

Protector PlatinumSM

Comprehensive. Caring. Committed To You.



The Standard Life Insurance Company of New York
Individual Disability Income Insurance



A photograph of a man and a woman walking hand-in-hand on a beach at sunset. The woman is on the left, wearing a floral top and white pants. The man is on the right, wearing a floral shirt and shorts. They are both smiling and looking towards each other. The background shows the ocean and a clear sky with a warm sunset glow.

Why Choose Protector Platinum?

The Reasons Are As Comprehensive As The Benefits.

What's your most valuable asset? If you stop and think, you'll probably realize it's your income. Your ability to earn a living is worth protecting with the best insurance policy you can own.

The Standard Life Insurance Company of New York designed Protector PlatinumSM Individual Disability Income insurance to offer the most comprehensive income protection available. You may be surprised to find that this groundbreaking policy is also an exceptional value.

With Protector Platinum, industry-leading benefits are built-in, including some features that would typically be treated as add-ons by other insurance companies. You can also choose additional protection to fit your needs.

Find out about all the reasons why it feels good to be protected with Protector Platinum.

Note: This policy provides disability income insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio is at least 55% for individual coverage and at least 60% for franchise 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.

REASON 1

Benefits When You Can't Work In Your Own Occupation

The way your insurance carrier defines disability may be your policy's most crucial feature. Protector Platinum includes an "Own Occupation" definition of disability for all occupations. That means you'll receive full monthly benefits if, due to disability, you are unable to perform the substantial and material duties of your occupation, even if you earn money in another occupation.

"Own occupation" is defined as the occupation(s) in which you are regularly engaged at the time your disability begins, including your specialty if you have limited your practice to a professionally recognized specialty in medicine or law.

Accidents Happen

Age: 35

Occupation: Dentist

Married: Two young children

John injured his right hand in a boating accident. He was unable to return to work in his occupation because his injury prevented him from performing dentistry on patients. Eventually, he was able to use his knowledge and education to find a job teaching dental students. Under Protector Platinum, John was considered "totally disabled" in his own occupation, even though he earned an income doing something else. He continued to receive full monthly disability income benefits, which helped offset the additional expenses associated with his disability.



Note: All stories in this booklet are for illustration purposes only.

REASON 2

No Other Carrier Makes It Easier For You To Return To Work When You Are Partially Disabled

If you suffer a partial disability, you may be unable to work at your full capacity. You might miss time from work or experience a loss of duties, before the financial impact becomes fully apparent. That's why Protector Platinum offers such a strong, flexible Partial Disability Benefit.

Receive Benefits If You Have A Loss Of Time, Duties Or Income

After the waiting period, you are eligible for 100 percent of the policy's basic monthly benefit for the first six months of partial disability if, due to your injury or sickness, you have any of the following:

- Loss of Time
- Loss of Duties
- Loss of Income

Instead of penalizing you for working, your Protector Platinum plan supports your recovery. No other insurance company makes it easier for you to come back to work during a partial disability.

After six months, your actual loss of income due to partial disability will determine the amount of monthly benefit you are eligible for through the entire remaining benefit period.



A Helping Hand With Carpal Tunnel

Age: 49

Occupation: Architect

Single: One child in college

Sarah had surgery for carpal tunnel syndrome. She lost time from work and also experienced a loss of duties, such as sketching and computer use. It was several months before Sarah experienced any loss of income because other employees handled the projects the firm already had under contract. However, Sarah's Protector Platinum policy paid her full disability benefits for the first six months, based on her loss of time and ongoing loss of duties. So Sarah had the peace of mind she needed for her recovery. After six months, if she experiences a loss of income of more than 20 percent of her predisability earnings, she will receive proportionate benefits based on that loss.

REASON 3

Benefits After You Recover

It can take time to rebuild a practice or business after a disability. Even if you return to work full time, it may be a while before your income fully recovers. That's why we built a strong Recovery Benefit into Protector Platinum.

