period.
- Premiums for each increase are based on age and risk class at time of the increase.
- Automatic increases do not take effect when insureds are receiving disability benefits or recovery benefits.





Protector Platinum Optional Riders



Future Purchase Option

Under the Future Purchase Option, insureds may be eligible to increase their policy's monthly benefit once a year, on the policy's anniversary date.

Under special circumstances, they may be able to purchase increases at times other than the policy's anniversary.



Noncancelable Policy Rider

When insureds wish to ensure their premium rates cannot be changed before their policy termination date, the Noncancelable Policy Rider will allow them to do so as long as they pay their premiums by the end of each grace period.



Indexed Cost of Living Rider

When insureds choose to add the Indexed Cost of Living Benefit Rider to their Protector Platinum policy, in the event of a disability monthly benefit payments will increase annually based on changes in the Consumer Price Index, up to a limit of 3% or 6% per year, as chosen by the insured.



Catastrophic Disability Benefit Rider

Catastrophic disability means insureds are unable to perform two or more activities of daily living without assistance, have a severe cognitive impairment, or have a Presumptive Total Disability.

Activities of daily living include: bathing, continence, dressing, eating, toileting and transferring. Transferring is moving into or out of a bed, chair, or wheelchair, with or without adaptive devices.

The Catastrophic Disability Benefit Rider pays the insured a monthly benefit in addition to the total disability benefit with Protector Platinum.



What's new with Protector Platinum



What's new with Protector Platinum

- Optional 10 Year Benefit Period
- 2P Occupation Class
- Issue To Age 64
- Increased FPO purchase age (50) and exercise age (55)
- Catastrophic Benefit limit \$10,000
- No more SSI, 730 waiting period
- No more policy fee
- Illustration software overhaul
- Discounts



Premium discounts



Protector Platinum discounts

- Multi-Life Discount
- Association
- Resident/Hospital
- Multi-Product **New**
- Business Owner **New**



Multi-Life Discount

- Three or more lives employed with the same employer
- 1099 or contract workers with same worksite location are also eligible
- The applications indicating a multi-life discount must be received within a twelve month period.
- Available with Protector Platinum, Protector+ and Business Protector.
- Available in California with the Business Equity Protector

New Multi-Life Discount

As few as two lives may qualify for a multi-life discount.

- Each must be at least 25% owners of the same business.
- Purchase policies with combined pre-discounted premium amount of at least \$4,000.*
- Meet all other requirements to obtain a multi-life discount.
- Available with Protector Platinum, Protector+ and Business Protector.
- In California, it is available with the Business Equity Protector.

*This requirement is waived if both insureds purchase the maximum benefit amount.

Association Discount

- Available to established state or local professional groups formed for the purpose of promoting a profession.
- Must receive home office approval before marketing the discount.
- Available with Protector Platinum, Protector+ and Business Protector.
- In California, there is also a discount for the Business Equity Protector.

Resident/Hospital Discount

- Available to medical residents and staff physicians at approved medical schools or hospital programs.
- Must receive home office approval before marketing the discount
- Available with Protector+, Protector Platinum and Business Protector.
- In California, it is available with the Business Equity Protector.

New Multi-Product Discount

- Available with Protector Platinum to individuals who purchase multiple products
- The applicants must concurrently apply for and accept policies for Protector Platinum and Business Protector* or Business Equity Protector*
- If one or more of the policies is not approved or not accepted, the discount will not apply
- Available to all occupation classes

*Applications for Business Protector or Business Equity Protector must be received no later than 30 days following the placement of Protector Platinum.

New Business Owner Discount

- Available with Protector Platinum only
- Available to business owners who own at least 25% of the business
- Business owners must show they have been financially successful for the last two years as owner
- Not available to:
 - Medical and dental occupations (2P, 3P, 4P occupation classes)
 - Chiropractors
 - Long haul truck drivers



Discount Percentages and Pricing



Multi-Life Discount

Products	Discount Percentage	Pricing
Protector Platinum	10%	Gender Distinct*
Protector+	10%	Gender Neutral
Business Protector	10%	Gender Distinct*
Business Equity Protector	15%**	Gender Distinct

* All Montana policies are issued gender neutral.

**Discount for Business Equity Protector is available in California only.

Association/Resident Hospital Discounts

Products	Discount Percentage	Pricing
Protector Platinum	10%	Gender Distinct*
Protector+	10%	Gender Neutral
Business Protector	10%	Gender Distinct*
Business Equity Protector	15%**	Gender Distinct

* All Montana policies are issued gender neutral.

**Discount for Business Equity Protector is available in California only.

Business Owner Discount

Product	Discount Percentage	Pricing
Protector Platinum	15%	Gender Distinct*

*All Montana policies are issued gender neutral.

Multi-Product Discount

Product	Discount Percentage	Pricing
Protector Platinum	5%	Gender Distinct*

*All Montana policies are issued gender neutral.



