



## Platinum Advantage

Protect Your  
Income

Disability Facts

Overview

## Comprehensive Core Benefits

Residual Disability  
Coverage

Family Care  
Benefit

Increase  
Coverage

## Optional Enhancements

Riders

# Protect Your Income With Platinum Advantage From The Standard

How are you  
helping to  
protect your  
way of life?



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When you think about it, your income is what you rely on to finance your life. But, what would happen if you were too injured or sick to work? How would that affect your lifestyle?

There is an insurance product that can alleviate that worry by protecting your paycheck. It's called individual disability insurance.

Just like insurance for your home or your car, you can get insurance that goes to work when you can't by replacing a portion of your income if a disabling injury or sickness prevents you from working.

With Platinum Advantage from The Standard, you can have peace of mind knowing that your finances are secure and your lifestyle is protected.

Standard Insurance Company | The Standard Life Insurance Company of New York | [standard.com/di](http://standard.com/di)

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 333 Westchester Avenue, West Building, Suite 300, White Plains, New York. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. 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.

The policy has exclusions and limitations and terms under which the policy may be continued or discontinued. For costs and complete details of coverage, please contact your insurance representative or The Standard at 800.247.6888 (800.378.6057 in New York).

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Interactive Platinum Advantage Consumer Brochure



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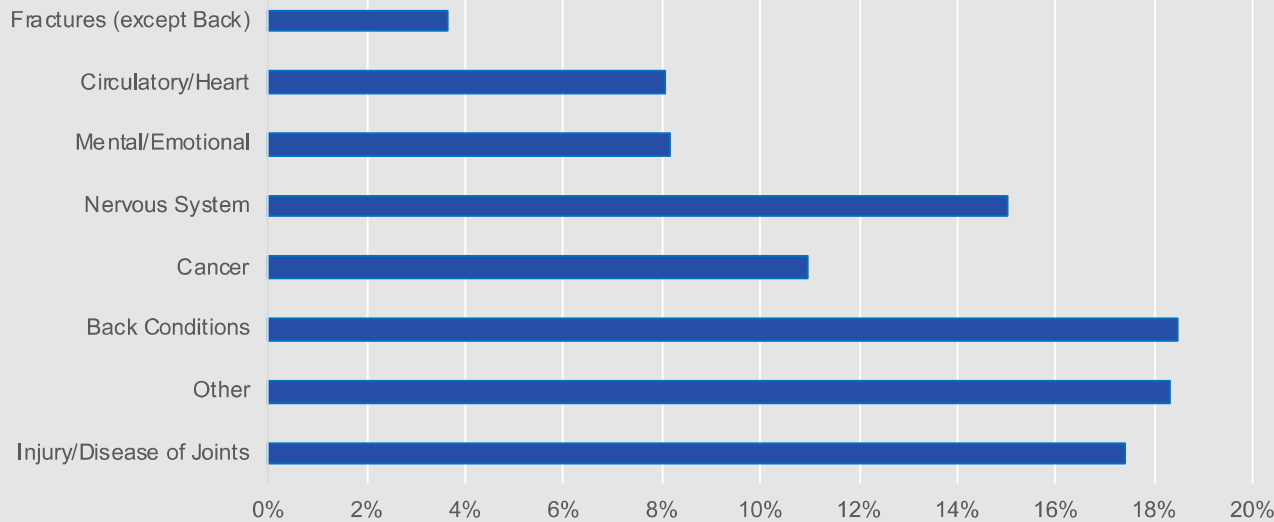
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## Disability Happens

You may think your odds of becoming disabled and unable to work are low, but consider these facts.

### Disabilities Have Many Causes



One in four 20-year-olds will become disabled before age 67.<sup>1</sup>



Approximately 90% of disabilities are caused by illnesses, not accidents.<sup>2</sup>



Every seven seconds, someone in the United States suffers an illness, injury or accident that will keep them out of work for more than one month.<sup>3</sup>

This example is provided only to show a breakdown of The Standard's open claims as of June 30, 2021 without regard to the decision made on each claim. Having the conditions listed does not establish disability. Each claim is evaluated on its own merits and according to the terms of the policy.

1 Social Security Administration Fact Sheet, 2021  
 2 Council for Disability Awareness 2014 Long-Term Disability Claims Review  
 3 Council for Disability Awareness — America's Disability Counter, accessed September 2017



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### Comprehensive Core Benefits

You've put a lot of time and effort into your career — an investment that's important to protect. That's why Platinum Advantage has numerous core benefits included in every policy to help protect your income in the event you're unable to work or need time away from work to care for a family member.



#### Benefit for Total Disability<sup>1</sup>

Platinum Advantage provides protection for total disability in your regular occupation as long as you're not working in another job. This means you can receive a monthly benefit if, due to an injury or sickness, you're unable to perform the substantial and material acts necessary to perform the occupation you're working in at the time a disability begins.



