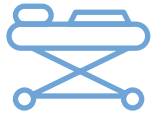




# Platinum Advantage vs. Ohio National ContinuON Income Solutions II

Platinum Advantage income protection insurance is built on the strength of contract The Standard is known for, leveraging flexibility and unique features to help meet the needs of a broad range of clients. Offering the right product at the right price, you can help your clients protect their income and lifestyle. The following provides key strengths of Platinum Advantage when compared to Ohio National's ContinuON Income Solutions II.

Policy Feature	The Standard - Platinum Advantage	Ohio National - ContinuON Income Solutions II	Platinum Advantage's Strengths
<b>Base Contract</b>			
 <p>Definition of Total Disability</p>	<p>An insured is totally disabled if unable to perform the substantial and material duties of regular occupation and is not engaged in any other occupation for wage or profit. If insured's regular occupation is limited to a single medical specialty recognized by the American Board of Medical Specialties (ABMS) or American Osteopathic Association Bureau of Osteopathic Specialists (AOABOS) or American Dental Association (ADA), that specialty is deemed insured's regular occupation.</p>	<p>For occupation classes A and B, an insured is totally disabled if, due to injury or sickness, he or she is unable to work in any occupation for which insured is suited by education, training or experience.</p> <p>For occupation classes 6M, 6A, 5M, 5A, 4M, 4A, 3M, 3A and 2A, an insured is totally disabled if, due to a sickness or injury, he or she is not able to perform the material and substantial duties of regular occupation and not working in any other occupation for wages, compensation or profit.</p> <p>Regular occupation is the occupation the insured is regularly engaged in on the date of total disability.</p>	<p>For A and B occupation classes, Platinum Advantage considers insured totally disabled if unable to perform substantial and material duties of regular occupation and ContinuON considers insured totally disabled if unable to work at any occupation suited by education, training or experience.</p> <p>Platinum Advantage includes medical and dental specialty language in the regular occupation definition of total disability.</p>

Not for use in CA, FL, MT, NY, ND, SD or WY.

Standard Insurance Company | [standard.com/di](http://standard.com/di)


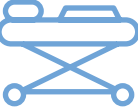

SI 18677 (3/22)

**For producers only.** Not for use with consumers.

Comparison: PLATADV vs. Ohio National ContinuON






# Platinum Advantage vs. Ohio National ContinuON Income Solutions II

Policy Feature	The Standard - Platinum Advantage	Ohio National - ContinuON Income Solutions II	Platinum Advantage's Strengths
 <p>Own Occupation Rider</p>	<p>For occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D and 3P, option to elect Own Occupation Rider, under which an insured is totally disabled if unable to perform the substantial and material duties of his or her regular occupation, even if engaged in any other occupation for wage or profit. If insured's regular occupation is limited to a single medical specialty recognized by the American Board of Medical Specialties (ABMS) or American Osteopathic Association Bureau of Osteopathic Specialists (AOABOS) or American Dental Association (ADA), that specialty is deemed insured's regular occupation. If insured is an attorney and has limited regular occupation to the performance of the usual and customary activities of a trial attorney, then trial attorney will be deemed insured's regular occupation.</p>	<p>For occupation classes 6M, 6A, 5M, 5A, 4M, 4A, 3M, 3A and 2A, option to elect own occupation rider, under which an insured is totally disabled if, due to a sickness or injury, the insured is not able to perform the material and substantial duties of his or her regular occupation.</p> <p>Regular occupation is the occupation the insured is regularly engaged in on the date of total disability. If regular occupation on the date of disability is limited to a professionally-recognized specialty in medicine, dentistry or law within the scope of the insured's degree or license, will deem that specialty to be regular occupation.</p>	
 <p>Presumptive Disability</p>	<p>Presumptive disability must be a total and permanent loss of speech, hearing in both ears, sight in both eyes, use of both hands, use of both feet, or use of one hand and one foot. Will waive benefit waiting period and benefits are payable through the end of the benefit period. Will pay the full monthly benefit regardless of earnings.</p>	<p>Considered presumptively disabled if sustain total or complete loss of the use of both hands, use of both feet, use of one hand and one foot, sight in both eyes, hearing in both ears or speech. Will waive elimination period and benefits paid through the end of the maximum benefit period. Will pay base monthly benefit even if insured still works. For A and B occupation classes loss must be complete and irrecoverable. For all other occupation classes, loss not required to be permanent or irrecoverable.</p>	
 <p>Guaranteed Renewable</p>	<p>Guaranteed renewable to age 65, or to age 67 for maximum benefit period "to age 67." As long as premium is paid by the end of each grace period, The Standard cannot change any part of the policy, except its premium, until the termination date.</p> <p>Can be changed to noncancelable and guaranteed renewable by purchasing the Noncancelable Policy Rider.</p>	<p>Guaranteed renewable to the earlier of age 65 or the date the insured elects to receive Social Security or other retirement benefits. Cannot cancel the policy as long as premium is paid.</p> <p>Available to occupation classes A and B.</p>	<p>Platinum Advantage allows insured to keep the policy in force to age 65 or 67, regardless of the retirement benefits the insured is receiving.</p> <p>Platinum Advantage's guaranteed renewable language is available to all occupation classes.</p>






