

# Offer Exceptional Value With Premium Discounts<sup>1</sup>



**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.

**Preferred Occupation Discount** provides a 10% gender-distinct discount to some 5A occupations including but not limited to executives earning at least \$75,000 a year, attorneys (including judges with law degree), CPAs and Ph.D. scientists.

**Residency Multi-Life Discount** provides a 15% gender-distinct discount to residents and fellows of accredited hospitals and university medical centers.

**Multi-Product Discount** provides a 5% gender-distinct discount on Platinum Advantage if the insured is approved for and accepts a Business Overhead Protector<sup>®</sup> or Business Equity Protector<sup>SM</sup> policy too.

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

## Discounts by Product


	Employer- <sup>+</sup> Based Multi-Life	Preferred <sup>+</sup> Occ Discount	Residency Multi-Life	Multi- Product <sup>+</sup>	Business <sup>+</sup> Owner Discount	Business <sup>+</sup> Owner Upgrade
Platinum Advantage	✓	✓	✓	✓	✓	
Business Overhead Protector	✓					✓
Business Equity Protector						✓

<sup>+</sup> 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.

## Combine Discounts for Great Savings!

 5% Multi-Product  
 +  
 10% Business Owner  




---

**15% Total Discount**

 10% Multi-Life<sup>2</sup>  
 +  
 10% Preferred Occ  


---

**20% Total Discount**

 5% Multi-Product  
 +  
 10% Preferred Occ  
 +  
 10% Multi-Life<sup>2</sup>  
 +  
 10% Business Owner  


---

**35% Total Discount**

**For producer use only.**  
Not for use with consumers.

The Standard Life Insurance  
Company of New York  
Standard Insurance Company

standard.com/di

Exceptional Value With Premium Discounts  
18015 (9/22) SI/SNY

1 Availability of discounts varies by state. Gender-distinct rates apply, except in Montana. 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 cannot. Employer-based multi-life discount is not available to government employees.