



The ProVider Plus Advantage

✓ The ProVider Plus Competitive Advantage

Here are some noteworthy product features to distinguish Berkshire's ProVider Plus flagship product offering when in competition with **American Veterinary Medical Association Group Plan**

These competitive advantages are based on our ProVider Plus flagship product offering. See the following pages with the Detailed Comparison for further information about our ProVider Plus Limited product offering.

True Own Occupation Definition of Disability	True "Own Occupation" available to all occupation classes Specialty language for medical and dental occupations
Residual Disability Benefit	A 15% loss of income benefit trigger only Replaces lost income dollar for dollar up to the monthly benefit for the first 12 months, proportional thereafter
Recovery Benefit	Proportional benefits may be payable for up to the entire benefit period A prior period of disability for which benefits were paid is not required to qualify for a recovery benefit
Lump Sum Disability Benefit	Provides a lump sum benefit equal to 35% of all benefits paid for total and/or residual disability, automatically payable at age 65 or 67 if the policy remains in force until that time Disability need not be continuous to qualify
Waiver of Premium	Refund of premium attributable to the period of disability regardless of when premium was paid Waives premiums for 6 months after recovery
Waiver of Elimination Period	Elimination period waived for any disability within 5 years of a prior disability that lasted for at least 6 months and for which benefits were paid
Automatic Benefit Enhancement Rider	4% compound increase for 6 years
Cost of Living Adjustment Riders	Three optional riders are available with a guaranteed 3% compound minimum COLA increases remain on the policy upon recovery at no additional cost to the insured
Future Increase Option	Pool approach Annual options up to age 55 Special Option Date

Continued...

Berkshire Life Insurance Company of America, Pittsfield, MA, is a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. This comparison is based upon the most recent information available to us at the time of creation of this comparison and does not state all terms, conditions or limitations of the ProVider Plus policy. It is not intended to be complete or to compare all contract provisions. Policy language may vary by state and products may not be available in all states. Refer to actual insurance policies for additional information. This comparison is provided for informational purposes only and should not be considered tax or legal advice. Your client should contact their tax or legal advisor regarding the tax treatment of the policy and policy benefits. Your client should consult with their own independent tax and legal advisors regarding their particular set of facts and circumstances. The information provided is not intended or written to be used, and cannot be relied upon, to avoid penalties imposed under the Internal Revenue Code or state and local tax law provisions.



FOR PRODUCER USE ONLY. NOT TO BE DISTRIBUTED TO THE GENERAL PUBLIC.



The ProVider Plus Detailed Comparison

Provision	Berkshire ProVider Plus 1400	Berkshire ProVider Plus Limited 1400	American Veterinary Medical Association Group Plan (Underwritten by New York Life)
Non-cancellable & Guaranteed Renewable to 65/67	Yes	Same	No – Renewable to age 75 as long as master policy stays in force, the insured is actively working (20 hours a week), and remains a member of the association. Premiums are not guaranteed. Also AVMA must continue to sponsor only the New York Life Program and participation must exceed 10,000 insured members.
Conditionally Renewable after 65/67	Yes – for life	Same	See above
Benefit Periods	To age 67, to age 65, 10 years, 5 years, 2 years (Graded Lifetime Indemnity for Total Disability available via rider with to age 65 or to age 67 benefit periods).	To age 67, to age 65, 10 years, 5 years, 2 years (Graded Lifetime Indemnity for Total Disability is <u>not</u> available).	Lifetime for disability beginning before age 50; to age 65 for disability beginning between ages 50 and 60; one to five years according to age for disability beginning between ages 61-74.
Elimination Periods	30, 60, 90, 180, 360, or 720 days	90, 180 or 360 days	30, 90, 180 days

Continued...

