



Protector PlatinumSM Individual Disability Income Insurance Features Comparison with other products available in California

Carrier	The Standard	Principal	Guardian	Ameritas	MetLife	Northwestern Mutual
IDI Product	Protector Platinum	HH750	ProVider Plus and Provider Plus Limited	DInamic Foundation	Salary Saver	RR DI
Own Occupation Coverage	Own Occupation for maximum benefit period included in base contract	Yes. Maximum age 50, offered to 5A and 5A-M. Regular Occupation definition also available	Yes. Regular Occupation definition also available.			
Initial Period Of Partial Disability	Partial disability benefits paid with 6 month initial period at 100%	Not available				
Compassionate Care Benefit SM	Yes	Not available				
Unlimited Mental Disorder/Substance Abuse Benefits	Yes	2 year limitation	Yes. 2 year limitation also available.	5 year and 2 year limitation available	2 year limitation	
Recovery Benefits For The Maximum Benefit Period	Yes	Yes	Yes		3 month lump sum	Yes, up to a maximum of 12 months.
Catastrophic Disability Benefit	Yes. Covers ADLs, cognitive and presumptive		Not available			
Indexed Cost of Living Rider (ICOL)	3% or 6% Compounded ICOL	Yes.	Yes. A 4 year delayed option is also available	3% Simple, 6% Compounded	4% ICOL	3% or 6% Compounded ICOL
Future Purchase Option	\$10,000 pool	Yes, FPO exercise available every 3 years up to issue and participation limits	Yes		Not available	Yes
Unique Discount	Preferred Producer Multi-Life Discount	Not available				