




Platinum Advantage vs. Mutual of Omaha's Mutual Income Solutions Disability Income Product

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 Mutual of Omaha's Mutual Income Solutions.

Policy Feature	The Standard - Platinum Advantage	Mutual of Omaha - Mutual Income Solutions	Platinum Advantage's Strengths
Base Contract			
 <p>Definition of Total Disability</p>	<p>An insured is totally disabled if unable to perform the substantial and material duties of his or her 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>During the first 24 months of a benefit period, insured is totally disabled if unable to perform all of the material and substantial duties of his or her regular occupation and is not engaged in any occupation for wage or profit. After the first 24 months of the benefit period, insured is totally disabled if unable to perform all of the material and substantial duties of any occupation for which he or she is reasonably suited because of education, training or experience.</p> <p>Occupation classes 6A, 5A, 5M, 4A, 4M, 3A, 3M, 2A and 2M have the option to add the Extended Regular Occupation Rider. With this rider, the insured is totally disabled if unable to perform all of the material and substantial duties of his or her regular occupation and is not engaged in any occupation for wage or profit.</p>	<p>Platinum Advantage includes medical and dental specialty language in the regular occupation definition of total disability.</p> <p>Platinum Advantage's regular occupation definition of total disability is in effect through the end of the maximum benefit period, while Mutual of Omaha's Mutual Income Solutions limits the regular occupation definition of total disability period to two years for lower occupation classes. Mutual of Omaha's regular occupation definition may apply for only a two-year period before changing to an any occupation definition.</p>

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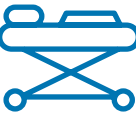

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Comparison: PLATADV vs. MUTUAL OF OMAHA







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 <p data-bbox="357 402 551 457">Own Occupation Rider</p>	<p data-bbox="596 402 1217 836">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 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 data-bbox="1271 402 1892 604">Occupation classes 6A, 5A, 5M, 4A, 4M, 3A and 3M have the option to include the own occupation rider (Mutual of Omaha's True Regular Occupation Rider), under which total disability means insured is unable to perform the material and substantial duties of their regular occupation. Insured may work in another occupation than their regular occupation and still be considered totally disabled.</p>	
 <p data-bbox="357 876 497 932">Presumptive Disability</p>	<p data-bbox="596 876 1217 1049">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 data-bbox="1271 876 1892 1107">Presumptive disability must be presumed to be permanently totally disabled due to complete and irrecoverable loss of speech, deafness, blindness or complete and irrecoverable loss of use of both hands, both feet or one hand and one foot. Elimination period will be waived and benefits will be paid during the benefit period. Benefits are payable even if insured returns to work in any occupation.</p>	
 <p data-bbox="357 1144 497 1200">Guaranteed Renewable</p>	<p data-bbox="596 1144 1217 1360">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, we cannot change any part of the policy, except its premium, until the termination date. Can be changed to noncancelable and guaranteed renewable by purchasing the Noncancelable Policy Rider.</p>	<p data-bbox="1271 1144 1892 1300">Guaranteed renewable to age 67. As long as the required premium is paid when due, the policy cannot be canceled, until age 67. Insured may also purchase a noncancelable and guaranteed renewable policy.</p>	







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 <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 payable for 24 months if disabled on or before anniversary following 75th birthday and 12 months otherwise. Benefits paid for one disability.</p>	<p>Conditionally renewable on each anniversary after age 67, to age 75, if actively and regularly working at least 30 hours per week for the previous 12 months and is not receiving benefits under the policy. Premium will be based on insured's age and risk class at the time of renewal. Benefits will be paid for 24 months.</p>	
 <p>Maximum Benefit Period</p>	<p>Benefit periods available include:</p> <ul style="list-style-type: none"> • 2 years • 5 years • 10 years • To age 65 • To age 67 	<p>Benefit periods available include:</p> <ul style="list-style-type: none"> • 6 months • 1 year • 5 years • 10 years • To age 65 • To age 67 • To age 70 	
 <p>Benefit Waiting Period (Days)</p>	<p>Benefit waiting periods available include:</p> <ul style="list-style-type: none"> • 60 days • 90 days • 180 days • 365 days 	<p>Elimination periods available include:</p> <ul style="list-style-type: none"> • 30 days • 60 days • 90 days • 180 days • 365 days • 730 days 	
 <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>	