# Platinum Advantage vs. Ohio National ContinuON Income Solutions II

Policy Feature	The Standard - Platinum Advantage	Ohio National - ContinuON Income Solutions II	Platinum Advantage's Strengths
 <p>Conditionally Renewable</p>	<p>Conditionally renewable after the policy's termination date (age 65 or 67) if not disabled and actively at work at least 30 hours per week. Premiums will be based on age and risk class as of the termination date. Benefit paid for 24 months if disabled on or before anniversary following 75<sup>th</sup> birthday and 12 months otherwise. Benefits paid for one disability.</p>	<p>A guaranteed renewable policy is conditionally renewable from age 65, or the insured's earlier retirement, to age 75, as long as the policy was in force the prior policy year, insured is regularly employed at least 30 hours a week and is not receiving Social Security or other retirement benefits. Premium based on rates then in use for such ages.</p> <p>A noncancelable policy is conditionally renewable each year after the expiration date if the policy was in force the prior policy year, insured is not receiving benefits or eligible to receive benefits for a claim under the policy, and insured continues to be regularly employed at least 30 hours a week and receiving wages, compensation or profit. Premium based on rates being charged for age and sex at the time of renewal. Benefits paid for two years if disabled before age 75 and one year otherwise.</p>	<p>Platinum Advantage does not limit renewability based on retirement benefits the insured is receiving.</p>
 <p>Maximum Benefit Period</p>	<p>Benefit periods available include:</p> <ul style="list-style-type: none"> <li>• 2 years</li> <li>• 5 years</li> <li>• 10 years</li> <li>• To age 65</li> <li>• To age 67</li> </ul>	<p>Benefit periods available include:</p> <ul style="list-style-type: none"> <li>• 1 year (A and B occupation classes only)</li> <li>• 2 years</li> <li>• 5 years</li> <li>• 10 years (not available to A and B occupation classes)</li> <li>• To age 65 (not available to A and B occupation classes)</li> <li>• To age 67 (not available to A and B occupation classes)</li> <li>• To age 70 (not available to A and B occupation classes)</li> </ul>	
 <p>Benefit Waiting Period (Days)</p>	<p>Benefit waiting periods available include:</p> <ul style="list-style-type: none"> <li>• 60 days</li> <li>• 90 days</li> <li>• 180 days</li> <li>• 365 days</li> </ul>	<p>Elimination periods available include:</p> <ul style="list-style-type: none"> <li>• 30 days (A and B occupation classes only)</li> <li>• 60 days</li> <li>• 90 days</li> <li>• 180 days</li> <li>• 360 days</li> </ul>	





