




GSI: Platinum Advantage vs. Unum's Income Series 750

Platinum Advantage GSI is built on the strength of contract The Standard is known for, leveraging flexibility and unique features to meet the needs of a broad range of clients. Offering the right product at the right price, you can help your employer clients provide critical income protection to their employees. The following provides key strengths of Platinum Advantage GSI when compared to Unum's Income Series 750 GSI.

Policy Feature	The Standard - Platinum Advantage GSI	Unum - Income Series 750 GSI	Platinum Advantage's Strengths
Base Contract			
 <p>Definition of Total Disability</p>	<p>During the first 24 months of disability, 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. After 24 months of disability, an insured is totally disabled if unable to perform the substantial and material duties of any occupation and is not engaged in any other occupation for wage or profit.</p> <p>If the 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 the insured's regular occupation.</p> <p>Have option to extend the regular occupation definition through the full benefit period by adding the Regular Occupation Extension Rider.</p> <p>In Florida, the base policy provides one year of own occupation coverage followed by one year of regular occupation coverage before changing to the any occupation definition of disability.</p>	<p>For the first 24 months of benefit payments, an insured is totally disabled if unable to perform the material and substantial duties of his or her regular occupation and is not engaged in any occupation. After benefits have been payable for 24 months, an insured is totally disabled if unable to perform the material and substantial duties of any occupation.</p> <p>Have option to extend the regular occupation (own occupation and not working) definition through the full benefit period within the base policy.</p> <p>In Florida, during the first 12 months of benefit payments, an own occupation definition of disability applies. After the first 12 months of benefit payments, a regular occupation definition of disability applies. After the first 24 months of benefit payments, an any occupation definition of disability applies.</p>	<p>Platinum Advantage includes dental and medical specialty language in the 24-month regular occupation definition of total disability.</p>

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 <p data-bbox="325 402 467 488">Own Occupation Rider</p>	<p data-bbox="551 402 1150 574">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.</p> <p data-bbox="551 591 1163 760">If the 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 the insured's regular occupation.</p> <p data-bbox="551 776 1177 889">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="1231 402 1381 427">Not available.</p>	
 <p data-bbox="325 927 516 1013">Regular Occupation Extension Rider</p>	<p data-bbox="551 927 1212 1073">For all occupation classes, option to elect Regular Occupation Extension Rider, under which 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.</p> <p data-bbox="551 1089 1185 1258">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 the insured's regular occupation.</p> <p data-bbox="551 1274 1158 1356">In Florida, the rider will initially provide one year of own occupation coverage followed by the regular occupation definition of disability.</p>	<p data-bbox="1231 927 1892 1015">An insured is totally disabled if unable to perform the material and substantial duties of his or her regular occupation and is not engaged in any occupation.</p> <p data-bbox="1231 1031 1841 1084">In Florida, there is one year of own occupation coverage followed by the regular occupation definition of disability.</p>	<p data-bbox="1911 927 2548 987">Platinum Advantage includes dental and medical specialty language in the Regular Occupation Extension Rider.</p>







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 <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 maximum benefit period. Will pay the full monthly benefit regardless of earnings.</p>	<p>Available only within the Catastrophic Disability Benefit Rider.</p>	<p>Platinum Advantage includes presumptive disability in the base policy. Unum's Income Series 750 includes it in only the Catastrophic Disability Benefit Rider.</p>
 <p>Noncancelable Policy Rider</p>	<p>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>In Florida, noncancelable policy provisions are not included by rider, but instead are incorporated into a noncancelable version of the base policy.</p>	<p>Noncancelable and guaranteed renewable to age 65, or to age 67, for maximum benefit period "to age 67," or the fifth anniversary of the policy, if later. As long as premium is paid on time, Unum cannot change the policy or its premium.</p>	
 <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 length of time identified in the schedule of maximum benefit periods. Benefits paid for one disability.</p>	<p>Conditionally renewable after the expiration date, if not disabled and remain actively and regularly employed at least 30 hours per week. The premium will be the rate then in effect for the insured's attained age and occupation class. Benefit paid for 24 months if disabled before age 75 and 12 months otherwise.</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"> • to age 65 • to age 67 	<p>Platinum Advantage offers two-, five- and 10-year benefit periods in addition to the "to age 65" and "to age 67" benefit periods.</p>
 <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>Benefit waiting periods available include:</p> <ul style="list-style-type: none"> • 90 days • 180 days 	<p>Platinum Advantage offers 60-day and 365-day benefit waiting periods in addition to 90-day and 180-day benefit waiting periods.</p>