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 <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>A lump sum benefit equal to three times the total monthly benefit will be paid if insured dies while disability benefits are payable.</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>Will pay benefits if insured becomes disabled as the result of a transplant of part of insured's body to the body of another person. Surgery must occur after the policy effective date.</p>	
 <p>Waiver of Premium</p>	<p>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 90th 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>Will waive premium after insured is disabled for the length of the elimination period, not to exceed 90 days. Will refund any premium due back to the first day of disability. Will continue to waive premium while disability continues uninterrupted.</p>	
 <p>Suspension During Military Service</p>	<p>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>Insureds who are members of the military may suspend policy for up to five years. The resumed policy will cover only injury that occurs or sickness that first manifests itself after the policy is restored.</p>	




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 <p>Exclusions & Limitations</p>	<p>Disability caused or contributed to by</p> <ul style="list-style-type: none"> • War, declared or undeclared, civil or international • Committing or attempting to commit a felony or being engaged in an illegal occupation • Actively participating in a riot • Intentionally self-inflicted injury <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 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>Benefits for a disability caused or contributed by a pre-existing condition, or treatment of a pre-existing condition, will be payable only if the condition is fully disclosed and is not specifically excluded from coverage by amendment or endorsement.</p>	<p>Disability that results from:</p> <ul style="list-style-type: none"> • Act of declared or undeclared war, or serving on active duty in the military • Attempted suicide or intentionally self-inflicted injury • The commission or attempted commission of a felony or engagement in an illegal occupation • Being legally intoxicated • A condition or activity specified in the underwriting limitations or exclusions section of the policy <p>Benefits are not payable while incarcerated in a penal or correctional institution for a period of 30 consecutive days or longer.</p> <p>If the elimination period is less than 90 days, normal pregnancy and childbirth are not covered sicknesses.</p> <p>Benefits limited to a maximum of 12 months while insured resides outside of the United States or Canada.</p> <p>Will not pay benefits for disability resulting from a pre-existing condition, unless such disability or loss begins 12 months or more after the policy effective date.</p>	
 <p>Injury & 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>A reinstated policy will only cover loss due to sickness or injury sustained on or after the date of reinstatement.</p>	




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Contract Riders			
 <p data-bbox="354 451 518 535">Enhanced Residual Disability Rider</p>	<p data-bbox="596 451 1198 738">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="596 755 1217 982">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="596 998 1188 1055">Available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D and 3P, through issue age 60.</p>	<p data-bbox="1271 451 1413 479">Not available.</p>	





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 <p>Basic Residual Disability Rider</p>	<p>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. Disability benefits will vary based on income loss but during the first six months, benefits will be no less than 50% of monthly benefit.</p> <p>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>Available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P, through issue age 60.</p>	<p>Enhanced Residual Disability Benefit Rider</p> <p>To be considered residually disabled during the elimination period and first 24 months of the benefit period, there must be a 20% loss of monthly earnings and either a loss of time or duties in insured's regular occupation. After the first 24 months of the benefit period, there must be a 20% loss of monthly earnings and either a loss of time or duties in any occupation for which insured is reasonably suited.</p> <p>Benefit varies based on income loss, but during the first six months after the elimination period the benefit will be no less than 50% of the monthly benefit.</p> <p>Recovery benefit paid if return to full-time employment in any occupation, working at least as many hours as prior to total disability and earnings are at least 20% less than prior monthly earnings and loss of earnings is directly and solely due to prior disability. The recovery benefit will be proportionate to loss of earnings. Premium of waiver applies while recovery benefits are payable.</p> <p>If the Own Occupation Rider is included with the Enhanced Residual Disability Rider, the any occupation requirement after the first 24 months of the benefit period is removed.</p> <p>Mutual Income Solutions also has a Residual Disability Benefit Rider that is the same as the Enhanced except there is no recovery benefit. The Residual Disability Benefit Rider doesn't change if attached with the Own Occupation Rider.</p> <p>The residual riders are available to occupation classes 6A, 5A, 5M, 4A, 4M, 3A, 3M, 2A and 2M.</p>	<p>The Enhanced Residual Disability Benefit Rider with Mutual Income Solutions is similar to Platinum Advantage's Basic Residual Disability Rider.</p>