Berkshire Life Insurance Company of America, Pittsfield, MA, is a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. This comparison is based upon the most recent information available to us at the time of creation of this comparison and does not state all terms, conditions or limitations of the ProVider Plus policy. It is not intended to be complete or to compare all contract provisions. Policy language may vary by state and products may not be available in all states. Refer to actual insurance policies for additional information. This comparison is provided for informational purposes only and should not be considered tax or legal advice. Your client should contact their tax or legal advisor regarding the tax treatment of the policy and policy benefits. Your client should consult with their own independent tax and legal advisors regarding their particular set of facts and circumstances. The information provided is not intended or written to be used, and cannot be relied upon, to avoid penalties imposed under the Internal Revenue Code or state and local tax law provisions.

FOR PRODUCER USE ONLY. NOT TO BE DISTRIBUTED TO THE GENERAL PUBLIC.

PVP-1062 (12/2011)
GEAR 2011-13110



Provision	Berkshire ProVider Plus 1400	Berkshire ProVider Plus Limited 1400	American Veterinary Medical Association Group Plan (Underwritten by New York Life)
True Own Occupation Total Disability Definition	<p>✓</p> <p>Solely due to injury or sickness you are not able to perform the material and substantial duties of your occupation, even if you are gainfully employed in another occupation.</p> <p>For medical and dental occupations – if you have limited your occupation to the performance of the material and substantial duties of a single medical specialty or to a single dental specialty, we will deem that specialty to be your occupation.</p> <p>California Policies – as a result of sickness or injury, you are unable to perform with reasonable continuity the substantial and material acts necessary to pursue Your Usual Occupation in the usual and customary way.</p>	<p>Same</p>	<p>By Own Occupation Plus rider for up to five years: injury or sickness prevents insured from performing the material and substantial duties of his or her occupation, even though working in another occupation – providing it doesn't require him or her to use veterinary education and/or training and new occupation earnings must be at least 25% less than pre-disability earnings. This rider terminates when insured ceases to be in veterinary medicine.</p>
Modified Own Occupation Total Disability Definition	<p>Solely due to injury or sickness you are not able to perform the material and substantial duties of your occupation and you are not gainfully employed.</p>	<p>Same</p>	<p>In base contract: An accidental bodily injury or sickness that disables you so that you are unable to perform the material and substantial duties of your occupation and not working at a gainful occupation.</p>

Continued...

Berkshire Life Insurance Company of America, Pittsfield, MA, is a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. This comparison is based upon the most recent information available to us at the time of creation of this comparison and does not state all terms, conditions or limitations of the ProVider Plus policy. It is not intended to be complete or to compare all contract provisions. Policy language may vary by state and products may not be available in all states. Refer to actual insurance policies for additional information. This comparison is provided for informational purposes only and should not be considered tax or legal advice. Your client should contact their tax or legal advisor regarding the tax treatment of the policy and policy benefits. Your client should consult with their own independent tax and legal advisors regarding their particular set of facts and circumstances. The information provided is not intended or written to be used, and cannot be relied upon, to avoid penalties imposed under the Internal Revenue Code or state and local tax law provisions.

FOR PRODUCER USE ONLY. NOT TO BE DISTRIBUTED TO THE GENERAL PUBLIC.



Provision	Berkshire ProVider Plus 1400	Berkshire ProVider Plus Limited 1400	American Veterinary Medical Association Group Plan (Underwritten by New York Life)
<p>Residual Disability (Titled Partial Disability Benefit Rider in California)</p> <p>✓</p> <p>Qualification Period</p> <p>Pre-Disability Indexing</p> <p>Recovery Provision</p>	<p>Gainfully employed and not totally disabled, but solely due to an injury or sickness, income loss is at least 15% of prior income; loss greater than 75% = 100%.</p> <p>For the first 12 months, the loss of income indemnity to be paid is equal to loss of income, less any individual disability benefits received or eligible for, up to the maximum monthly indemnity. Thereafter, a proportional benefit is provided while residually disabled and entitled to benefits.</p> <p>No prior period of total disability is required.</p> <p>Yes – CPI-U tied; no cap</p> <p>Yes – for up to the entire benefit period if:</p> <ul style="list-style-type: none"> • Loss of income is at least 15% of prior income, and • Loss of income is the result of the injury or sickness that caused the disability 	<p>Not available – see Basic Residual Disability Benefit</p>	<p>Not available – see Basic Residual Disability Benefit</p>

Continued...