After you've recovered from your disability, if you have a loss of income of at least 20 percent of your predisability earnings and that loss is solely the result of the previous injury or sickness that caused your disability, Protector Platinum will pay you a monthly Recovery Benefit proportional to your loss of earnings for that month.

Rebuilding A Practice

Age: 42

Occupation: Veterinarian

Married: Two children

Mary had been building her practice for five years before she was diagnosed with cancer. After being away from work for 18 months while receiving treatment, she returned to work full time. It took Mary two years to rebuild her practice and generate the income she made before she was diagnosed with cancer. Even though she was no longer disabled, Mary received a Recovery Benefit during that time, based on the amount of income she lost compared to her prior earnings. That financial cushion gave Mary the support she needed to get her health and business back up to 100 percent.



REASON 4

Benefits When You Participate In A Rehabilitation Program

When you face a disability, you'll find The Standard encourages you every step of the way. For example, while you are disabled, if you participate in a voluntary rehabilitation program that will help you return to work, The Standard will pay the reasonable costs of the program.

Covered expenses can include the costs of modifications to your workplace, vehicle or home; training and education; family care; and other job-related and/or job search costs. The key requirements are that you agree to the terms and objectives of the program, and we approve the program and determine it meets mutually agreed-upon objectives. It's always completely optional. We're here to help!



On The Road Again

Age: 39

Occupation: Sales Representative

Single: No children

Tom is a self-employed sales representative for several outdoor recreation firms. He covers a big territory and has to drive a lot to serve his accounts. Unfortunately, he injured his hips and legs in a skiing accident. Tom was encouraged when, based on his Protector Platinum policy, The Standard helped him purchase a specially modified vehicle so he could continue to travel for work. We also helped pay for modifications to his home office.

REASON 5

Unlimited Coverage For Mental Disorders And/Or Substance Abuse

Disabilities stemming from mental disorders and/or substance abuse are more common than most people realize. According to research by the Council for Disability Awareness, about one in five of Social Security Disability Insurance claims are for conditions related to mental disorders.¹

Unlike the two-year limits you may find with many disability insurance policies, Protector Platinum places no limits on coverage for disabilities stemming from mental disorders and/or substance abuse. As the story below illustrates, that could be an important distinction.

Coping With PTSD

Age: 40

Occupation: Corporate Executive

Married: Four children

Mike was a top executive with a major corporation. His wife stayed home to care for the kids. Mike survived a tragic accident which left him with post-traumatic stress disorder (PTSD), and he was unable to work for two-and-a-half years. With a large family depending on his income, Mike would have felt significant additional stress if he lacked income protection. Fortunately, with Protector Platinum, he qualified for total disability benefits and received monthly disability income that helped offset the financial impact on his family. That meant Mike could concentrate on getting well.



¹ Long-term disability claim review, Council For Disability Awareness, 2014

REASON 6

Automatic Increases In Coverage

Over the course of your career, your income – and your expenses – typically will keep growing. With some insurance policies, you might have to apply for additional coverage. But with Protector Platinum, automatic increases are built into your benefit amount.

The Standard's Automatic Increase Benefit raises your policy's basic monthly benefit by 4 percent every year during each Increase Period, which initially includes the first five consecutive years.²

The following are the key advantages and features of the Automatic Increase Benefit:

- No medical evidence of insurability is required
- Benefit increases occur on your policy's anniversary
- Premiums are based on age at the time of increase
- You have the right to refuse Automatic Increase Benefits³
- Initial increase period lasts for up to five consecutive years
- You may apply for additional increase periods to begin immediately after the prior period
- Automatic Increase Benefits do not take effect when you are receiving disability or recovery benefits



Benefits That Keep Growing

Age: 30

Occupation: Certified Public Accountant

Single: No children

In this example, Jean – a CPA earning \$70,000 per year – purchases her Protector Platinum Individual Disability Income insurance policy today. Based on her income, Jean qualifies for \$3,880 in monthly benefits if she experiences a disabling event. With built-in automatic increases, her benefit would increase in five years to \$4,721 a month. This would give her 20 percent more coverage than the benefit for which she initially qualified. After five years, Jean will have the opportunity to renew the Automatic Increase Benefit for another five years without evidence of medical insurability.

