

Detailed Comparison



Major Features of The Standard Life Insurance Company of New York's Protector PlatinumSM and Ameritas Life Insurance Corporation's DInamic Foundation in New York

Feature	The Standard	Ameritas Life
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.	<p>A choice of three definitions is offered:</p> <ol style="list-style-type: none"> 1. own occupation for the length of the benefit period 2. own occupation and not working for the length of the benefit period, and 3. five-year own occupation and then not working for the remainder of the benefit period. <p>Medical and dental specialty coverage is part of the base contract.</p>
Definition of Partial/Residual Disability	<p>For the first six months 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>A Basic Residual Disability Rider and an Enhanced Residual Disability Rider are offered.</p> <p>With the Basic Residual Disability Rider, the residual benefit will be the lesser of 50% of the base benefit or the base benefit multiplied by the ratio of the insured's loss of earnings during disability to earnings prior to disability. The insured is considered to be residually disabled if there is at least a 15% loss of earnings, and the loss is a result of an injury or sickness, and the insured is able to perform one or more, but not all, of the material and substantial duties of the occupation, or the insured is unable to work in their occupation for 80% or more of the time as was usual prior to the start of the disability.</p>



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The Standard Life Insurance Company of New York

www.standard.com

Policy Form Numbers B170, B170AMR

Detailed Comparison
SNY15782AMER (4/13)

Feature	The Standard	Ameritas Life
Definition of Partial/Residual Disability (cont'd)		With the Enhanced Residual Disability Rider, the residual benefit will be paid based on the ratio of the insured's loss of earnings during disability to earnings prior to disability. If the ratio exceeds 75%, the full benefit will be paid. For the first 6 months of residual disability, the amount paid will be at least 50% of the total base benefit. The definition of residual disability is identical to the definition under the Basic Residual Disability Rider. Recovery benefits are paid with this rider (See Recovery Benefits).
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%.	A Recovery Benefit is offered only under the Enhanced Residual Disability Rider. If the insured has returned to work in their occupation and is performing the substantial and material duties 80% or more of the time as was usual prior to the start of disability, a recovery benefit will be paid provided that the loss of earnings is at least 15% and a demonstrable relationship exists between the loss of earnings and the previous disability.
Benefit Periods	2,5 or 10 years, to age 67	1, 2, 5 or 10 years, to age 65, to age 67, to age 70
Elimination Periods (Days)	60, 90, 180	30, 60, 90, 180, 365, 730
Coverage for Mental Disorder/ Substance Abuse	No time limitation on coverage for mental disorder and/or substance abuse in the base contract.	Depending on the occupation, either a two- or five-year limitation for mental disorder and substance abuse is applied to the contract.
Indexed Cost of Living Rider	Choice of three or six percent with compounded interest. 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	Choice of three percent with simple interest or six percent with compound interest. An indexed cost of living benefit purchase is only available with the six percent indexed cost of living rider.
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.	A four percent simple increase on each policy anniversary for a five-year period. This benefit is included as a rider with no extra cost.

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Feature	The Standard	Ameritas Life
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 Future Increase Option Rider is available through issue age 50 and exercisable to age 55. The maximum increase that can be exercised on any policy anniversary is the lesser of one-half the base monthly benefit, or the amount for which insureds qualify for, based on their earnings at the time they apply for the increase and the published financial underwriting guidelines then in effect.
Presumptive Disability Benefits	Lifetime benefits are payable for presumptive disability if the maximum benefit period is to age 67. Presumptive disability must be a total and permanent loss.	No lifetime presumptive benefits are offered in the contract. Presumptive loss is not required to be irrecoverable.
Catastrophic Disability Benefits	Pays benefits if unable to perform two or more activities of daily living (ADLs), presumptively disabled, or cognitively impaired.	Pays catastrophic benefits if cognitively impaired or unable to perform two or more ADLs. Catastrophic benefits are not paid for presumptive disabilities.
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.	War; self-inflicted injury; illegal occupation; 12 months benefit cap if living outside Canada and the U.S or Mexico.



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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.