

## Detailed Comparison

### Major Features of The Standard Life Insurance Company Of New York's Protector Platinum<sup>SM</sup> and MassMutual's Radius In New York



	The Standard	MassMutual
Definition of Total Disability	<p>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.</p> <p>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>	<p>An insured is totally disabled if the insured is unable to perform the main duties of his or her regular occupation and is not working in any other occupation.</p> <p>An own occupation rider is available to select occupation classes. Under the own occupation rider the insured is required to work in a different occupation to collect total disability benefits and no benefits are payable during unemployment.</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>Under the Extended Partial Disability Benefits Rider, the insured is partially disabled if he or she is working at his or her occupation or another occupation, has an income loss of at least 20%, and can show a demonstrated relationship between the loss of income and the current disability.</p>

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The Standard Life Insurance Company  
Of New York

[www.standard.com](http://www.standard.com)

Policy Form Numbers B170, B170AMR

Comparison  
SNY15782MASS (4/13)

	The Standard	MassMutual
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%.	Under the Extended Partial Disability Benefits Rider, the insured will receive monthly payments for 6 months following full recovery and return to his or her occupation, with at least a 20% loss of income and a demonstrated relationship between the insured's loss of income and the previous disability. After 6 months, subject to periodic review, monthly payments will continue up to max benefit period as long as a 20% loss of income exists and a demonstrated relationship between the income loss and the previous disability continues.
Benefit Periods	2, 5 or 10 years, to age 67	2, 5, 10, to Age 65, to Age 67.
Elimination Periods (Days)	60, 90, 180	60, 90, 180, 365, 730.
Coverage for Mental Disorder/ Substance Abuse (MDSA)	No time limitation on coverage for mental disorder and/or substance abuse in the base contract.	A two-year MDSA limitation is applied for each separate period of disability. There is no lifetime limit on the number of two-year periods covered.
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	A three percent rider indexed to the Consumer Price Index is offered with compounded interest. A cost of living benefit purchase is available.
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.	Additional benefits will be automatically added to the policy for five consecutive policy anniversaries provided the insured is not disabled. Each additional benefit will be equal to the greater of \$50 or three percent simple interest of any fully underwritten monthly benefits. The insured may apply to renew this rider every fifth policy anniversary.
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 Insurability Option Rider is available through issue age 55. Each option allows the insured to purchase additional coverage of up to one times the base benefit plus the benefit from the Social Insurance Rider (SIR) through age 50, and one-half base of the benefit plus SIR after age 50. An option may be exercised once per year on an option date.

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	The Standard	MassMutual
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.	Lifetime benefits are not payable for presumptive disabilities. Presumptive disability must be a total and permanent loss.
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 to age 66/67 if unable to perform two or more ADLs, presumptively disabled, or cognitively impaired.
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 (declared or undeclared); normal pregnancy or childbirth; pre-existing condition limitation.



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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.