

Protector PlatinumSM Guarantee Issue

A Strong Base Contract, Plus Flexibility Creates Real Value

We designed the new Protector PlatinumSM Guarantee Issue Disability Income Insurance policy to be easy to sell. Strong benefits, flexible plan design and deep discounts¹ for Mandatory and Voluntary options will appeal to employers and employees.

Each policy's benefits and options are chosen by the employer. Guarantee Issue insurance has the advantage of requiring no medical underwriting² and limited financial documentation, so employees who might not otherwise be eligible for this kind of income protection can help protect their financial security.

Benefits Built Into The Base Contract¹

1. Total Disability Benefit
2. Lifetime Benefits for Presumptive Disabilities²
3. Partial Disability Benefit - 100 percent of disability benefits are payable for the first six months, regardless of income loss
4. Recovery Benefits
5. Rehabilitation Benefit
6. Survivor Benefit
7. Cosmetic or Transplant Surgery Benefit
8. Premium Waiver Benefit
9. No limitation for pre-existing conditions

Flexible Plan Design Options

- Regular Occupation or Own Occupation definitions of disability
- Guaranteed Renewable or Noncancelable options
- Unlimited coverage or two-year limitation for Mental Disorders/Substance Abuse
- Three percent or six percent Indexed Cost of Living Rider³
- Catastrophic Disability Rider³
- Deep discounts for Mandatory and Voluntary options

¹ Not all provisions or benefits are available in all states.

² Only available if the benefit period is To Age 65.

³ Not all riders are available in all states. The addition of policy riders may increase premiums.

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, and 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 (800.378.6057 in New York).



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