

Protector PlatinumSM

Compare The Value Of All The Strong, Built-In Benefits

Protector PlatinumSM disability income insurance is designed to help provide you with financial security in case a long-term illness or injury prevents you from earning your usual income.

With Protector Platinum, you can count on comprehensive coverage. Many valuable benefits are included in the base policy that some insurance companies offer only as riders, or not at all.

10 Benefits Built Into The Base Contract¹

1. Own Occupation definition of disability
2. Partial Disability Benefit with full benefits for six months
3. Compassionate CareSM Benefit
4. Lifetime Benefits for Presumptive Total Disability²
5. Recovery Benefit
6. Unlimited Mental Disorder and/or Substance Abuse coverage
7. Automatic Increase Benefit
8. Guaranteed Renewable policy
9. Survivor Benefit
10. Cosmetic or Transplant Surgery Benefit

Own Occupation Definition Of Disability

How your insurance carrier defines disability may be your policy's most crucial feature. With Protector Platinum, you'll receive monthly benefits if, due to disability, you are unable to perform the substantial and material duties of your occupation, even if you earn money doing something else.

Partial Disability With Full Benefits

We believe our new Partial Disability provision is the strongest available today. It pays full benefits for the first six months if you have a loss of time, duties or income. After that, you'll receive a portion of your monthly benefit based on the amount of earnings you have lost.

Compassionate Care[®] Takes Care Of Your Income, While You Take Care Of Your Family

This industry-leading benefit means we'll pay disability benefits, for a period of time, if you have a loss of income while caring for a family member with a serious health condition.

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

² Only available if the benefit period is greater than 10 years.

³ Generally defined as five or more employees of the same company.



Discounted rates are available to members of multi-life groups³ and business owners.

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Optional Benefit Riders⁴

You can increase your protection with these riders:

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

Compare All The Advantages Of Protector Platinum

Before you invest in disability income insurance, carefully compare the benefits included in the base policy. We're confident you'll see the value built into Protector Platinum.

⁴ 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 and some policy benefits 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.