

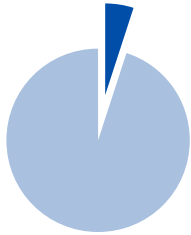


Help Your Customers Save With Protector PlatinumSM Premium Discounts

The most innovative and comprehensive individual disability income insurance on the market today also comes with several options to significantly lower premium rates using and combining discounts.

Protector Platinum Discount Options

Regularly Underwritten Policies



5% Employer-Based Multi-Product¹ Discount

With purchase of Protector Platinum at same time as Business ProtectorSM business overhead disability insurance and/or Business Equity ProtectorSM buy-sell funding disability insurance



15% Combined Discount

5% Multi-Product + 10% Employer-Based Multi-Life or Association or Hospital Residents, Interns and Fellows²



10% Employer-Based Multi-Life or Association or Hospital Residents, Interns and Fellows Discount²

Multi-Life: 5+ employees of the same employer. 2+ employees under some circumstances for business owners

Association²: Groups of 5+ applications per year. For state or local professional groups formed solely for the purpose of promoting a profession

Hospital²: Groups of 5+ applications per year from groups of hospital residents, interns or fellows in accredited programs



20% Combined Discount

5% Multi-Product + 15% Business Owner



25% Combined Discount

10% Employer-Based Multi-Life or Association² + 15% Business Owner



15% Business Owner Discount¹

Must own at least 20% of the business and have been financially successful for at least two years under the current business arrangement



30% Combined Discount

5% Multi-Product + 10% Employer-Based Multi-Life or Association² + 15% Business Owner

1. Not available to medical or dental occupations. Please see The Protector SeriesSM Product Guide for more information about qualifying for discounts.

2. This discount is only available with groups approved before 4/2/14 and adding 5 or more new lives annually.

Protector Platinum Guarantee Issue Discount Options

Gender-Neutral pricing applies to all Protector Platinum Guarantee Issue plans.

Mandatory Guarantee Issue Policies



30% Mandatory GI



35% Large GI Case

100+ Lives



35% Combined

30% Mandatory
+ 5% Cross-Sale
Discount with
LTD from
The Standard



40% Combined

35% Large Case
+ 5% Cross-Sale
Discount with
LTD from
The Standard

Voluntary Guarantee Issue Policies



**15% Participation
Target⁴ Met**



20% Combined

15% Participation
Target Met
+ 5% Cross-Sale
Discount with
LTD from
The Standard

4. Target varies by plan.

Coverage issued is subject to the terms of the policy. Some policy provisions may vary by state. Riders are available at additional cost. The policy has exclusions and limitations, and terms under which the policy may be continued in force or discontinued. For more details, please contact the insurance representative above or The Standard at 800.247.6888.