Detailed Comparison

Major Features Of The Standard Life Insurance Company Of New York's Protector PlatinumSM and American Dental Association Plan Administered By Great-West Life & Annuity Insurance Company In New York

| 1 | |
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| | The Standard ® |
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Feature The Standard **ADA** Definition of For all occupation classes, an Pure own occupation coverage is offered **Total Disability** insured is totally disabled if the under the base contract to all insured is unable to perform the participants in the plan, so monthly substantial and material duties of disability income benefits are not his or her own occupation. The own reduced because of income earned from occupation definition of total another occupation. However, if the disability is part of the base insured is considered over-insured contract. If the insured's occupation (taking into account income from all is limited to a professionally sources compared to prior predisability income) benefits from the ADA plan are recognized specialty in medicine or law, the specialty is deemed to be reduced proportionately. the insured's own occupation. Definition of For the first six months that partial Under the base contract the insured is Partial/Residual disability benefits are payable, the eligible for residual benefits if he or she Disability benefit equals 100% of the basic has returned to part-time work after monthly benefit, regardless of having been totally disabled for the earnings. length of the waiting period. Partial disability means that an The Residual Plus option is available to

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

loss of income of at least 20%.

Partial disability benefits are payable even if the insured has not been

own occupation or any other

totally disabled at any time.

occupation but, due to his or her injury or sickness, the insured has a

The Residual Plus option is available to those under age 50 at an additional cost. Under the Residual Plus option a prior total disability is not required for to be eligible for residual benefits.

If eligible for residual benefits, the insured receives at least 50% of the full benefit amount for the first six months during which he or she is partially disabled. If the insured has an 80% loss of income, he or she will receive a full benefit.



The Standard Life Insurance Company Of New York

standard.com

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Comparison SNY 15782ADA (4/13)

| Feature | The Standard | ADA |
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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. The recovery benefit is payable for as long as the conditions are met, or until the end of the policy's maximum benefit period. Loss of income must be at least 20%. | Recovery benefits are payable for three months under the Residual Plus option at an additional cost. |
| Coverage for Mental Disorder/ Substance Abuse | No time limitation on coverage for mental disorder and/or substance abuse in the base contract. | No limitation on mental/nervous coverage. Benefits for disabilities due to substance abuse are limited to 12 months. |
| 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 | To age 65 |
| Elimination Periods (Days) | 60, 90, 180 | 30, 60, 90, 180 |
| 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. | Available through issue age 50 if the insured's monthly income benefit does not exceed \$10,000. One increase option of \$1,000 is available annually. This option may be exercised up to five times before age 55 for a total cumulative increase in the monthly income benefit of \$5,000. The total amount of coverage issued under this plan and any other disability insurance policies may not exceed 60% of the insured's net monthly earned income before taxes, up to a maximum per month from all insurance providers. |

| Feature |
|---------------------------------------|
| Indexed Cost of Living Rider |
| Automatic Increase Benefit |
| Presumptive Disability Benefits |
| Exclusions & Limitations |

ADA

The Standard

Choice of three or six percent with

compounded interest. Consumer

Price Index (CPI) indexing is used

purchase is available following a

period of disability, allowing the

The Automatic Increase Benefit

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.

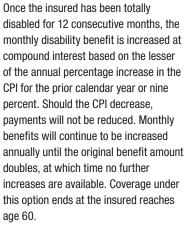
increases the policy's basic monthly

in the event of a future claim

and an indexed cost of living benefit

insured to retain the benefit increase

Once the insured has been totally CPI for the prior calendar year or nine percent. Should the CPI decrease, benefits will continue to be increased doubles, at which time no further



Not available.

Not available.

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.

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.

War or acts of war, declared or undeclared; suicide, attempted suicide or intentionally self-inflicted injury, while sane or insane; being on active full-time military service with any armed forces for more than 30 days; operating or riding in any kind of aircraft which is being used for any training, testing, or experimental purpose; normal pregnancy, childbirth or abortion (however, complications of pregnancy are treated as any other sickness); or gunshot or discharge of any form of firearms, unless the injury or wound is the result of a gunshot against the insured by another person or persons.



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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.