# Platinum Advantage vs. Ohio National ContinuON Income Solutions II

Policy Feature	The Standard - Platinum Advantage	Ohio National - ContinuON Income Solutions II	Platinum Advantage's Strengths
 <p>Family Care Benefit</p>	<p>Family care benefit will be paid if insured is working at least 20% fewer hours in order to care for a family member with a serious health condition and insured's monthly earnings are reduced at least 20% due to the loss in hours. The insured cannot be disabled and no other benefits can be payable under the policy.</p> <p>During the life of the policy, the benefit can be claimed up to two times, and the maximum amount payable is six times the basic monthly benefit.</p>	<p>Not available.</p>	<p>.</p>
 <p>Survivor Benefit</p>	<p>A benefit equal to three times the basic monthly benefit will be paid to a survivor if insured dies while disability benefits are payable.</p>	<p>If insured dies after satisfying the elimination period and was receiving base monthly benefits at time of death, will pay the remainder of the base monthly benefit for month the insured's death occurs plus two additional base monthly benefits, provided that no additional base monthly benefits will be paid under this provision after the expiration of the maximum benefit period.</p>	<p>Platinum Advantage pays a lump sum benefit equal to three times monthly benefit. ContinuON only pays a prorated portion of the first month's benefit based on insured's date of death, then pays benefits for two more months.</p>
 <p>Transplant Surgery Benefit</p>	<p>Will pay a disability benefit if insured becomes disabled as a result of surgery to transplant part of insured's body to someone else. Surgery must occur after policy effective date.</p>	<p><b>Cosmetic or Transplant Surgery</b></p> <p>Will pay benefits if disability due to surgery performed to restore appearance due to an injury or other surgery that results from an infection, disease or malfunction of a part of the body; or if disability due to the removal of an organ from insured's body to be implanted in someone else's body.</p> <p>Transplant must occur more than six months after the policy date and will waive the elimination period for transplant surgery.</p>	<p>Platinum Advantage requires transplant surgery to take place after effective date and ContinuON requires it to take place more than six months after the policy issue date.</p>





# Platinum Advantage vs. Ohio National ContinuON Income Solutions II

Policy Feature	The Standard - Platinum Advantage	Ohio National - ContinuON Income Solutions II	Platinum Advantage's Strengths
 <p data-bbox="336 406 443 462">Waiver of Premium</p>	<p data-bbox="559 406 1190 609">Will waive premium while disability or recovery benefits are payable. If the benefit waiting period is greater than 90 days, premium due and payable after the 90<sup>th</sup> day will be waived for a continuous disability. Will refund any premium due and paid after the date disability began. If insured remains disabled beyond maximum benefit period, will continue to waive premium.</p>	<p data-bbox="1244 406 1876 665">If insured is totally disabled for the lesser of 90 days or the elimination period, will waive premium while disability or recovery benefits are payable. Will refund any premiums due and paid during the elimination period. Premiums are waived until total disability ends. For A and B occupation classes, premiums will not be waived beyond the maximum benefit period. After total disability ends, the policy stays in force until the next premium due date, when owner must pay premiums by each premium due date.</p>	<p data-bbox="1929 406 2548 576">Platinum Advantage will waive premium beyond the maximum benefit period for all occupation classes if insured continues to be disabled. For ContinuON, waiver of premium ends for occupation classes A and B once insured reaches the maximum benefit period, regardless of disability status.</p>
 <p data-bbox="336 706 497 787">Suspension During Military Service</p>	<p data-bbox="559 706 1177 836">Insured who is on full-time active duty in the military can suspend policy for up to five years. The policy will cover sickness or injury that occurs after policy is placed back in force.</p>	<p data-bbox="1244 706 1876 860">Can suspend policy while on active duty in the armed forces. The policy will not cover any loss due to injury that occurs or sickness that first manifests itself while the policy is suspended.</p>	





# Platinum Advantage vs. Ohio National ContinuON Income Solutions II

Policy Feature	The Standard - Platinum Advantage	Ohio National - ContinuON Income Solutions II	Platinum Advantage's Strengths
 <p>Exclusions &amp; Limitations</p>	<p>Disability caused or contributed to by</p> <ul style="list-style-type: none"> <li>• War, declared or undeclared, including military training, action or conflict while on active duty in the military</li> <li>• Committing or attempting to commit a felony or being engaged in an illegal occupation</li> <li>• Actively participating in a violent disorder or riot</li> <li>• Intentionally self-inflicted injury</li> </ul> <p>Disability benefits not payable for the first 90 days of disability due to pregnancy or childbirth, unless due to complications of pregnancy.</p> <p>Disability benefits will not be paid while confined to a penal or correctional institution for more than seven days.</p> <p>Will exclude disability caused or contributed to by any condition or activity specifically named or described in an exclusion endorsement attached to the policy.</p> <p>Loss or restriction of a professional license alone does not constitute a disability.</p>	<p>For A and B occupation classes, benefits not paid if disability due to war or act of war, or is related to military service when scheduled active duty is more than 30 consecutive days. Benefits are not paid for any period insured is incarcerated.</p> <p>For all other occupation classes, will exclude disabilities caused by, contributed to, related to or that result from:</p> <ul style="list-style-type: none"> <li>• War, including active military service if more than 30 consecutive days</li> <li>• Injury or sickness excluded by name or specific description in special exceptions endorsement</li> <li>• Committing, or attempting to commit, a felony</li> <li>• Being engaged in an illegal occupation</li> <li>• Intentionally self-inflicted injury or sickness</li> </ul> <p>Will not pay benefits or waive premiums during any period while incarcerated or under court-ordered detention.</p> <p>Will not pay benefits or waive premiums while license is surrendered, suspended or revoked, due to actual or alleged misconduct or malpractice.</p> <p>Will stop paying benefits, and waiving premium, if insured resides outside the United States or Canada for more than three consecutive months. Will resume paying benefits if return and show proof that insured continues to be totally disabled.</p>	
 <p>Injury &amp; Sickness Covered after Reinstatement</p>	<p>A reinstated policy will cover only disabilities due to injury sustained or sickness that began after the reinstatement date.</p>	<p>Benefits will be paid for only disabilities due to any injury sustained or sickness that manifests itself, or is diagnosed or treated after the reinstatement date.</p>	