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 <p>Rehabilitation Program</p>	<p>Insured can voluntarily participate in a rehabilitation program, approved by The Standard and we will pay reasonable costs. A rehabilitation program may include payment of expenses such as expenses related to modifications, education or training, family care or job search.</p>	<p>Insured may voluntarily participate in a rehabilitation program of which the goal is for the insured to return to work. Unum will pay for the program as set forth in a written agreement. Some of the services could include evaluation of worksite modifications, career counseling or vocational evaluation.</p>	
 <p>Family Care Benefit</p>	<p>Family care benefit will be paid if insured is working at least 20 percent fewer hours to care for a family member with a serious health condition and insured's monthly earnings are reduced at least 20 percent 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>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>In Florida, the survivor benefit cannot exceed \$1,000.</p>	<p>If insured dies while receiving total disability benefits, a benefit equal to three times the total disability monthly amount will be paid.</p>	
 <p>Transplant Surgery Benefit</p>	<p>Will pay a disability benefit if the insured becomes disabled as a result of surgery to transplant part of the insured's body to someone else. Surgery must occur after policy effective date.</p>	<p>Not available.</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>After 90 days of disability, will waive payment of premium while disability continues. Will refund any premiums that were due and paid while disabled.</p>	



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 <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.</p> <p>The policy will cover sickness or injury that occurs after policy is placed back in force.</p>	<p>Insured who is on full-time active duty in the military can suspend the policy until the expiration date of the policy.</p> <p>The policy will not cover any loss due to injuries that occur or sicknesses that first manifest while the policy is suspended.</p>	
 <p>Exclusions & Limitations</p>	<p>Disability caused or contributed to by</p> <ul style="list-style-type: none"> • war, declared or undeclared, including military training, action or conflict while on active duty in the military • committing or attempting to commit a felony or being engaged in an illegal occupation • actively participating in a violent disorder or 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.</p> <p>Loss or restriction of a professional license alone does not constitute a disability.</p> <p>Disability benefits will not be paid for more than a total of 12 months for each period of disability while insured resides outside of the United States or Canada. After 12 months of benefits, premium will then become due on the next premium due date. If insured returns to reside in the United States or Canada after benefits ceased, he or she may become eligible to resume benefits if all terms and conditions of the policy are satisfied.</p>	<p>Disability contributed to or caused by</p> <ul style="list-style-type: none"> • declared or undeclared war, or act of war • suspension, revocation or surrender of professional license • commission or attempt to commit a crime, or being engaged in an illegal occupation • intentionally self-inflicted injuries • any loss excluded by name or specific description <p>Will not provide benefits for any period insured is incarcerated.</p> <p>Will not pay benefit for more than 12 months while insured resides outside the United States or Canada, meaning insured has been outside these countries for a total period of six months or more during any 12 consecutive months.</p>	
 <p>Injury & Sickness Covered after Reinstatement</p>	<p>A reinstated policy will cover only disabilities due to injury sustained after the reinstatement date and sickness that began more than 10 days after the reinstatement date.</p>	<p>A reinstated policy will cover only loss that results from injuries that occur after the reinstatement date and sicknesses that manifest more than 10 days after the reinstatement date.</p>	



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Contract Riders			
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Enhanced Residual Disability Rider

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 percent 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 percent loss of income. Benefit varies based on income loss; however, during the first 12 months the benefit will be no less than 50 percent of the monthly benefit.

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 percent, 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.

Available to all issue ages and to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D and 3P.

Residual Disability Benefit Rider

During the elimination period insured will be considered residually disabled if there is a loss of duties or time in his or regular occupation. After the elimination period the insured will be considered residually disabled if there is at least a 20 percent loss of earnings while engaged in any occupation, and a loss of duties or time. During the work incentive period the residual disability benefit will equal the insured's loss of earnings, not to exceed the total disability monthly amount. After the work incentive period the benefit will be proportionate to the loss of earnings. If loss of earnings is 75 percent or greater will deem earnings loss to be 100 percent. The work incentive period may be three, six or 12 months. Benefits will be paid through the end of the maximum benefit period for residual disability which may be six, 12 or 24 months, or the same as the maximum benefit period.

No recovery benefit included.

Optional Residual Disability and Recovery Benefits Rider

This rider matches the Residual Disability Benefit Rider but includes a recovery benefit. Recovery benefit paid if, following a disability that continued at least until the end of the elimination period, insured has returned to full-time work in his or her regular occupation and incurs a loss of earnings of at least 20 percent that is due to the prior disability. The amount of the recovery benefit will be proportionate to the loss of earnings. The recovery benefit will be paid through the end of the maximum benefit period for recovery benefits which may be three, six or 12 months.





