



## Product Comparison Three

### Protector+<sup>SM</sup> and Protector Platinum<sup>SM</sup>

#### Definition of Total Disability

##### Protector+

You are totally disabled if, because of your injury or sickness,

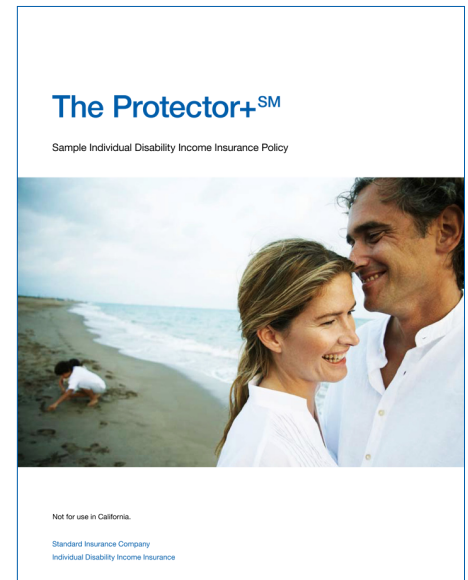
- You are unable to perform the substantial and material duties of your regular occupation, and
- You are not engaged in any other gainful occupation, and
- You are under the regular care of a physician appropriate for your injury or sickness.
- Your regular occupation is your occupation in which you are engaged at the time your disability begins. If you have limited your practice to a professionally recognized specialty in medicine or law, then that specialty will be deemed your regular occupation.
- Own occupation definition is available by rider, with the Noncancelable Rider required.

##### Protector Platinum

You are considered totally disabled, if due to your injury or sickness,

- You are unable to perform the substantial and material duties of your own occupation, and
- You are under the regular care of a physician appropriate for your injury or sickness.
- Your own occupation is your occupation or occupations in which you are regularly engaged at the time your disability begins. If you have limited your practice to a professionally recognized specialty in medicine or law, then that specialty is your own occupation.
- Own occupation definition included in base policy for all occupation classes, with no requirement of the Noncancelable Rider.

Continued on next page



Standard Insurance Company  
1100 SW Sixth Avenue  
Portland OR 97204  
800.992.4446

[www.standard.com/di](http://www.standard.com/di)

Item	Protector+	Protector Platinum
<b>Automatic Increase Benefit (AIB)</b>	Not available	<ul style="list-style-type: none"> <li>AIBs are included in each Protector Platinum IDI policy.</li> <li>AIBs increase the policy's basic monthly benefit by 4%, compounded, each year during a 5-year Increase Period.</li> <li>May be refused by insured.</li> </ul>
<b>Benefit Periods</b>	2 Year, 5 year, To Age 66/67	2 Year, 5 Year, 10 Year, To Age 67
<b>Catastrophic Benefit Rider</b>	\$8,000 maximum benefit	\$10,000 maximum benefit
<b>Compassionate Disability Benefit</b>	Not available	<p>Monthly benefit payment if the insured has a loss of earnings of 20% or more while caring for a Loved One* with a Serious Health Condition, which began after the policy's effective date.</p> <p>*Parent, child (including an adopted child and stepchild), spouse, Domestic Partner, and child of your Domestic Partner</p>
<b>Discounts</b>	<p><b>Association, Resident/Hospital and Multi-Life Discount</b></p> <ul style="list-style-type: none"> <li>10% off gender-neutral rates</li> </ul>	<p><b>Association, Resident/Hospital and Multi-Life Discount</b></p> <ul style="list-style-type: none"> <li>10% off gender-distinct rates</li> <li>Allowance for multi-life discount to as few as two lives if both are at least 25% owners of the same business.</li> </ul> <p><b>Business Owner Discount</b></p> <ul style="list-style-type: none"> <li>15% for qualifying business owners</li> </ul> <p><b>Multi-Product Discounts</b></p> <ul style="list-style-type: none"> <li>5% if Protector Platinum purchased at same time as Business Protector and/or Business Equity Protector.</li> </ul>
<b>Future Purchase Option Rider</b>	<ul style="list-style-type: none"> <li>Eligible to purchase up to Age 45</li> <li>Exercise limits of <ul style="list-style-type: none"> <li>-100% of option pool if age 41 or under</li> <li>-50% of option pool if age 42 through 45</li> <li>-33% of option pool if age 46-50</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Eligible to purchase up to age 50</li> <li>Exercise limits of: <ul style="list-style-type: none"> <li>-100% of option pool if age 44 or under</li> <li>-33% of option pool if age 45-55</li> </ul> </li> <li>Allowance for off-anniversary increases</li> </ul>
<b>Issue Ages</b>	<ul style="list-style-type: none"> <li>18 to 60</li> </ul>	<ul style="list-style-type: none"> <li>18 to 64</li> </ul>
<b>Mental Disorder/ Substance Abuse Limitation (MDSA)</b>	<ul style="list-style-type: none"> <li>Two-year MDSA limitation when the Own Occupation Rider is selected</li> </ul>	<ul style="list-style-type: none"> <li>Unlimited MDSA coverage in the base contract for all occupations</li> </ul>
<b>Occupation Classes</b>	5A, 4A, 4P, 3P, 3A, 2A, A, B	5A, 4A, 4P, 3P, 3A, 2P, 2A, A, B
<b>Policy Fee</b>	\$40 policy fee	No policy fee
<b>Pre-Existing Conditions</b>	Covered if disclosed on application and not specifically excluded	