Combining Discounts with Protector Platinum

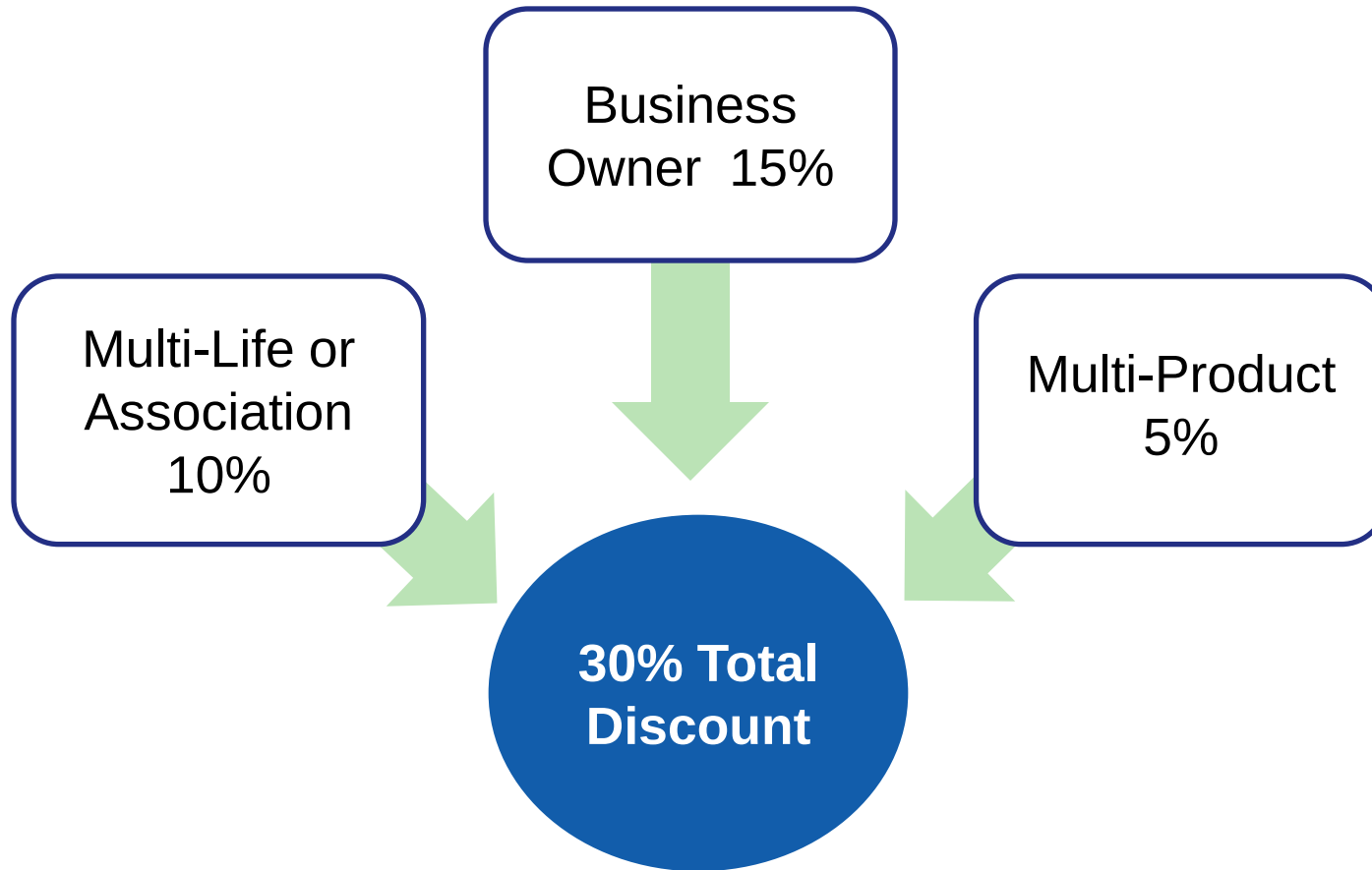


Combining Discounts with Protector Platinum

- As the following slides show, there are several opportunities to lower premium rates for The Standard's Protector Platinum individual disability income insurance by combining discounts.
- Please note that Association and Multi-Life discounts may not be combined.



Discounts that may be combined



Discounts may be combined



Discounts can be combined!



Illustrating Discounts

The screenshot shows a software window titled "Name Required - Protector Platinum - Custom". It has four tabs: "Product", "Riders", "Discounts", and "Report Options". The "Discounts" tab is selected. Inside the window, there are two groups of options. The first group consists of four radio buttons: "Multi-Life" (selected), "Association", "Resident/Hospital", and "None of the Above". The second group consists of two checked checkboxes: "Business Owner" and "Multi-Product".