Berkshire Life Insurance Company of America, Pittsfield, MA, is a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. This comparison is based upon the most recent information available to us at the time of creation of this comparison and does not state all terms, conditions or limitations of the ProVider Plus policy. It is not intended to be complete or to compare all contract provisions. Policy language may vary by state and products may not be available in all states. Refer to actual insurance policies for additional information. This comparison is provided for informational purposes only and should not be considered tax or legal advice. Your client should contact their tax or legal advisor regarding the tax treatment of the policy and policy benefits. Your client should consult with their own independent tax and legal advisors regarding their particular set of facts and circumstances. The information provided is not intended or written to be used, and cannot be relied upon, to avoid penalties imposed under the Internal Revenue Code or state and local tax law provisions.



FOR PRODUCER USE ONLY. NOT TO BE DISTRIBUTED TO THE GENERAL PUBLIC.

Provision	Berkshire ProVider Plus 1400	Berkshire ProVider Plus Limited 1400	American Veterinary Medical Association Group Plan (Underwritten by New York Life)
Waiver of Premium	✓ Yes – premiums are waived during periods of disability after the elimination period and premiums paid that are attributable to the period of disability are refunded. Waiver continues for 6 months after benefits end.	Same	Premium may be waived upon disability if you become “disabled” before the age of 65 and remain so for 6 months, the AVMA Group Health and Life Insurance Trust will pay further premiums to continue disability income and basic protection package coverage’s in force when that disability began. Premiums will be paid while you stay disabled and until coverage would otherwise terminate due to your reaching 75 (age 65 for Short-Term Disability coverage).
Waiver of Elimination Period	✓ Yes – if disabled within 5 years after the end of a prior period of disability which lasted more than 6 months for which benefits were paid (regardless of cause). Also for presumptive and recurrent disabilities.	Same	Yes, for recurrent disability and organ transplant only
Presumptive Disability Benefit?	Yes – need not be irrecoverable. Elimination period will be waived.	Same	Yes
Occupational Rehabilitation, Modification and Access Benefits	Yes	Same	Yes

Continued...

Berkshire Life Insurance Company of America, Pittsfield, MA, is a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. This comparison is based upon the most recent information available to us at the time of creation of this comparison and does not state all terms, conditions or limitations of the ProVider Plus policy. It is not intended to be complete or to compare all contract provisions. Policy language may vary by state and products may not be available in all states. Refer to actual insurance policies for additional information. This comparison is provided for informational purposes only and should not be considered tax or legal advice. Your client should contact their tax or legal advisor regarding the tax treatment of the policy and policy benefits. Your client should consult with their own independent tax and legal advisors regarding their particular set of facts and circumstances. The information provided is not intended or written to be used, and cannot be relied upon, to avoid penalties imposed under the Internal Revenue Code or state and local tax law provisions.

FOR PRODUCER USE ONLY. NOT TO BE DISTRIBUTED TO THE GENERAL PUBLIC.

PVP-1062 (12/2011)
GEAR 2011-13110



Provision	Berkshire ProVider Plus 1400	Berkshire ProVider Plus Limited 1400	American Veterinary Medical Association Group Plan (Underwritten by New York Life)
Catastrophic Disability	✓ Due to injury or sickness you are: <ul style="list-style-type: none"> • unable to perform two or more of the activities of daily living without human standby assistance; or • cognitively impaired; or • irrecoverably (presumptive) disabled. At the end of each 12 months of catastrophic disability the benefit will be adjusted by a fixed, 3%, compounded adjustment factor up to two times the original benefit. Not available in California, Connecticut or Texas.	Same	Not available

Continued...