#### Residual Disability Coverage

If you were to experience a disabling medical condition and an income loss of at least 20%, yet be able to work in some capacity, you may be eligible for residual disability benefits under a Residual Disability Rider. [See Residual Coverage Options.](#)



#### Family Care Benefit<sup>2</sup>

This benefit, which is exclusive to The Standard, provides benefits if you are working 20% fewer hours and lose at least 20% income due to caring for a family member with a serious health condition. [See Family Care Benefit.](#)



#### Guaranteed Renewable Feature

Our Guaranteed Renewable feature ensures the terms of your policy won't change — no matter how long you own it — as long as your premium is paid on time.



#### Rehabilitation Benefit

After experiencing an injury or sickness, you might want to seek additional assistance to help you recover and return to work. Platinum Advantage provides an opportunity for you to participate in a rehabilitation program to help prepare you for return to full-time work.<sup>3</sup>



#### Ways to Increase Coverage

As you grow in your career, Platinum Advantage allows you to increase your coverage in two ways. The Automatic Increase Benefit increases your monthly benefit by 4% each year. With the Benefit Increase Rider, you can apply for more coverage to keep pace with larger increases in income. [See Ways to Increase.](#)



#### Survivor Benefit

If you were to pass away while receiving disability benefits, a survivor will receive a survivor benefit equal to three times your policy's basic monthly benefit.



#### Waiver of Premium Benefit

Your premiums will be waived while disability benefits are payable under the policy.

<sup>1</sup> In Florida, during the first 12 months of disability, you may be working in another occupation and still be considered totally disabled.

<sup>2</sup> The Family Care Benefit is not available in California or New York.

<sup>3</sup> The Standard must agree to the terms and objectives of the rehabilitation program and determine it meets mutually agreed-upon objectives. Participating in a voluntary rehabilitation program is optional.

Note in NY: This policy would provide disability income insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Service. The expected benefit ratio is at least 65% for individual, franchise or guaranteed standard issue coverage. This ratio is the portion of future premiums which The Standard expects to return as benefits, when averaged over all people with the applicable policy.



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## Residual Coverage Options

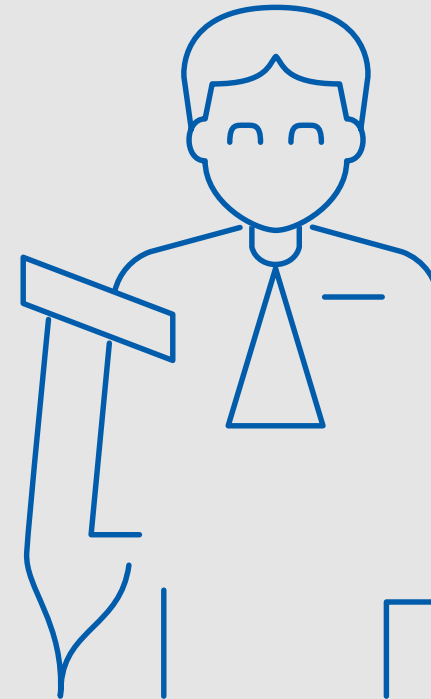
If you were to experience a disabling medical condition and an income loss of at least 20%, yet be able to work in some capacity, you may be eligible for residual disability benefits.



### Residual Disability Rider<sup>1</sup>

Based on your profession and income level,<sup>2</sup> you can choose one of the three below riders to help you replace your lost income.

- The **Basic Residual Disability Rider** pays benefits based on a loss of income of at least 20% and a loss of either time or duties. This rider pays a minimum of 50% of the policy's basic monthly benefit for the first six months. After six months, the benefit amount is proportional to your loss of income.
- The **Enhanced Residual Disability Rider** allows you to satisfy the benefit waiting period if you have a loss of time **or** duties **or** income. After the benefit waiting period, you will be eligible for a benefit if you have a loss of income of at least 20%. This rider pays a minimum of 50% of the policy's basic monthly benefit for the first 12 months. After 12 months, the benefit amount is proportional to your loss of income.
- The **Short-Term Residual Disability Rider** pays benefits if you have a loss of income of at least 20% due to your injury or sickness. This rider pays a benefit for a maximum of six months.



<sup>1</sup> In California, a residual disability rider is required.

<sup>2</sup> Each residual rider may not be available to all occupations.



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## The Family Care Benefit<sup>1</sup>



### Available Exclusively From The Standard

Most income protection insurance policies pay benefits only when you can't work due to injury or sickness. But what if a family member becomes seriously injured or sick? The Family Care Benefit can help you take time off of work to care for them. This feature provides benefits to replace lost income due to working at least 20% fewer hours and earning at least 20% less income to care for a family member.

Family members are defined as a parent, spouse, domestic partner or child, including an adopted child, stepchild or child of a domestic partner.

