

Detailed Comparison



Major Features of The Standard Life Insurance Company of New York's Protector PlatinumSM and Principal's HH750 in New York

	The Standard	Principal
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. The own occupation definition of total disability is included in the base contract.</p> <p>If the insured's occupation is limited to a professionally recognized specialty in medicine or law, the specialty is the insured's own occupation</p>	<p>For the definition of total disability, the policy provides for an initial "own occupation" period. The "your occupation" period is the first 2 years of disability in the base contract, and can be extended to the maximum benefit period for white-collar occupation classes. During the "your occupation" period, total disability is defined as being unable to perform the substantial and material duties of the insured's regular occupation, and the insured is not working in any occupation. "Your occupation" is defined as the profession the insured was working in at the time of disability. Following the "your occupation" period, the insured is totally disabled if unable to work in any occupation suited to him or her by education, training, and experience.</p> <p>Pure own occupation coverage is available with a regular occupation rider to select occupation classes. A two-year mental/nervous limitation is always attached for physicians who select the Regular Occupation Rider.</p> <p>A transitional occupation rider is available for white-collar occupation classes, including all physicians. 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.</p> <p>Specialty protection may be offered by letter.</p>



The Standard Life Insurance Company of New York

www.standard.com

Policy Form Numbers B170, B170AMR

Detailed Comparison
SNY15782PRIN (4/13)

continued on next page

	The Standard	Principal
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. 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</p> <p>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>Residual disability means the insured is not totally disabled; and solely due to injury or sickness the insured has a loss of earnings of 20% or more of prior earnings and the insured is able to perform some, but not all, of the substantial and material duties of, or is unable to work full time in his or her occupation; or the insured is working in another occupation.</p> <p>100 percent of the maximum monthly benefit is paid if the loss of earnings percentage exceeds 75 percent. A minimum of 50 percent of the maximum monthly benefit will be paid for the first six months of a residual disability. If the insured is retired or unemployed, 50% of the maximum monthly benefit will be paid for residual disability.</p>
Recovery Benefits	<p>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%.</p>	<p>After recovering from a residual or total disability for which benefits were paid and returning to work full-time, recovery benefits are payable as long as the insured continues to have a loss of earnings equal to or greater than 20 percent and the loss is directly and solely due to the injury or sickness that caused the prior residual or total disability. Recovery benefits end when the insured no longer has a loss of earnings of at least 20 percent for any two consecutive months, or at the end of the policy's maximum benefit period. The insured does not need to have qualified for residual benefits in order to qualify for recovery benefits. If the insured was retired or unemployed prior to disability, no recovery benefits will be paid.</p>
Benefit Periods	2, 5 or 10 years, to age 67	2, 5, to age 65, to age 67, to age 70

continued on next page

	The Standard	Principal
Elimination Periods (Days)	60, 90, 180	30, 60, 90, 180, 365
Coverage for Mental Disorder/ Substance Abuse (MDSA)	No time limitation on coverage for mental disorder and/or substance abuse in the base contract.	When the MDSA rider is added to the policy, payment of MDSA claims is limited to a total of 24 months during the insured's lifetime.
Indexed Cost of Living Rider	Choice of three or six percent increase with compounded interest. Consumer Price Index – Urban Consumers (CPI-U) indexing is used and an indexed cost of living benefit purchase is available following a period of disability.	A choice of three or six percent with compounded interest is offered. CPI-U indexing is used and a cost of living benefit purchase is available.
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.	The Future Benefit Increase (FBI) Rider is available for no additional premium and renewable every six years. The increases are based on the CPI-U with a minimum of four percent compounded and maximum of 10% compounded. In addition to the CPI-U increase, the client may also be eligible for an additional benefit increase if eligible based on financial information. When combined, the CPI-U increase and the additional benefit increase cannot be greater than \$500. FBI is available in conjunction with the Benefit Update Rider on the same policy.
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 Benefit Update Rider is available at no additional premium. This rider allows the insured to increase policy benefits every three years up to the maximum issue and participation limits, up to age 55, without medical evidence of insurability. There is no cap for this benefit except for issue and participation limits. The benefit update with an advance option allows the insured to take the next scheduled benefit update option early with a loss or reduction of his/her group long term disability or at least a 50% increase in sustainable earnings since the later of the policy issue date or the last adjustment to increase their total disability benefits. The benefit update is available in conjunction with the Future Benefit Increase Rider on the same policy.



continued on next page

	The Standard	Principal
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 payable for presumptive disabilities if the maximum benefit period is to age 65 or longer. Presumptive disability must be a total and permanent loss.
Catastrophic Disability Benefits	Pays a benefit in addition to the base monthly benefit if the insured is unable to perform two or more activities of daily living, presumptively disabled, or cognitively impaired.	Pays a benefit in addition to base monthly benefit (and social insurance substitute benefit, if part of the policy) if the insured loses the ability to perform two or more activities of daily living without assistance; becomes cognitively impaired; or becomes presumptively disabled under the terms of the policy.
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.	Intentional, self-inflicted injury; Commission of or your attempt to commit a criminal act; limitation due to normal pregnancy or childbirth; illegal occupation; war or act of war; 12-month limitation when outside the United States, Canada or Mexico.

Product and pricing comparisons are provided solely for informational purposes, based upon the most recent information available to us. This is not intended as a complete comparison of all contract provisions or pricing. The Standard does not guarantee the accuracy, completeness or currency of the offered information. Policy language and pricing may vary by state. Policies have exclusions, limitations and terms under which the policies may be continued in force or discontinued. For complete cost and coverage details, please contact your insurance representative or The Standard.

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.