Name Required - Protector Platinum - Custom

Product Riders Discounts Report Options

☒ Multi-Life
☐ Association
☐ Resident/Hospital
☐ None of the Above

☒ Business Owner
☒ Multi-Product



Finding Information on Discounts



Information on discounts

At www.standard.com/di

1. The Protector SeriesSM Reference Product Guide, [form 9251REF](#)
2. Individual Disability Insurance Manual (requires log in to view)
3. Premium Discounts at The Standard, [form 14510PPT](#) (select *Find Marketing Materials*.)

Financial Professionals > Insurance > Disability > Individual Disability

Individual Disability

Protector PlatinumSM and Protector PlatinumSM Guarantee Issue



The latest innovation in individual disability income insurance is here. Protector Platinum offers:

- Comprehensive, yet simple income protection
- Strong base contract
- Competitive pricing
- Solid commissions

Learn more about:

- Protector Platinum
- Protector Platinum Guarantee Issue for the workplace

Business Protection

We also offer individual disability insurance products specifically designed for business owners.

Learn more about:

- Business ProtectorSM business overhead expense insurance
- Business Equity Protector buy/sell funding insurance

Income Protection

- Income Protection
- Insurance for the Workplace
- Business Overhead Protection
- Business Equity Protection

Contact Us

IDI Producer Service
P: 800.992.4446
[Send a Message](#)

Find Forms

Find Marketing Materials

Get Illustration Software

Order a Medical Exam

Log In to Secure Services

Read The Protector Press

State Approvals for Protector Platinum

Find out whether the Protector PlatinumSM products are available in your state.

[TAKE A LOOK](#) →

Related Information

- The Protector Series Product Reference Guide (PDF; 615 KB)
- Compare Protector+ and Protector Platinum (PDF; 439 KB)
- Compare Protector Platinum and Protector Platinum GI (PDF; 448 KB)
- Compare Protector+ GI and Protector Platinum GI (PDF; 422 KB)
- Protector PlatinumSM Transition Rules
- Commission Calendar
- Financial Strength

Sample of Additional Resources

Select *Find Marketing Materials* to view or order:

- Protector Platinum sample policy, [form 15316](#)
- Protector Platinum policy summary, [form 15331](#)
- Comparison Protector Platinum to Protector+, [form 15384](#)

The screenshot shows a web page for "Individual Disability" insurance. The breadcrumb trail at the top reads: "Financial Professionals > Insurance > Disability > Individual Disability". The main heading is "Individual Disability". Below it, the text reads "Protector PlatinumSM and Protector PlatinumSM Guarantee Issue". There is a photo of a woman kissing a child's forehead. Below the photo, it says "The latest innovation in individual disability income insurance is here. Protector Platinum offers:" followed by a list of features: "Comprehensive, yet simple income protection", "Strong base contract", "Competitive pricing", and "Solid commissions". Below this, it says "Learn more about:" followed by "Protector Platinum" and "Protector Platinum Guarantee Issue for the workplace". There is a section for "Business Protection" with the text "We also offer individual disability insurance products specifically designed for business owners." and a list of products: "Business ProtectorSM business overhead expense insurance" and "Business Equity Protector buy/sell funding insurance". On the right side, there is a "Contact Us" section with "IDI Producer Service", "P: 800.992.4446", and a "Send a Message" link. Below that is a "Find Forms" section with a red circle around the "Find Marketing Materials" link. Other links in this section include "Get Illustration Software", "Order a Medical Exam", "Log In to Secure Services", and "Read The Protector Press". There is also a "State Approvals for Protector Platinum" section with a "TAKE A LOOK ->" link. At the bottom right, there is a "Related Information" section with links to "The Protector Series Product Reference Guide (PDF; 615 KB)", "Compare Protector+ and Protector Platinum (PDF; 439 KB)", "Compare Protector Platinum and Protector Platinum GI (PDF; 448 KB)", "Compare Protector+ GI and Protector Platinum GI (PDF; 422 KB)", "Protector PlatinumSM Transition Rules", "Commission Calendar", and "Financial Strength".



The Standard is the marketing name for StanCorp Financial Group, Inc. and its subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Ore. in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of White Plains, N.Y. StanCorp Equities, Inc., member FINRA, distributes group annuity contracts issued by Standard Insurance Company and may provide other brokerage services. Third-party administrative services are provided by Standard Retirement Services, Inc. Investment advisory services are provided by StanCorp Investment Advisers, Inc., a registered investment advisor. Commercial real estate loans are originated, underwritten and serviced by StanCorp Mortgage Investors, LLC, and a network of commercial mortgage banking correspondents. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary.

These policies have exclusions and limitations and terms under which the policies may be continued in force or discontinued. Some policy provisions and available riders may vary by state. Optional riders are subject to underwriting and reinsurance availability. Additional optional riders may increase premiums. A medical exam may be required upon application. For complete cost and coverage details, please contact your insurance representative, or The Standard at 800.247.6888.