# Platinum Advantage vs. Ohio National ContinuON Income Solutions II

Policy Feature	The Standard - Platinum Advantage	Ohio National - ContinuON Income Solutions II	Platinum Advantage's Strengths
<b>Contract Riders</b>			
 <p data-bbox="338 451 451 565">Enhanced Residual Disability Rider</p>	<p data-bbox="567 451 1204 711">During the benefit waiting period the insured will be considered residually disabled if working in his or her regular occupation or any other occupation, and has at least a 20% loss of duties, time or income. After the benefit waiting period, a benefit will be paid as long as insured is working in his or her regular occupation or any other occupation, and has at least a 20% loss of income. Benefit varies based on income loss but during first 12 months the benefit will be no less than 50% of monthly benefit.</p> <p data-bbox="567 727 1204 954">Recovery benefit paid if, after a period of disability, the insured is working in regular or any occupation at least as many hours as prior to disability and continues to have a loss of earnings of at least 20%, and loss of earnings is solely the result of the previous sickness or injury. The amount of the recovery benefit will be proportionate to loss of earnings. Premium waiver applies while recovery benefits are paid.</p> <p data-bbox="567 971 1204 1027">Available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D and 3P, through issue age 60.</p>	<p data-bbox="1252 451 1889 654">During the first six months of disability, insured will be residually disabled if working and there is a loss of duties or time. After the first six months of disability, insured will be residually disabled if working and there is at least a 15% loss of earnings, and either a loss of time or duties. Benefit varies based on income loss but during the first six months the benefit will be no less than 50% of monthly benefit.</p> <p data-bbox="1252 670 1889 841">Transitional return to work benefit paid after a period where benefits for a disability have been paid, if insured is at work in any occupation full time and has at least a 15% loss of earnings, due to previous disability. Benefit is monthly benefit proportionate to loss of earnings. Premium waiver applies while benefit is paid.</p> <p data-bbox="1252 857 1889 914">Available to occupation classes 6M, 6A, 5M, 5A, 4M, 4A, 3M, 3A and 2A.</p>	<p data-bbox="1924 451 2561 540">Platinum Advantage pays the minimum benefit for up to 12 months and ContinuON pays the minimum benefit for up to six months.</p>
 <p data-bbox="338 1068 451 1182">Basic Residual Disability Rider</p>	<p data-bbox="567 1068 1204 1417">The insured will be considered residually disabled during and after the waiting period if working in his or her regular occupation or any other occupation, and has at least a 20% loss of income, and either a loss of duties or time in his or her regular occupation. Recovery benefit paid if, after a period of recovery, the insured is working in regular occupation at least as many hours as prior to disability and continue to have a loss of earnings of at least 20%, and loss of earnings is solely the result of the previous injury or sickness. The amount of the recovery benefit will be proportionate to loss of earnings. Premium waiver applies while recovery benefits are paid.</p> <p data-bbox="567 1433 1204 1490">Available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P, through issue age 60.</p>	<p data-bbox="1252 1068 1889 1271">The insured will be considered residually disabled during and after the elimination period if working and there is a 15% loss of earnings and either a loss of duties or time. Benefit varies based on income loss, with a maximum benefit of 50% of monthly benefit. During the first six months the benefit will be no less than 50% of monthly benefit.</p> <p data-bbox="1252 1287 1567 1312">No recovery benefit included.</p> <p data-bbox="1252 1328 1889 1385">Available to occupation classes 6M, 6A, 5M, 5A, 4M, 4A, 3M, 3A and 2A.</p>	<p data-bbox="1924 1068 2561 1157">Platinum Advantage's benefit is based on income loss. ContinuON provides a benefit maximum of 50% of the monthly benefit.</p> <p data-bbox="1924 1174 2454 1198">Platinum Advantage includes a recovery benefit.</p>





