

Detailed Comparison



Major features of The Standard Life Insurance Company Of New York's Protector PlatinumSM and American Bar Association Plan Underwritten By The United States Life Insurance Company In The City Of New York In New York

Feature	The Standard	ABA
Definition of Total Disability	For all occupation classes, an insured is totally disabled if the insured is unable to perform the substantial and material duties of his or her own occupation. The own occupation definition of total disability is part of the base contract. If the insured's occupation is limited to a professionally recognized specialty in medicine or law, the specialty will be deemed to be the insured's own occupation.	Full benefits are paid for up to five years if an insured is completely unable to perform the material duties of his or her regular job (including particular specialty of law, if applicable). After that, benefits will continue if the insured is unable to perform the material duties of any gainful job for which the insured is reasonably fit by education, training or experience.
Definition of Partial/Residual Disability	<p>For the first six months that partial disability benefits are payable, the benefit equals 100% of the basic monthly benefit, regardless of earnings.</p> <p>Partial disability means that an insured is not totally disabled, the insured is working in his or her own occupation or any other occupation but, due to injury or sickness, the insured has a 20% loss of duties, or a 20% loss of time, or a 20% loss of income. After six months, the definition is changed to mean that the insured is working in his or her own occupation or any other occupation but, due to his or her injury or sickness, the insured has a loss of income of at least 20%.</p> <p>Partial disability benefits are payable even if the insured has not been totally disabled at any time.</p>	A period of prior total disability is required before any partial disability benefits are payable. Partial benefits are paid if the insured is working at any gainful occupation. If the insured works at another occupation for 24 months or longer, all partial benefits will stop. If an insured is no longer totally disabled, and able to return to work on a part-time basis, he or she will be paid partial disability as follows: for 1-10% of pre-disability earnings received, 100% of monthly benefits are payable; for 11% to 50%, 50% of the benefit is payable; for 51% to 70%, 25% of the benefit is payable and for 71% and over, 0% of the benefit is payable.



The Standard Life Insurance Company
Of New York

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Recovery Benefits	A recovery benefit is paid if the insured is no longer disabled but continues to experience a loss of income and this loss is solely the result of the previous injury or sickness that caused the disability. The insured must be able to demonstrate that the loss of income continues to be solely the result of the previous injury or sickness for the recovery benefit to be payable as long as the conditions are met, subject to the policy's maximum benefit period. The loss of income must be at least 20%.	Not available.
Coverage for Mental Disorder/ Substance Abuse	No time limitation on coverage for mental disorder and/or substance abuse in the base contract.	If total or partial disability is due to mental illness, the maximum benefit period is two years or the date the insured attains age 65. The policy defines mental illness as a psychiatric or psychological condition regardless of cause, such as schizophrenia, depression, manic-depressive or bipolar illness, anxiety, personality disorders and/or adjustment disorders or other conditions.
Catastrophic Disability Benefits	Pays benefits if unable to perform two or more activities of daily living, presumptively disabled, or cognitively impaired.	Not available.
Benefit Periods	2, 5 or 10 years, to age 67	Age 65
Elimination Periods (Days)	60, 90, 180	60, 90, 180, 365
Future Purchase Option	Available through issue age 50 and exercisable to age 55. The option date each year is the policy anniversary. Until the insured is age 45, he or she may buy all or part of the total increase option on any one option date. On or after age 45, the insured may buy up to one third of the total increase option on any one option date	The monthly disability benefit may be increased, often up to 25 percent of the insured's original benefit selection, without any additional health information. This option may be limited to those under age 40 or 50.

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Indexed Cost of Living Rider	Choice of three or six percent with compounded interest. Cost of Living increases will occur throughout the maximum benefit period, so long as the insured remains disabled. CPI-U indexing is used and an indexed cost of living benefit purchase is available following a period of disability, allowing the insured to retain the benefit increase in the event of a future claim	If the insured become totally disabled, the cost of living benefit will increase the monthly benefit by three percent per year for up to five years, with simple interest (e.g. with a \$3,000 monthly benefit, \$90 would be added each year to the insured's monthly benefit for a total benefit of \$3,450 after the fifth increase). The first three percent increase would occur at the end of the insured's first, full, continuous year receiving total disability benefits, and then annually for up to four years thereafter. This option will help the insured's benefit keep pace with inflation if he or she becomes totally disabled..
Automatic Increase Benefit	The Automatic Increase Benefit increases the policy's basic monthly benefit by four percent, compounded each year, during a five-year increase period. The benefit is included in the base contract at no extra cost.	Not available.
Presumptive Disability Benefits	Lifetime benefits are payable for presumptive disability if the maximum benefit period is to age 67. Presumptive disability includes total and irrecoverable loss of speech, hearing in both ears not restorable by hearing aids, sight in both eyes which measures at or below 20/200 after reasonable efforts are made to correct their vision using the most advanced medically acceptable device and procedures available, use of both hands, use of both feet, or use of one hand and one foot.	Not available.
Exclusions & Limitations	Intentionally self-inflicted injury, sickness or injury due to war, committing or attempting to commit an assault or felony, actively participating in a violent disorder or riot, loss or restriction of a professional license, occupation license or certification, and for more than 12 months for each period of continuous disability while the insured resides outside the United States, Canada or Mexico.	No benefits are paid for disabilities caused by or resulting from attempted suicide or intentionally self-inflicted injury; service in the armed forces of any country, except during a temporary active duty assignment with The U.S. Armed Forces of less than eight weeks' duration; war, or any act of war, whether declared or undeclared, or; committing or attempting to commit a crime. Some spousal occupations may not be eligible for coverage.



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Note: This policy provides disability income insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio is at least 55% for individual coverage and at least 60% for franchise coverage. This ratio is the portion of future premiums which The Standard expects to return as benefits, when averaged over all people with the applicable policy.