



Individual Disability Insurance

Offer Exceptional Value With Premium Discounts¹

Employer-Based Multi-Life Discount provides a 10% gender-distinct discount when applications on three or more lives from the same employer, or as few as two business owners, are submitted within six months. This is also available to contract (1099) workers sharing a common worksite.²

Preferred Occupation Discount provides a 20% gender-distinct discount³ to some 5A occupations, including but not limited to executives earning at least \$75,000 a year, attorneys, CPAs and doctorate scientists.

Residency Multi-Life Discount provides a 15% gender-distinct discount to residents, interns and fellows at most ACGME and AOA hospitals and medical centers. This discount is also available to those in postdoctoral dental education programs accredited by the Commission on Dental Accreditation.²

Multi-Product Discount provides a 5% gender-distinct discount on Platinum Advantage if the insured is also approved for and accepts a Business Overhead Protector[®] or Business Equity Protector policy.

Business Owner Discount provides a 10% gender-distinct discount on Platinum Advantage for qualifying business owners.

eApply Discount provides a 5% discount on Platinum Advantage when applicants use both The Standard's eApp and Electronic Medical Questionnaire.⁴

See chart on next page

Combine Discounts for Great Savings!



5% Multi-Product

+



10% Business Owner

+



5% eApply⁴

20% Total Discount



10% Multi-Life²

+



20% Preferred Occ³

+



5% eApply⁴

35% Total Discount



5% Multi-Product

+



20% Preferred Occ³

+



10% Multi-Life²

+



10% Business Owner

+









5% eApply⁴

50% Total Discount

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Not for use with consumers.

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Discounts by Product

	Employer-Based  Multi-Life	Preferred Occ  Discount	eApply  Discount ⁴	Residency Multi-Life ³	Multi-Product 	Business Owner  Discount	Business Owner  Upgrade
Platinum Advantage	✓	✓	✓	✓	✓	✓	
Business Overhead Protector	✓						✓
Business Equity Protector							✓

 Discounts are stackable

A Special Upgrade for Your Business Clients

The Business Owner Upgrade provides an occupation class upgrade on Business Overhead Protector and Business Equity Protector. With this upgrade, qualifying business owners can obtain more coverage at lower premium rates.

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1 Availability of discounts varies by state. See [The Standard's IDI Product Guide](#) for complete information.

2 The Employer-Based Multi-Life Discount can be combined with other discounts; the Residency Multi-Life Discount can only be combined with eApply Discount. The Employer-Based Multi-Life Discount is not available to government employees.

3 10% discount in SC.

4 EMQ not available in SC.

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