Item	Protector+	Protector Platinum
<b>Presumptive Disability Benefit</b>	<ul style="list-style-type: none"> <li>Payable until end of Maximum Benefit Period.</li> <li>Extended lifetime benefit period available for To-Age-66/67 policies if Noncancelable Policy Rider attached to policy.</li> </ul>	<ul style="list-style-type: none"> <li>Payable for lifetime if policy's Maximum Benefit Period is To-Age-67. This benefit period is identified in the policy.</li> <li>Extended lifetime benefit period built into base policy (removed from Noncancelable Policy Rider). Benefit is payable until end of Maximum Benefit Period if policy's Maximum Benefit Period is 10 years or less.</li> </ul>
<b>Recovery Benefit</b>	<ul style="list-style-type: none"> <li>Available in Residual Disability Rider.</li> <li>Lump sum benefit equal to the lesser of: 6x the Basic Monthly Benefit; or the total of Residual Disability benefits paid; or the number of months remaining in the Maximum Benefit Period x the Basic Monthly Benefit.</li> </ul>	<ul style="list-style-type: none"> <li>Built into base policy.</li> <li>Monthly payments payable for entire benefit period as long as qualifying loss of income (at least 20%) is due solely to the Injury or Sickness that caused the prior Disability.</li> <li>Benefit amount depends on loss of income</li> </ul>
<b>Rehabilitation Program</b>	Limited to 36 months	Unlimited as long as program is meeting mutually agreed upon objectives.
<b>Residual or Partial Disability</b>	<ul style="list-style-type: none"> <li>Available by rider.</li> <li>Definition of Residual Disability based on loss of duties or loss of effectiveness or time in doing duties.</li> <li>Benefit payable for 20% or more loss of income.</li> <li>For first six months benefit amount is not less than 50% of Basic Monthly Benefit.</li> <li>After first six months, benefit depends on loss of income.</li> </ul>	<ul style="list-style-type: none"> <li>Built into base policy.</li> <li>For the waiting period and the first six months (Initial Period), the definition of Partial Disability is based on at least 20% loss of duties or time or income; 100% Basic Monthly Benefit payable regardless of monthly earnings.</li> <li>After the Initial Period (Extended Partial Disability), the definition of Partial Disability is based on loss of income only and benefit amount depends on loss of income.</li> </ul>
<b>Riders</b>	<ul style="list-style-type: none"> <li>Noncancelable</li> <li>Own Occupation</li> <li>Future Purchase Option</li> <li>Indexed Cost of Living (3% or 6%)</li> <li>Catastrophic</li> <li>Residual</li> <li>Supplemental Social Insurance</li> </ul>	<ul style="list-style-type: none"> <li>Noncancelable</li> <li>Future Purchase Option</li> <li>Indexed Cost of Living (3% or 6%)</li> <li>Catastrophic</li> </ul> <p>Residual and Own Occupation are no longer riders, as both are built into the base policy. Residual is included in the base policy as the benefit for Partial Disability.</p>
<b>Supplemental Social Insurance Rider</b>	Available	Not available
<b>Survivor Benefit</b>	Basic Monthly Benefit payable for the lesser of three months or the number of months remaining in the Maximum Benefit Period.	Basic monthly benefit payable for three months, regardless of maximum benefit period.
<b>Twelve-Month Foreign Residence Limitation</b>	None	Benefits limited to 12 months while Insured is living outside the U.S. or Canada.
<b>Waiting Periods</b>	60, 90, 180, 365 and 730 days	60, 90, 180 and 365 days