# Platinum Advantage vs. Ohio National ContinuON Income Solutions II

Policy Feature	The Standard - Platinum Advantage	Ohio National - ContinuON Income Solutions II	Platinum Advantage's Strengths
 <p>Short-Term Residual Disability Rider</p>	<p>The insured will be considered residually disabled and may receive up to six months of residual disability benefits if working in his or her regular occupation and has at least a 20% loss of income and the insured is unable to perform one or more substantial and material duties or is performing all duties but not more than 50% of the time. The amount of residual disability benefit will be 50% of the policy's basic monthly benefit for a loss of income between 20 and 80%. If the loss of income is greater than 80%, the benefit will equal the full basic monthly benefit.</p> <p>No recovery benefit included.</p> <p>Available to occupation classes 2A, 2P, A and B, through issue age 60.</p>	<p><b>Partial Disability</b></p> <p>For A and B occupation classes, the guaranteed renewable policy includes partial disability in the base policy. If insured returns to work immediately after receiving benefits for total disability and due to injury or sickness remains partially disabled, benefits will be paid. Insured is considered partially disabled if able to do some but not all of the duties of any job and can do all duties of any job but for less time than normally required. Benefit is equal to the base policy income benefit less 50% of gross pay.</p>	<p>Platinum Advantage does not require a prior total disability before paying a residual benefit. ContinuON's partial disability benefit is similar to a recovery benefit, requiring the insured to have received benefits for total disability before paying a partial, or residual, benefit.</p>
 <p>Automatic Increase Benefit Rider</p>	<p>The Automatic Increase Benefit Rider is included if eligible, at no additional cost, for occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P, through issue age 59. Provides an annual automatic 4% increase to the policy's basic monthly benefit, for a period of up to six years, without evidence of insurability. Increases may occur up through the increase date next following insured's 60<sup>th</sup> birthday. Increases are compounded annually and are subject to issue and participation limits. Policyowner may apply for additional increase periods. If policyowner declines two consecutive increases the rider will terminate.</p> <p>Increases will be suspended, if the policy is suspended during military service. If premium is being waived on an increase date, premium will be due for the increase when premium is no longer being waived.</p>	<p>Not available.</p>	







# Platinum Advantage vs. Ohio National ContinuON Income Solutions II

Policy Feature	The Standard - Platinum Advantage	Ohio National - ContinuON Income Solutions II	Platinum Advantage's Strengths
 <p data-bbox="336 406 497 462">Benefit Increase Rider</p>	<p data-bbox="564 406 1196 836">The Benefit Increase Rider is included if eligible, at no additional cost, for occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P, through issue age 50, when at least 75% of the basic monthly benefit offered is accepted. The policyowner can apply for an increase to the basic monthly benefit every three years, without providing medical information. Through age 50, can apply for an accelerated increase during any three-year period if, in the past 90 days, earnings increased by at least 30% or if involuntarily lost group LTD. Rider will terminate if application for increase is not received in any three-year period, or if less than 50% of an increase offer is accepted, or if owner requests to reduce the basic monthly benefit. The rider will terminate on the policy anniversary next following insured's 55<sup>th</sup> birthday.</p>	<p data-bbox="1249 406 1384 430">Not available.</p>	
 <p data-bbox="336 885 497 966">Catastrophic Disability Benefit Rider</p>	<p data-bbox="564 885 1196 1079">Pays a benefit if unable to perform two or more activities of daily living, if require substantial supervision due to severe cognitive impairment, or if presumptively disabled. Benefits begin at the same time benefits for total disability begin and are paid through the end of the maximum benefit period. The Standard will waive the benefit waiting period if presumptively disabled. Available to all occupation classes.</p>	<p data-bbox="1249 885 1868 1079">Pays a benefit if unable to perform two or more activities of daily living or if require substantial supervision due to severe cognitive impairment. Benefits begin at the same time benefits for total disability begin and are paid through the end of the catastrophic maximum benefit period. Available to occupation classes 6M, 6A, 5M, 5A, 4M, 4A, 3M, 3A and 2A.</p>	<p data-bbox="1921 885 2540 966">Platinum Advantage's catastrophic disability benefit rider includes coverage for presumptive disability and is available to all occupation classes.</p>






