

# Income Protection Insurance for Attorneys

Platinum Advantage From The Standard



Safeguard your future with income protection insurance.



Could you withstand an unexpected large drop in income? How would you pay your bills, fund your retirement plan and maintain your lifestyle? Platinum Advantage can help. It provides a monthly benefit if you were to become too injured or sick to work.

## Extra Income Protection Is Critical for Attorneys

Attorneys have a lot to protect. Many firms provide group long term disability insurance — a great income protection foundation. But LTD maximum benefit amounts can create an income-replacement gap. And bonuses may not be covered with LTD. Platinum Advantage can help fill the gap.



## True Own Occ Offers Freedom

With the Own Occupation Rider, you can collect total disability benefits if you're unable to perform the substantial and material duties of your regular occupation but choose to work in another job. Without this rider, you would have to choose between collecting a disability benefit or working.

**An example:** Imagine if a trial attorney suffered an illness that resulted in not being able to present in court. That trial attorney could work in another legal practice or even in another field and still collect benefits. The Own Occupation Rider can provide the freedom to choose how you want to spend your time when faced with a disability.

**Secure an extra layer of protection with income protection insurance. Talk to your insurance representative about Platinum Advantage from The Standard today.**

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These policies have exclusions and limitations and terms under which the policies may be continued in force or discontinued. For complete costs and coverage details, please contact your insurance representative or The Standard at 800.247.6888 (800.378.6057 in New York). Note in NY: This policy would provide disability income insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Service. The expected benefit ratio is at least 65% for individual, franchise or guaranteed standard issue 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.