Berkshire Life Insurance Company of America, Pittsfield, MA, is a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. This comparison is based upon the most recent information available to us at the time of creation of this comparison and does not state all terms, conditions or limitations of the ProVider Plus policy. It is not intended to be complete or to compare all contract provisions. Policy language may vary by state and products may not be available in all states. Refer to actual insurance policies for additional information. This comparison is provided for informational purposes only and should not be considered tax or legal advice. Your client should contact their tax or legal advisor regarding the tax treatment of the policy and policy benefits. Your client should consult with their own independent tax and legal advisors regarding their particular set of facts and circumstances. The information provided is not intended or written to be used, and cannot be relied upon, to avoid penalties imposed under the Internal Revenue Code or state and local tax law provisions.

FOR PRODUCER USE ONLY. NOT TO BE DISTRIBUTED TO THE GENERAL PUBLIC.



Provision	Berkshire ProVider Plus 1400	Berkshire ProVider Plus Limited 1400	American Veterinary Medical Association Group Plan (Underwritten by New York Life)
Future Increase Option	<p>✓</p> <p>Financial eligibility required; annual options to age 55 and special option date if group LTD coverage terminates or for a company declared date.</p> <p>Maximum of two times the base benefit plus in-force coverage with Berkshire and Guardian; three times the base benefit for medical/dental residents and first year physicians and dentists applying under the Special Limits for New Professionals Program.</p> <p>An option may be exercised during a disability but benefits will only become payable for a new and separate disability.</p> <p>Before age 45, can exercise up to the full amount remaining; from age 45 to age 55 up to 1/3 of the original amount or, if less than \$1,000 remains or loss of group LTD, the full amount can be exercised.</p>	<p>Not available – see Benefit Purchase Option</p>	<p>Each May 1, following even year birthdays from ages 24-50, may convert some or all of the Future Purchase Option, in increments of \$100; total increases cannot exceed the base policy amount or the \$10,000 maximum issue limit; may not be exercised during disability.</p>

Continued...

Berkshire Life Insurance Company of America, Pittsfield, MA, is a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. This comparison is based upon the most recent information available to us at the time of creation of this comparison and does not state all terms, conditions or limitations of the ProVider Plus policy. It is not intended to be complete or to compare all contract provisions. Policy language may vary by state and products may not be available in all states. Refer to actual insurance policies for additional information. This comparison is provided for informational purposes only and should not be considered tax or legal advice. Your client should contact their tax or legal advisor regarding the tax treatment of the policy and policy benefits. Your client should consult with their own independent tax and legal advisors regarding their particular set of facts and circumstances. The information provided is not intended or written to be used, and cannot be relied upon, to avoid penalties imposed under the Internal Revenue Code or state and local tax law provisions.

FOR PRODUCER USE ONLY. NOT TO BE DISTRIBUTED TO THE GENERAL PUBLIC.



Provision	Berkshire ProVider Plus 1400	Berkshire ProVider Plus Limited 1400	American Veterinary Medical Association Group Plan (Underwritten by New York Life)
Benefit Purchase Option	Not available – see Future Increase Option	<p>The insured must purchase at least 75% of eligible benefits at the time of policy issue for this no cost rider to be added to the policy.</p> <p>Options to purchase additional coverage are available every 3 years up to age 55 with evidence of financial eligibility. Maximum on each option date is determined by then current I&P limits. A Special Benefit Purchase option is available if group LTD coverage is discontinued, or insured is no longer eligible to participate in employer's group LTD, or insured has at least a 50% increase in income.</p> <p>Benefit Purchase Options are not available while disabled.</p>	Not available – see Future Increase Option
Automatic Benefit Enhancement Rider	<p>✓</p> <p>Automatic 4% compounded increases. Renewable every 6 years. Refusal of 2 consecutive increases, forfeits any future increases and the rider terminates.</p>	Same	No
Cost Of Living Benefit	<p>✓</p> <ul style="list-style-type: none"> • Guaranteed 3% compounded; or • Compounded, CPI tied, 6% maximum with a 3% minimum; or • 4-Year Delayed, guaranteed 3% compounded <p>No cap; upon recovery increases of \$200 or more remain on the policy without additional premium</p>	Compounded, CPI tied with 3% maximum. No cap; upon recovery increases of at least \$200 or more will remain on the policy without additional premium.	CPI tied, with a maximum of 8% compounded; cap = 100% of base benefit; for a subsequent disability, benefits start at the original base.