You can be approved to receive the Family Care Benefit twice. The benefit amount is proportional to your income loss, maxing out at a combined pay-out equal to six times your policy's basic monthly benefit.

### Susan's Story: Family Care Crisis

- Age: 50
- IT Manager



#### Mother's Terminal Cancer

When Susan's mother was diagnosed with stage 4 breast cancer, she took family leave from work to be by her mother's side. The Family Care Benefit provided monthly cash benefits to help replace her lost income. That gave Susan the financial freedom to focus on what mattered most — her mother.

## The Growing Costs of Caregiving



**53 million U.S. adults provide unpaid caregiving.**



**61% of family caregivers also work.**



**38% report experiencing financial strain due to caregiving.**



**3 in 5 people say caregiving caused emotional stress.**

Source: National Alliance for Caregiving (NAC) and AARP Public Policy Institute. Caregiving in the U.S. 2020, based on data collected in late 2019. [https://www.caregiving.org/wp-content/uploads/2020/06/AARP1316\\_RPT\\_CaregivingintheUS\\_WEB.pdf](https://www.caregiving.org/wp-content/uploads/2020/06/AARP1316_RPT_CaregivingintheUS_WEB.pdf)

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## Ways to Increase Coverage<sup>1</sup>



### Benefit Increase Rider

As you grow in your career, Platinum Advantage allows you to increase your coverage without undergoing additional medical underwriting. Our Benefit Increase Rider provides you with the option to purchase additional coverage once every three years on your policy anniversary to align with any promotions or income increases. You also can apply for an accelerated increase before your third policy anniversary if your earnings are increased by at least 30% or you are no longer eligible for group long term disability insurance.



### Automatic Increase Benefit Rider

We help ensure your coverage keeps up with annual salary increases through our Automatic Increase Benefit Rider. The rider provides basic monthly benefit increases of 4% each year for up to six consecutive years. After six years, you may apply to renew the automatic increases for another six-year period.

### David's Story: Starting a Medical Career

- Age: 33
- Dermatology physician
- Single, no children



#### Benefits that match career growth through the Benefit Increase Rider

David is completing his dermatology residency and just accepted an offer at a private practice. Before the end of his residency, he purchased a Platinum Advantage policy that included the Benefit Increase Rider, knowing his income will rise significantly after he starts his first post-residency job. The benefit also will allow his policy to grow with him as he progresses in his career and receives additional salary increases. David values the fact that his coverage going forward will match his developing career.

<sup>1</sup> Eligibility for these riders is determined by factors such as age and occupation class.



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### Optional Riders Enhance Coverage<sup>1</sup>

Everyone's financial situation is unique. While Platinum Advantage's base coverage provides robust income protection, you may have more specialized needs due to your occupation or income. Platinum Advantage comes with flexible enhancements that allow you to tailor your policy to fit your profession, income and current stage of life. The following options can be added to your policy to help you meet your financial goals.



#### Noncancelable Policy Rider

With this rider, your premiums and policy provisions will be locked in for the duration of your policy. We won't cancel your policy or raise your premium rates as long as you pay the premiums on time.



#### Catastrophic Disability Benefit Rider

In the event you were to suffer an injury or sickness that prevented you from performing two or more activities of daily living (e.g., bathing, dressing or eating) without assistance, suffered severe cognitive impairment or become presumptively disabled (loss of speech, hearing or sight or loss of use of two limbs), the Catastrophic Disability Benefit Rider would pay you a monthly benefit, in addition to the total disability benefit, which can help offset the cost of additional expenses or care.



#### Own Occupation Rider

For those in specialized professions, Platinum Advantage can include a definition of total disability that provides you with more flexibility. The definition of total disability in the Own Occupation Rider provides the policy's full basic monthly benefit to you if you are unable to perform the substantial and material duties of your regular occupation, even if you earn money in another occupation.<sup>2</sup>



#### Student Loan Rider

If you become totally disabled, The Standard will pay you a student loan benefit in the amount you paid under your student loan agreement, up to a stated maximum amount. This can help ensure you won't fall behind on your student loan payments should you experience a totally disabling injury or sickness.



#### Indexed Cost of Living Benefit Rider

To help your benefits keep pace with inflation, the Indexed Cost of Living Benefit Rider will increase your benefits by up to 3 or 6% annually based on changes in the Consumer Price Index, while you remain disabled.

<sup>1</sup> Riders may be modified or not available in some states. Additionally, some riders aren't available to all occupation classes.

<sup>2</sup> "Regular occupation" is defined as the occupation(s) in which you are regularly engaged at the time your disability begins, including your specialty if you are a physician or dentist and have limited your occupation to a professionally recognized specialty. If you are a trial attorney, and have limited your regular occupation to the performance of the usual and customary activities of a trial attorney, trial attorney will be deemed your regular occupation.