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# Three Residual Disability Riders

## Offer comprehensive disability coverage



Platinum Advantage offers the ultimate flexibility around residual disability coverage.<sup>1</sup> Determining which rider is right for your customer is a matter of understanding the coverage gaps they're most likely to experience.

We offer Basic, Enhanced and Short-Term Residual Disability riders so you can offer the right solution for each customer.

**Many customers find residual disability coverage valuable.**

<sup>1</sup> In California, a residual rider is required for all policies.

Standard Insurance Company | The Standard Life Insurance Company of New York | [standard.com/di](http://standard.com/di)

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## Basic Residual Rider

Clients find the Basic Residual Disability Rider provides the strong residual coverage.

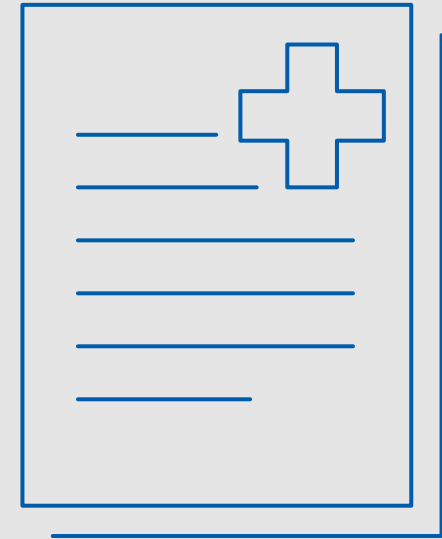
**Occupation Classes:** Available to ages 18-60 (all ages in California) and all classes except A and B.

**Benefits:** Guaranteed to be at least 50% of the policy's basic monthly benefit for the first six months; after six months benefits paid may be more or less than 50%, depending on loss of income.

**Based on:** A loss of at least 20% of income **and** a loss of either time or duties.

**Recovery Benefit:** Paid if insured returns to their regular occupation and has a loss of at least 20% of income due solely to the same disability.

**Designed for:** Most clients and people who would find the premium savings meaningful compared to Enhanced Residual.





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## Enhanced Residual Rider

The Enhanced Residual Disability Rider is designed for highly specialized professionals and those who may not experience a loss of income immediately after a disability, such as business owners.

**Occupation Classes:** Available to ages 18-60 (all ages in California) and occupation classes 3A/3P/3D or higher.

**Benefits:** Guaranteed to be at least 50% of the basic monthly benefit for the first 12 months; after 12 months benefits paid may be more or less than 50%, depending on loss of income.

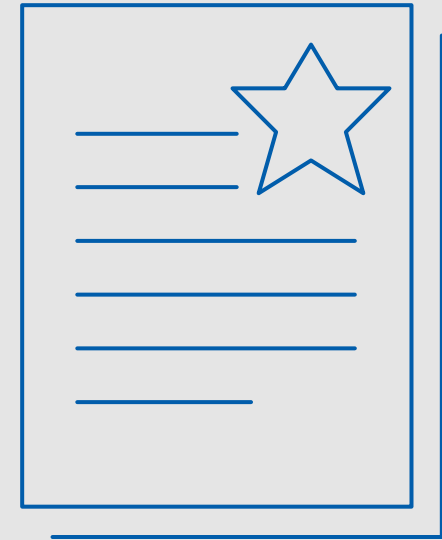
**During the Benefit Waiting Period:** Loss of time **or** duties or income during the benefit waiting period.

**After Benefit Waiting Period:** Insured is considered residually disabled if working in regular or any other occupation and experiences a loss of at least 20% of income.

**Recovery Benefit:** Paid if insured returns to work in their regular occupation or another occupation and has at least a 20% income loss due solely to the same disability.

**Designed for:** People who may not show an immediate earnings loss after losing some job time or duties, such as business owners and equity partners. These individuals could satisfy the benefit waiting period despite showing no earnings loss.

People in specialized work, as insured individuals, are not required to return to their regular (or same) occupation to be eligible for the Recovery Benefit.





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## Short-Term Residual Disability Rider<sup>1</sup>

**Occupation Classes:** Available to ages 18-60 (all ages in California) and occupation classes 2A, 2P, A and B only. Required for occupation classes A and B in California.

**Benefits:** 50% of the policy's basic monthly benefit for up to six months.

**Based on:** A loss of income of 20% or more **and** a loss of either time or duties during and after the benefit waiting period.

**Designed for:** People who want affordable protection against a partial earnings loss.



<sup>1</sup> In California, the Short-Term Residual Disability Rider requires only an income loss to qualify for benefits.


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## IDI Carrier Residual Disability Benefits

We reviewed other IDI carriers residual options to show how our Enhanced and Basic Residual Disability Riders compare to others.

Ask these questions to compare residual riders:

- Must the insured have an earning loss to satisfy the benefit waiting period?
- What percentage of income loss is required to be considered residually disabled?
- What's the minimum benefit that will be paid?
- Are recovery benefits included?

Contact your General Agent for more information about residual coverage options with The Standard's Platinum Advantage.

	No Earnings Loss Required for BWP	% Earnings Loss Required	Minimum Payable Benefit	Recovery Benefit
<b>ENHANCED</b>				
Platinum Advantage Enhanced	✓	20%	50% - 12 months	✓
MassMutual Radius Choice	✓	15%	50% - 12 months	✓
Guardian Provider Choice Enhanced	⊘	15%	50% - 12 months	✓
Northwestern Mutual TT Series	✓	20%	50% - 6 months	✓
Ohio National ContinuON	✓	15%	50% - 6 months	✓
Ameritas Dnamic Foundation	⊘	15%	50% - 6 months	✓
<b>BASIC</b>				
Platinum Advantage Basic	⊘	20%	50% - 6 months	✓
Principal HH750	⊘	20%	50% - 6 months	✓
Guardian Provider Choice	⊘	20%	50% - 6 months	✓
Ohio National ContinuON	⊘	15%	50% - 6 months	⊘
Ameritas Dnamic Foundation	⊘	15%	⊘	⊘

This comparison does not apply in California because product features may vary.