² You are eligible for this benefit if your Issue Age is under 60 and any Increase Period will end on Increase Date following your 60th birthday.

³ Refusal of two consecutive Automatic Increases will end the Automatic Increase Benefit and no future Automatic Increases will occur.

REASON 7

Opportunity To Lock In Premium Rates

You have the choice of adding a Noncancelable Rider to the Protector Platinum policy to lock in a fixed premium for the life of your policy. For people who like certainty, this choice offers a valuable way to protect not only their income, but also the rate they pay.

Adding the Noncancelable Rider means the amount of your Protector Platinum premiums are locked in as of the date of your policy for the life of your policy, without future evidence of insurability. The only exceptions are increases that result from other riders or the Automatic Increase Benefit.

With this rider and as long as you pay your premiums on time, The Standard guarantees that your policy will continue in force each year, and we will not change any feature in your policy unless you request it.

Lock In Extra Peace Of Mind

Age: 34

Occupation: Small Business Owner

Married: One child

Jenny likes “a sure thing.” For example, she buys extended warranties for her purchases so she has the maximum assurance possible. For the same reason, she chose to add a Noncancelable Rider to her Protector Platinum disability income insurance policy to make sure her premiums cannot change. For her, locking in her current rate feels like the smart choice.



REASON 8

Built-In Guaranteed Renewable Contract

Each Protector Platinum policy is “guaranteed renewable” for the life of your policy as long as you pay your premiums on time. That means The Standard cannot change your policy, except for the premium, before the policy expires.

The premium can be changed only after the policy is three years old, and then, only if the change applies to all policies with similar benefits insuring the same Risk Class. This built-in feature provides solid protection for you at no extra cost.



Choosing With Confidence

Age: 28

Occupation: Self-Employed Software Engineer

Single: No children

When Bob purchased his home, he furnished it with appliances from leading companies that stood behind their products and offered excellent customer service. He was satisfied with the manufacturers' warranties and saw no need to purchase extended warranties. Bob looked at the built-in Guaranteed Renewable feature of his Protector Platinum contract in a similar way, and chose not to add a Noncancelable Rider.

REASON 9

Option To Increase Your Coverage

If you expect your income to increase over the course of your working life, a Future Purchase Option Rider may be an important addition to your Protector Platinum policy.

With this rider, you can request increases in your coverage once a year, without further evidence of medical insurability. Coverage will continue to be based on your health at the time you originally purchased your policy. You will be asked to supply financial evidence of your increase in income.⁴

Annual optional increases are based on your age and Option Pool Amount, which is the total amount by which you can increase your basic monthly benefit while the rider is in force.

If you're just beginning your professional career, the Future Purchase Option Rider can be an especially valuable choice to protect your growing income.

Launching A Surgery Career

Age: 33

Occupation: Surgeon

Single: No children

Joe is completing his surgical residency and just accepted an offer to join a private practice. He decides to purchase a Protector Platinum policy with a Future Purchase Option Rider because he expects his income to go up significantly over the course of his career. Since he sees the results of injuries and illness every day, he especially values the fact that his coverage going forward will be based on his health at the time he purchased his policy.



⁴ Premiums for the additional coverage will be based on your age at the time of the increase.

REASON 10

Option To Increase Benefit Payments To Keep Pace With Inflation

You've probably felt the effects of rising prices, from gas to groceries. To help your potential disability benefits keep up with inflation, you can add an Indexed Cost of Living Benefit Rider to your Protector Platinum policy. This rider will increase your monthly benefit during a disability in the amount of the lesser of 3 or 6 percent a year, based on the percentage you select, or the applicable Consumer Price Index.

Take a look at the following illustration of the difference between a potential benefit with and without a 6 percent Indexed Cost of Living Rider.