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 <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>Not available.</p>	<p>Platinum Advantage's Strengths</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 60th birthday. Increases are compounded annually and are subject to issue and participation limits. Owner may apply for additional increase periods. If owner 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 waived.</p>	<p>The Automatic Increase Benefit Rider is an optional no-charge rider available to all occupation classes through issue age 55. Provides an automatic 4% increase, compounded annually, each year during a six-year term period. Increases may occur up through age 61. Increases are subject to issue and participation limits. Can apply to renew the rider for an additional six-year term period up to age 56. Rider will terminate if insured refuses two automatic increase offers.</p> <p>Increases are suspended if policy is suspended for military service. If disabled at the time of increase, the increase will not apply until the next increase date after disability ends, and premium will be due at that time.</p> <p>The automatic increase will not occur in the same year that either a Future Insurability Option (BIR) or an Advanced Option are exercised under the Future Insurability Option Rider.</p> <p>The Automatic Increase Benefit rider is not available if the Cash Value Benefit or Return of Premium riders are attached to the policy.</p>	<p>Platinum Advantage includes the rider through issue age 59. Mutual of Omaha's Mutual Income Solutions includes the rider through issue age 55.</p> <p>Platinum Advantage will issue an automatic increase in the same year as a BIR increase and Mutual Income Solutions will not.</p>






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 <p data-bbox="357 402 516 456">Benefit Increase Rider</p>	<p data-bbox="594 402 1220 837">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 owner 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 prior 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 55th birthday.</p>	<p data-bbox="1271 402 1634 427">Future Insurability Option Rider</p> <p data-bbox="1271 444 1897 818">The Future Insurability Option Rider is an optional, no-cost rider available to all occupation classes and through issue age 51, when applicant accepts at least 75% of the initial qualifying coverage amount. Can apply to increase coverage every three years, without medical evidence. Up until age 52, insured can apply for an advance increase, during the three-year period prior to the next option date, if there is a loss off group LTD, or if there is at least a 20% increase in earnings that has been sustained for at least six months since the last increase. The rider will terminate if application for increase is not received during any option period, or if less than 50% of an offer is accepted. Rider will terminate on the date insured reaches age 55.</p> <p data-bbox="1271 836 1862 919">The Future Insurability Option Rider is not available if the Cash Value Benefit or Return of Premium riders are attached to the policy.</p>	
 <p data-bbox="357 959 502 1042">Catastrophic Disability Benefit Rider</p>	<p data-bbox="594 959 1220 1187">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. We will waive the benefit waiting period if presumptively disabled. Available to all occupation classes.</p>	<p data-bbox="1271 959 1897 1219">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 when the catastrophic disability elimination period is met, which aligns with the base policy elimination period, and are paid through the end of the catastrophic disability benefit period, which can be different from the base policy benefit period. Available to all occupation classes.</p> <p data-bbox="1271 1237 1897 1344">If the Cost of Living Adjustment Benefit and Future Insurability Benefit (BIR) riders are attached to the policy, they will impact the Catastrophic Disability benefit amount at the time of increases.</p>	<p data-bbox="1943 959 2534 1066">Platinum Advantage waives the benefit waiting period for Catastrophic Disability benefits if the insured is presumptively disabled. Mutual Income Solutions does not.</p>