Continued...

Berkshire Life Insurance Company of America, Pittsfield, MA, is a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. This comparison is based upon the most recent information available to us at the time of creation of this comparison and does not state all terms, conditions or limitations of the ProVider Plus policy. It is not intended to be complete or to compare all contract provisions. Policy language may vary by state and products may not be available in all states. Refer to actual insurance policies for additional information. This comparison is provided for informational purposes only and should not be considered tax or legal advice. Your client should contact their tax or legal advisor regarding the tax treatment of the policy and policy benefits. Your client should consult with their own independent tax and legal advisors regarding their particular set of facts and circumstances. The information provided is not intended or written to be used, and cannot be relied upon, to avoid penalties imposed under the Internal Revenue Code or state and local tax law provisions.



FOR PRODUCER USE ONLY. NOT TO BE DISTRIBUTED TO THE GENERAL PUBLIC.

Provision	Berkshire ProVider Plus 1400	Berkshire ProVider Plus Limited 1400	American Veterinary Medical Association Group Plan (Underwritten by New York Life)
Lump Sum Disability Benefit	✓ A lump sum disability benefit equal to 35% of all contributing payments (cumulative benefits paid for all periods of total and/or residual disability) will be payable at the later of the expiration date of the policy or the end of the benefit period if disabled. The rider must be in force and the sum of the contributing payments must be equal to or greater than the qualifying amount shown on the schedule page (12 times the monthly indemnity issued).	Not available	Not available
Mental and/or Substance-Related Disorders	A 24-month maximum benefit for mental and/or substance-related disorders will be applied to all contracts issued: <ul style="list-style-type: none"> - to Anesthesiologists, Anesthetists (MD, DO & CRNA), Emergency Room Physicians, Pain Management Physicians (N/A in Vermont); - in FL and CA; - on a guaranteed standard issue basis as a result of a Group conversion (N/A in Vermont) 	A 24-month maximum benefit for mental and/or substance-related disorders will be applied to all contracts (N/A in Vermont)	No Limitaiton

Continued...

Berkshire Life Insurance Company of America, Pittsfield, MA, is a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. This comparison is based upon the most recent information available to us at the time of creation of this comparison and does not state all terms, conditions or limitations of the ProVider Plus policy. It is not intended to be complete or to compare all contract provisions. Policy language may vary by state and products may not be available in all states. Refer to actual insurance policies for additional information. This comparison is provided for informational purposes only and should not be considered tax or legal advice. Your client should contact their tax or legal advisor regarding the tax treatment of the policy and policy benefits. Your client should consult with their own independent tax and legal advisors regarding their particular set of facts and circumstances. The information provided is not intended or written to be used, and cannot be relied upon, to avoid penalties imposed under the Internal Revenue Code or state and local tax law provisions.



FOR PRODUCER USE ONLY. NOT TO BE DISTRIBUTED TO THE GENERAL PUBLIC.

Provision	Berkshire ProVider Plus 1400	Berkshire ProVider Plus Limited 1400	American Veterinary Medical Association Group Plan (Underwritten by New York Life)
Exclusions and Limitations	<p>For:</p> <ul style="list-style-type: none"> • Military training, military action, military conflict, or war, whether declared or undeclared, while serving; • Any period of time in which insured is incarcerated; • Commission of, or attempt to commit, a criminal offense as defined under local, state, or federal law; • Engagement in an illegal occupation (N/A in Vermont); • Suspension, revocation or surrender of professional or occupational license or certification (N/A in California & Vermont); • Intentionally self-inflicted injury; • During the first 3 months of disability or the elimination period, if longer, from normal pregnancy or childbirth; • Loss excluded by name or specific description. • Must be living full time in the U.S, District of Columbia. or Canada (or Mexico in California) 	<p>All exclusions and limitations are the same except for the 24-month maximum benefit for mental and/or substance-related disorders which is required on all ProVider Plus Limited contracts.</p>	<p>For:</p> <ul style="list-style-type: none"> • War or military service • Self-inflicted injuries (whether intentional or while insane)*, • The commission of a felony and/or incarceration • Normal pregnancy <p>*Residents of Missouri: The exclusion of the self-inflicted injuries is not applicable to injuries caused by attempted suicide while insane.</p>