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<p>Enhanced Residual Disability Rider (cont.)</p>		<p>Optional Residual Disability Plus and Recovery Benefits Rider</p> <p>Optional rider for medical intern and resident programs with benefit periods to age 65 or to age 67.</p> <p>During the elimination period insured will be considered residually disabled if there is a loss of duties or time in his or regular occupation. After the elimination period the insured will be considered residually disabled if there is at least a 20 percent loss of earnings while engaged in any occupation, and a loss of duties or time. During the work incentive period the residual disability benefit will equal the insured's loss of earnings, not to exceed the total disability monthly amount. After the work incentive period the benefit will be reduced if the sum of the insured's monthly earnings, other disability coverage for the month insured is claiming residual disability and the total disability monthly amount exceeds insureds prior earnings. If the sum exceeds prior earnings the benefit will be the greater of: the loss of earnings proportionate to the total disability monthly amount, and the prior earnings less the monthly earnings and other disability coverage for the month insured is claiming residual disability. The work incentive period may be three, six or 12 months. Benefits will be paid through the end of the maximum benefit period for residual disability which may be six, 12 or 24 months, or the same as the maximum benefit period.</p> <p>The recovery benefit matches the benefit in the Optional Residual Disability and Recovery Benefits Rider.</p>	<p>Platinum Advantage's Enhanced Residual Disability Rider requires only an income loss after the benefit waiting period and Unum's Income Series 750's Residual Disability Benefit Rider requires an income loss and a loss of time or duties.</p> <p>Platinum Advantage's enhanced residual disability benefit will be paid through the end of the maximum benefit period if the insured remains residually disabled. Unum's Income Series 750's residual disability benefit may be paid for only six, 12 or 24 months beyond the work incentive period. It may also be paid through the maximum benefit period.</p> <p>Platinum Advantage's Enhanced Residual Disability Rider includes a recovery benefit where the insured may be working in his or her regular or any occupation. Unum's Income Series 750's Residual Disability Benefit Rider does not include a recovery benefit. Unum's Optional Residual Disability Benefits Rider and Optional Residual Disability Plus and Recovery Benefits Rider do include a recovery benefit and the insured must be working in his or her regular occupation.</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 percent loss of income, and either a loss of duties or time in his or her regular occupation. Disability benefits will vary based on income loss but during the first 6 months, benefits will be no less than 50 percent of the monthly benefit.</p> <p>Recovery benefit paid if, after a period of disability, the insured is working in his or her regular occupation at least as many hours as prior to disability and continues to have a loss of earnings of at least 20 percent, 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 all issue ages and to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P.</p>	<p>Not available.</p>	
 <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 percent 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 percent of the time. The amount of residual disability benefit will be 50 percent of the policy's basic monthly benefit for a loss of income between 20 and 80 percent. If the loss of income is greater than 80 percent, the benefit will equal the full basic monthly benefit.</p> <p>No recovery benefit included.</p> <p>Available to all issue ages and to occupation classes 2A, 2P, A and B.</p>	<p>Not available.</p>	






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 <p>Catastrophic Disability Benefit Rider</p>	<p>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>Pays a benefit if unable to perform two or more activities of daily living, if cognitively impaired or if presumptively disabled. Benefits begin after the catastrophic disability elimination period and are paid through the end of the maximum benefit period for catastrophic disability. There is no elimination period for presumptive disability.</p>	
 <p>Indexed Cost of Living Benefit Rider</p>	<p>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 percent annually-compounded increase to the monthly benefit. Increase is based on the CPI-U. When disability ends, owner may 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, as long as the increase is at least \$200 more than the basic monthly benefit.</p> <p>Rider is available to occupation classes 5A, 5P, 4A, 4P, 4S, 3A, 3D, 3P, 2A and 2P, through issue age 64.</p>	<p>Optional CPI Cost of Living Adjustments Rider</p> <p>On each anniversary of the date the elimination period is satisfied, an adjusted total disability monthly amount will be calculated for the review period that follows. Provides a 2 to 7 percent increase each year on a simple interest basis. Increase is based on the CPI-U. When disability ends, if insured has not reached his or her 60th birthday, insured may increase benefits up to the adjusted total disability monthly amount which was used to determine the last monthly claim payment.</p> <p>Optional Fixed Cost of Living Adjustment Rider</p> <p>On each anniversary of the date the elimination period is satisfied, a new adjusted total disability monthly amount will be calculated. Provides a 3 percent annually compounded increase. When disability ends, if insured has not reached his or her 60th birthday, insured may increase benefits up to the adjusted total disability monthly amount which was used to determine the last monthly claim payment.</p>	<p>Platinum Advantage provides an up to 3 or 6 percent annually compounded increase and Unum's Optional CPI Cost of Living Adjustments Rider provides annual increases on a simple interest basis.</p>
 <p>Noncancelable Policy Rider</p>	<p>See the Noncancelable Policy Rider in the base contract section above.</p>	<p>See the Noncancelable Policy Rider in the base contract section above.</p>	
 <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>	