Difference In Potential Benefit With And Without A 6 Percent Indexed Cost Of Living Rider

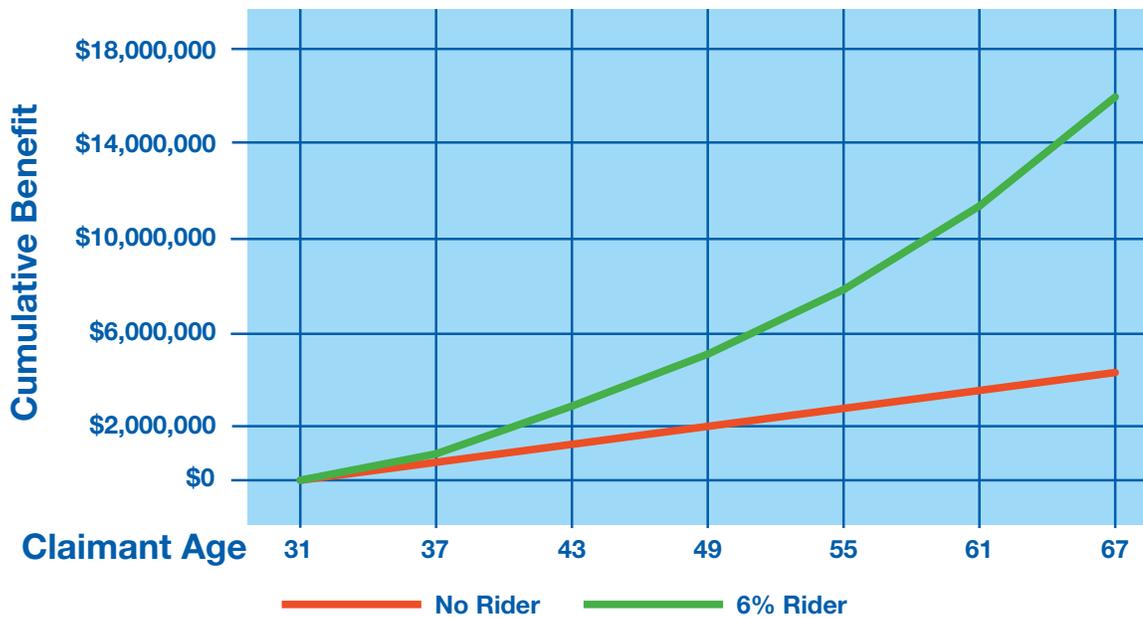


Illustration timeline is for a person disabled at age 31 and who remains disabled through retirement age (age 67), a \$10,000-per-month base benefit level (\$120,000 per year), and an assumed 6 percent annual rate of inflation. Actual increases will be based on the Consumer Price Index For All Urban Consumers (CPI-U). If the CPI-U increases by less than 6 percent in a given year, the actual increase will be less than the amount shown in the illustration.

The Ultimate Reason

You Can Count On The Standard

At The Standard, we understand which benefits are really meaningful to you. For example, Protector Platinum also offers a Catastrophic Disability Benefit Rider, which provides a disability benefit in addition to the basic monthly benefit if you become Catastrophically Disabled.

If you ever become disabled and need to make a claim, you'll discover our exceptional service. Our goal is to give you the kind of expert, empathetic service we wish for ourselves and our families.

You can be confident that we're financially strong and we can pay what we promise – now and in the future. Doing the right thing for our customers is in our DNA.

There's No Better Time. There's No Stronger Policy.

You can't predict a disability, but you can protect against it with disability income insurance. Seemingly small differences in benefits can have big consequences. All the reasons to choose Protector Platinum add up to comprehensive value. When you shield yourself and your loved ones with Protector Platinum, you can feel confident you've made the right decision.





This is only a summary of premiums, benefits and limitations. State laws may require variations of contract provisions and may limit the availability of some benefits and riders. Policies have exclusions, limitations and terms under which the policies may be continued in force or discontinued. For complete cost and coverage details, please contact your insurance representative or The Standard.

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