Continued...

Berkshire Life Insurance Company of America, Pittsfield, MA, is a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. This comparison is based upon the most recent information available to us at the time of creation of this comparison and does not state all terms, conditions or limitations of the ProVider Plus policy. It is not intended to be complete or to compare all contract provisions. Policy language may vary by state and products may not be available in all states. Refer to actual insurance policies for additional information. This comparison is provided for informational purposes only and should not be considered tax or legal advice. Your client should contact their tax or legal advisor regarding the tax treatment of the policy and policy benefits. Your client should consult with their own independent tax and legal advisors regarding their particular set of facts and circumstances. The information provided is not intended or written to be used, and cannot be relied upon, to avoid penalties imposed under the Internal Revenue Code or state and local tax law provisions.



FOR PRODUCER USE ONLY. NOT TO BE DISTRIBUTED TO THE GENERAL PUBLIC.

Provision	Berkshire ProVider Plus 1400	Berkshire ProVider Plus Limited 1400	American Veterinary Medical Association Group Plan (Underwritten by New York Life)
Additional Benefits/Riders Available	<ul style="list-style-type: none"> • Capital Sum Benefit (<i>built-in</i>) • Retirement Protection Plus Disability Benefit Rider • Social Insurance Substitute Rider • Additional Monthly Benefit Rider • Partial Disability Rider (<i>Titled Residual Disability Benefit Rider in California</i>) • Unemployment Waiver of Premium Rider • Graded Lifetime Indemnity for Total Disability Rider (<i>In California this rider is only available with successful exercises of FIO, FPO or GDR options when graded lifetime is on the original policy.</i>) 	<ul style="list-style-type: none"> • Capital Sum Benefit (<i>built-in</i>) • Retirement Protection Plus Disability Benefit Rider • Social Insurance Substitute Rider • Unemployment Waiver of Premium Rider 	<ul style="list-style-type: none"> • Terminal Disability Benefit (in policy), equals one monthly benefit • Optional Short-Term Disability Income Plan (benefits payable for 6 months)

The competitive advantages \checkmark are based on Berkshire's ProVider Plus flagship product offering. All provisions may not be a competitive advantage when comparing with Berkshire's Provider Plus Limited product offering.

If you have any questions, please contact: National Sales and Product Support Center for Producers
Hours: 8:00 a.m. – 6:00 p.m. ET
By phone: 1-866-590-8845 (toll free)
By e-mail: product_support@berkshirelife.com

Berkshire Life Insurance Company of America, Pittsfield, MA, is a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. This comparison is based upon the most recent information available to us at the time of creation of this comparison and does not state all terms, conditions or limitations of the ProVider Plus policy. It is not intended to be complete or to compare all contract provisions. Policy language may vary by state and products may not be available in all states. Refer to actual insurance policies for additional information. This comparison is provided for informational purposes only and should not be considered tax or legal advice. Your client should contact their tax or legal advisor regarding the tax treatment of the policy and policy benefits. Your client should consult with their own independent tax and legal advisors regarding their particular set of facts and circumstances. The information provided is not intended or written to be used, and cannot be relied upon, to avoid penalties imposed under the Internal Revenue Code or state and local tax law provisions.



FOR PRODUCER USE ONLY. NOT TO BE DISTRIBUTED TO THE GENERAL PUBLIC.

PVP-1062 (12/2011)
GEAR 2011-13110