# Platinum Advantage vs. Ohio National ContinuON Income Solutions II

Policy Feature	The Standard - Platinum Advantage	Ohio National - ContinuON Income Solutions II	Platinum Advantage's Strengths
 <p data-bbox="336 406 497 487">Indexed Cost of Living Benefit Rider</p>	<p data-bbox="564 406 1196 722">On the first of the month following any anniversary of the date disability started, a cost of living adjustment will be made to the basic monthly benefit. Provides up to a 3 or 6% annually-compounded increase to the monthly benefit. Increase is based on the CPI-U. When disability ends, policyowner has option to apply to increase the policy's basic monthly benefit, without evidence, up to the amount of the adjusted basic monthly benefit paid at the time disability ends. Rider is available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P, through issue age 60.</p>	<p data-bbox="1249 406 1868 462"><b>Cost of Living Adjustment Rider - 2%-6% Compound Interest</b></p> <p data-bbox="1249 479 1868 738">After insured is disabled for more than 12 months, on each anniversary of the date of disability a cost of living adjustment will be made to the base monthly benefit. Provides a 2% minimum up to a 6% maximum annually compounded increase. Increase is based on the CPI-U. When disability ends, will increase monthly benefit by the amount of the increases applied during disability, rounded to the nearest \$100, as long as the increase is at least \$200, without a premium charge, until the expiration date.</p> <p data-bbox="1249 755 1868 779"><b>Cost of Living Increase Rider - 3% Simple Interest</b></p> <p data-bbox="1249 795 1868 1023">After insured is disabled for more than 12 months, on each anniversary of the date of disability a cost of living adjustment will be made to the base monthly benefit. Provides a 3% increase per year on a simple interest basis. When disability ends, insured may apply to increase monthly benefit by the amount of the increases applied during disability, rounded to the nearest \$100. Premiums will be adjusted for the increase to the monthly benefit.</p> <p data-bbox="1249 1039 1868 1096">Both riders are available to occupation classes 6M, 6A, 5M, 5A, 4M, 4A, 3M, 3A and 2A.</p>	<p data-bbox="1921 406 2567 519">Platinum Advantage provides up to a 3 or 6% annually-compounded increase and ContinuON's 3% Simple Interest rider provides a 3% annual increase on a simple interest basis.</p>
 <p data-bbox="336 1136 497 1193">Noncancelable Policy Rider</p>	<p data-bbox="564 1136 1196 1274">Noncancelable and guaranteed renewable to age 65, or to age 67 for maximum benefit period "to age 67." As long as premium is paid by the end of the grace period, The Standard cannot change the policy or its premiums until the termination date.</p>	<p data-bbox="1249 1136 1868 1274">Noncancelable and guaranteed renewable to expiration date (to age 65, 67 or 70). As long as continue to pay premiums on time, Ohio National cannot cancel or change terms of the policy or change the premiums, until the termination date.</p> <p data-bbox="1249 1291 1868 1347">Available to occupation classes 6M, 6A, 5M, 5A, 4M, 4A, 3M, 3A and 2A.</p>	<p data-bbox="1921 1136 2567 1193">Platinum Advantage gives all occupation classes option for a noncancelable policy.</p>







