

Product Comparison Details

Major Features of The Standard Life Insurance Company Of New York's Protector PlatinumSM and Metropolitan Life's Omni Advantage In New York



	The Standard	MetLife
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 own occupation. The own occupation definition of total disability is included in 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.	The substantial and material duties of the regular occupation are insured in the base policy. With the Your Occupation rider the insured may be gainfully employed in another occupation and still meet the definition of disability. A transitional your occupation rider is offered that allows the insured to receive a disability benefit if totally disabled in their regular occupation but working in another occupation. The benefit is based on replacement of up to 100% of the insured's prior earnings.
Definition of Partial/Residual Disability	For the first six months partial disability benefits are payable, the benefit equals 100% of the basic monthly benefit regardless of earnings. 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%.	The insureds will receive a disability benefit equal to a percentage of their monthly benefit for total disability proportionate to their loss of earnings if their current earnings are reduced by at least 20 percent of their prior earnings due to injury or sickness; and the insureds are gainfully employed, but prevented from performing one or more of the material duties of their regular occupation; or performing the material duties, but not able to perform them for more than 80 percent of the time; or are engaged in other occupations.



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The Standard Life Insurance Company
Of New York

www.standard.com

Policy Form Numbers B170, B170AMR

Detailed Comparison
SNY15782MET (4/13)

	The Standard	MetLife
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%.	Recovery benefits are available for either 24 months under the residual rider with 24 Month recovery benefit or 36 months with the residual rider with 36 Month recovery benefit. Both types of recovery benefits require at least a 20% loss of income.
Benefit Periods	2,5 or 10 years, to age 67	2, 5, to age 65, to age 67, to age 70, or lifetime with graded benefits.
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.	No time limitation on coverage for mental disorder and/or substance abuse in the base contract of Omni Advantage. Other products in the Omni portfolio of products may apply a two year limitation.
Indexed Cost of Living Rider	Choice of three or six percent increase with compounded interest. Consumer Price Index (Urban consumers) indexing is used and an indexed cost of living benefit purchase is available following a period of disability.	Choice of three percent non-indexed with simple interest, or seven or 10 percent, indexed to Consumer Price Index (Urban Wage Earners and Clerical Workers) with compounded interest.
Automatic Increase Benefit	The Automatic Increase Benefit increases the policy's basic monthly benefit by 4%, compounded each year, during a five-year increase period. The benefit is included in the base contract at no extra cost.	Five percent automatic increase rider and a five-year increase period offered at no cost at underwriting discretion.

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The Standard

MetLife

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 age 45. On each policy anniversary up to age 51, the insured may apply for up to one unit of increase. If all or part of the increase is not used, it may be carried forward to the next option date but not beyond that date. Maximum unit of increase varies depending on occupation class. The maximum total increase through age 41 is twice the basic benefit. For ages 42 - 45 it is the lesser of \$6,000 or twice the basic benefit. Every year the insured may apply for an amount equal to one unit of increase or for part of that amount. Cap is two units of increase on each option date if there is sufficient carry-over. An Advanced Option Benefit is available until the 3rd option date following the effective date of the rider or the option date on or following the insured's 40th birthday.

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.

Benefits are payable up to but not beyond the maximum benefit period. 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.

ADLs are not covered. Pays catastrophic benefits if presumptively disabled or if the insured has Alzheimer's disease or other irreversible form of senility or dementia, aphasia, hemiparesis, paraplegia or quadriplegia.

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.

Due to an act of war, whether declared or undeclared; due to pregnancy or childbirth, but will cover disability due to complications of pregnancy; due to any loss MetLife has excluded by name or specific description; due to the insured committing, or attempting to commit, a felony; or caused by an intentionally self-inflicted injury.



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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.