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 <p data-bbox="357 407 508 488">Indexed Cost of Living Benefit Rider</p>	<p data-bbox="596 407 1225 721">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, owner 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="1274 407 1903 781">On each annual anniversary of the first day disability benefits become payable, a cost of living adjustment will be made to the COLA eligible benefits, which includes the Catastrophic Disability benefit. Provides up to a 3 or 6% increase, compounded annually. Increase is based on the CPI-U. Within 90 days after disability benefits end, may apply to increase the COLA eligible benefits up to the amount of the adjusted COLA eligible benefits at the time disability ended. COLA eligible benefits include the monthly benefit, catastrophic disability benefit and social insurance supplement benefit. Rider is available to occupation classes 6A, 5A, 5M, 4A, 4M, 3A, 3M, 2A and 2M to issue age 61.</p>	
 <p data-bbox="357 824 524 873">Noncancelable Policy Rider</p>	<p data-bbox="596 824 1225 963">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="1274 824 1903 930">Noncancelable and guaranteed renewable to age 67. Mutual of Omaha cannot cancel the policy or change the premiums as long as the required premium is paid when due.</p>	
 <p data-bbox="357 1015 545 1063">Own Occupation Rider</p>	<p data-bbox="596 1015 1118 1063">See Own Occupation Rider in the base contract section above.</p>	<p data-bbox="1274 1015 1795 1063">See Own Occupation Rider in the base contract section above.</p>	






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 <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>The base policy limits benefits for mental or nervous disorders, including substance abuse, to a lifetime maximum of 24 months.</p> <p>Coverage can be extended to the end of the benefit period for occupation classes 6A, 5A, 5M, 4A, 4M, 3A and 3M.</p>	
 <p>Business Owner Discount</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>Self-Employed Discount</p> <p>15% discount if minimum two years in business, income of at least \$32,000 the past two years and at least 20% ownership.</p>	




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 <p>Employer-Based Multi-Life Discount</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. This discount is not available to government employees.</p>	<p>Common Employer Discount</p> <p>15% discount on sex-distinct rates provided when three or more individuals working 30+ hours per week with a common employer purchase coverage within a 12-month period. If the third application is issued after the first two, the premium discount will be applied to the first two policies starting the next billing cycle.</p>	<p>Platinum Advantage requires applications for three or more lives and Mutual Income Solutions requires the policies be issued.</p>
 <p>Multi-Product Discount</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>Multi-Policy Discount</p> <p>10% discount for individuals issued an individual disability policy within 90 days of being issued an eligible fully underwritten life insurance or long-term care insurance policy.</p>	
 <p>Residency Multi-Life Discount</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>Not available.</p>	



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 <p>Preferred Occ Discount</p>	<p>Preferred Occupation Discount</p> <p>10% discount for the following 5A preferred occupations:</p> <ul style="list-style-type: none"> • Actuaries (Fellow or MAAA) • Architects • Attorneys (including judges with law degree) • Consultants and other office workers with no manual duties, earning at least \$150,000 each of the last 2 years. The following occupations are excluded: <ul style="list-style-type: none"> — Sales — Computer science/IT — Insurance producers, financial advisors and financial planners • CPAs • Data Scientists (advanced data analytics) with master's degree or Ph.D. • Engineers with professional engineering license issued by a state licensing board (e.g., civil, mechanical, etc.) • Executives, in office, earning at least \$75,000/year each of the last 2 years • Other managers of people, in office, earning at least \$75,000/year each of the last 2 years. The following occupations are excluded: <ul style="list-style-type: none"> — Sales — Computer science/IT — Insurance producers, financial advisors and financial planners • Ph.D. Economists • Ph.D. Scientists (Office and laboratory duties only) 	<p>Not available.</p>	

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