# Platinum Advantage vs. Ohio National ContinuON Income Solutions II

Policy Feature	The Standard - Platinum Advantage	Ohio National - ContinuON Income Solutions II	Platinum Advantage's Strengths
 <p>Own Occupation Rider</p>	<p>See Own Occupation Rider in the base contract section above.</p>	<p>See Own Occupation Rider in the base contract section above.</p>	
 <p>Student Loan Rider</p>	<p>Provides a monthly benefit to reimburse insured's monthly student loan expense if insured becomes totally disabled. Available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3P and 3D for a 10- or 15-year term. Benefit subject to a monthly maximum amount from \$100 to \$2,500 for occupation classes 5P, 4P, 4S, 3P and 3D, or from \$100 to \$1,500 for occupation classes 5A, 4A and 3A.</p>	<p>Not available.</p>	
 <p>Mental Disorder and/or Substance Abuse Limitation</p>	<p>Benefits for disabilities caused or contributed to by, or by medical or surgical treatment for, a mental disorder or substance abuse will be limited to a total of 24 months during lifetime. The limitation does not apply to any period during which insured is confined to a hospital solely because of a mental disorder.</p> <p>The limitation is added to policies for occupation classes 3D, 3P, 2A, 2P, A and B. All other occupation classes can choose to add the limitation.</p>	<p>Benefits for disabilities primarily caused by mental disorder and/or substance abuse will be limited to a cumulative total of two years during the lifetime of the policy. If continuously confined in a hospital where insured is receiving care or treatment on a regular basis from a physician, will pay benefits up to the applicable maximum benefit period.</p> <p>Included in base policy.</p> <p><b>Removal of Mental Disorder/Substance Abuse Limitation Rider</b></p> <p>If included with the policy, removes the two-year mental disorder and/or substance abuse limitation included in the base policy. Available to occupation classes 6M, 6A, 5M, 5A, 4M, 4A, 3M, 3A and 2A, through issue age 67.</p>	<p>Platinum Advantage's base policy provides most occupation classes with unlimited mental disorder and/or substance abuse coverage. ContinuON's base policy limits mental disorder and/or substance abuse coverage to two years, with option for unlimited through addition of a rider.</p>



# Platinum Advantage vs. Ohio National ContinuON Income Solutions II

Policy Feature	The Standard - Platinum Advantage	Ohio National - ContinuON Income Solutions II	Platinum Advantage's Strengths
<b>Discounts</b>			
 <p><b>Business Owner Discount</b></p>	<p>10% discount on gender-distinct rates when the business owner owns at least 20% of the business, has been financially successful (as determined by us) for at least the past two years and employs at least one full-time equivalent W-2 employee. Discount is available to occupation classes 5A, 4A, 3A and 2A, except for financial advisors, financial planners or insurance producers, or those listed in the product guide under financial services, entertainment industry or real estate.</p>	<p><b>Business Owner Upgrade</b></p> <p>Must have at least 20% ownership for 2+ years, less than 50% manual duties and earned income of \$50,000 or more. If earned income is between \$50,000 and \$100,000, insured's occupation class is upgraded one occupation class. If earned income is over \$100,000, insured's occupation class is upgraded two occupation classes. Available to occupation classes 5A, 4A, 3A, 2A, A and B. It is not available if income is used to determine the occupation class.</p>	<p>ContinuOn's Business Owner Upgrade may not provide as much savings to higher occupation classes as Platinum Advantage's distinct discount.</p>
 <p><b>Employer-Based Multi-Life Discount</b></p>	<p>10% discount provided when The Standard receives applications for three or more lives employed by the same employer, within a six-month period. If third application is submitted after two others in force, all three will receive the discount on the next premium due date.</p>	<p>15% discount provided for employer-sponsored groups with a minimum of three lives. Available with employer- or employee-paid business.</p>	
 <p><b>Multi-Product Discount</b></p>	<p>5% discount for individuals who purchase Business Overhead Protector and/or Business Equity Protector at the same time as Platinum Advantage.</p>	<p><b>Life + DI</b></p> <p>10% discount for noncancelable disability insurance, business overhead expense or disability buy-sell policies that are purchased in conjunction with a qualifying life insurance policy.</p>	
 <p><b>Residency Multi-Life Discount</b></p>	<p>Allows most ACGME or AOA hospitals and medical centers to establish a 15% discount for residents, interns and fellows. The discount is also available to dental post-doctorates in dental education programs accredited by the Commission of Dental Accreditation.</p>	<p>Provide a 10% sex-distinct discount to American Medical Association members.</p>	

Product and pricing comparisons are provided solely for informational purposes, based upon the most recent information available to us. This is not intended as a complete comparison of all contract provisions or pricing. The Standard does not guarantee the accuracy, completeness or currency of the offered information. Policy provisions, benefits and riders may vary by state. Policies have exclusions, limitations and terms under which the policies may be continued in force or discontinued. For complete costs and coverage details, please contact The Standard.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by, and the sole responsibility of, Standard Insurance Company of Portland, Oregon in all states except New York. Standard Insurance Company is licensed to solicit insurance business in all states except New York.