



# Help Your Customers Save With Protector Platinum<sup>SM</sup> 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

	<p><b>5% Multi-Product<sup>1</sup> Discount</b></p> <p>With purchase of Protector Platinum at same time as Business Protector<sup>SM</sup> business overhead disability insurance and/or Business Equity Protector<sup>SM</sup> buy-sell funding disability insurance</p>		<p><b>15% Combined Discount</b></p> <p>5% Multi-Product + 10% Employer-Based Multi-Life or Preferred Producer Multi-Life</p>
	<p><b>10% Employer-Based Multi-Life or Preferred Producer Multi-Life Discount<sup>2</sup></b></p> <p>Employer-Based Multi-Life: 5+ employees of the same employer. 2+ employees under some circumstances for business owners</p> <hr/> <p>Preferred Producer Multi-Life: Awarded to producers who have placed policies for 5+ unique individuals</p>		<p><b>20% Combined Discount</b></p> <p>5% Multi-Product + 15% Business Owner</p>
	<p><b>15% Business Owner Discount<sup>1</sup></b></p> <p>Must own at least 20% of the business and have been financially successful for at least two years under the current business arrangement</p>		<p><b>25% Combined Discount</b></p> <p>10% Employer-Based Multi-Life or Preferred Producer Multi-Life + 15% Business Owner</p>
	<p><b>30% Combined Discount</b></p> <p>5% Multi-Product + 10% Employer-Based Multi-Life or Preferred Producer Multi-Life + 15% Business Owner</p>		<p><b>30% Combined Discount</b></p> <p>5% Multi-Product + 10% Employer-Based Multi-Life or Preferred Producer Multi-Life + 15% Business Owner</p>

1. Not available to medical or dental occupations. Please see [The Protector Series<sup>SM</sup> Product Guide](#) for more information about qualifying for discounts.  
2. Availability of discounts, and the number of lives required to obtain a discount, may vary depending on the state.

## 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  
Goal<sup>3</sup> Met**



**20% Combined**

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

3. Goal 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 Standard at 800.247.6888.

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