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 <p>Regular Occupation Extension Rider</p>	<p>See Regular Occupation Extension Rider in the base contract section above.</p>	<p>See Regular Occupation Extension Rider in the base contract section above.</p>	
 <p>Family Care Benefit Removal Endorsement</p>	<p>Removes the family care benefit from the policy when requested.</p>	<p>Not applicable.</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 and/or substance abuse will be limited to a total of 24 months during insured's 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>Attachment of endorsement is added per underwriter discretion.</p>	<p>Benefits for disability caused or contributed to by mental disorders will be limited in the aggregate to a maximum of 24 monthly payments during the life of the policy. After the maximum monthly payments have been made, Unum will pay benefits due only to a disability from mental disorders while insured is continuously confined as an in-patient in a hospital under the care of a physician.</p> <p>Limitation can be removed.</p>	



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 <p>Policy Limitation for Pre-Existing Conditions Endorsement</p>	<p>For any disability caused or contributed to by a pre-existing condition, or by a medical or surgical treatment of a pre-existing condition, benefits will be payable only if, on the date insured becomes disabled, the policy has been in force for 12 consecutive months.</p> <p>Pre-existing condition means any mental or physical condition for which, during the three-, six- or 12 month period ending the day before the policy effective date, the insured has consulted a physician or other licensed medical professional, or received medical treatment or services; or insured has undergone diagnostic procedures or has taken prescription drugs or medications; or a reasonably prudent person would have sought medical advice, care or treatment.</p> <p>Benefits for any disability caused or contributed to by a pre-existing condition will be payable only if the pre-existing condition is fully disclosed in the application and is not specifically excluded from coverage by amendment or endorsement. If the application does not ask about pre-existing conditions, and a condition is not specifically excluded in the policy or an endorsement, that pre-existing condition is excluded during the policy's first 12 months. After the first 12 months, the pre-existing condition is covered.</p> <p>Attachment of endorsement and look-back period used are based on underwriter discretion.</p>	<p>Optional Pre-Existing Conditions Options Rider</p> <p>Will not pay benefits for a disability that begins in the first 12 months after an effective date and is caused by, contributed to by or resulting from a pre-existing condition.</p> <p>Insured has a pre-existing condition if at any time during the three, six or 12 month period just prior to an effective date, insured has an injury or sickness or symptoms of an injury or sickness, whether diagnosed or not, for which he or she received treatment or services, including diagnostic measures; or took prescribed drugs or medicines; or was recommended by a physician to receive treatment, or services; or was previously prescribed medicine to be taken during this period; or had symptoms for which an ordinarily prudent person would have consulted a physician.</p>	
 <p>Exclusion for Pre-Existing Conditions Endorsement</p>	<p>Endorsement is included with Platinum Advantage GSI buy-up policies only.</p> <p>For any disability caused or contributed to by a pre-existing condition, or by a medical or surgical treatment of a pre-existing condition, benefits will be payable if the pre-existing condition is fully disclosed in the application and is not specifically excluded from coverage by amendment or endorsement.</p>	<p>Not available.</p>	



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Discounts



Guaranteed Standard Issue Base Discount

Discount varies based on number of lives and employer contributions. Discount is applied to gender-neutral rates, to all rate classes and is fully portable.

Not available.

Eligible Lives	Mandatory	Voluntary
7-14	10%	N/A
15-24	20%	N/A
25-49	25%	N/A
50+	25%	10%

Additional load and/or discount adjustments may apply based on case characteristics determined by The Standard's underwriters. Must have at least seven enrolled lives for a GSI policy to be placed.

Additional rules for voluntary GSI cases apply.



Guaranteed Standard Issue Cross-Sale Discount

5 percent discount when GSI is sold with The Standard's Group LTD.

Not available.

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.

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