

Individual Disability Income

PRODUCT COMPARISON

PROVIDER PLUS VERSUS MULTIPLE COMPANIES AT-A-GLANCE

| PRODUCT FEATURES | Berkshire ProVider Plus 1400 | Berkshire ProVider Plus Limited 1400 | MassMutual Radius | MetLife Omni Advantage | Northwestern Mutual RRDI | Principal HH750 | Standard Protector Platinum B170 | Ameritas U450INC | UNUM Income Series 750 |
|---|------------------------------|--------------------------------------|-------------------|------------------------|--------------------------|-----------------|----------------------------------|------------------|------------------------|
| Non-Cancellable & Guaranteed Renewable | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| • Graded Premium Option | ✓ | ✓ | | ✓ | ✓ | | | | |
| Total Disability Benefits | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| • True Own Occupation for White Collar Non-Medical/ Non-Dental | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | |
| • True Own Occupation for Physicians and Dentists | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ | |
| • True Own Occupation with Specialty Language for Physicians and Dentists | ✓ | ✓ | | | | | ✓† | | |
| • Modified Own Occupation Definition of Total Disability Available | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ |
| • Graded Lifetime Benefits Available for Total Disability | ✓ | | | ✓ | | | | | |
| Residual Disability Benefits with 15% loss of income threshold | ✓ | | | | | | | ✓ | |
| • Loss of Income Indemnity Benefit for first 12 months of Residual Disability | ✓ | | | | | | | | |
| Residual Disability Benefits with 20% loss of income threshold | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ |
| • Loss of time and/or duties requirement | | ✓ | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Recovery Benefits | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| • Recovery benefits payable for up to the entire benefit period of the policy | ✓ | ✓ | ✓ | | | ✓ | ✓ | ✓ | ✓ |
| • Provides benefits while the loss of income is at least 15% of prior income and is solely due to the injury or sickness that caused the disability | ✓ | | | | | | | ✓ | |

† Physicians and Attorneys only.

For the most current information related to a Company's Financial Strength ratings or a Comdex Score use Vital Signs.

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Berkshire Life Insurance Company of America (Berkshire), Pittsfield, MA, is a wholly owned stock subsidiary of The Guardian Life Insurance Company of America (Guardian), New York, NY. Disability insurance has limitations and exclusions. This comparison is based upon the most recent information available to us as of 11/2011, and is only a brief outline of some provisions and benefits in these policies. All features, provisions and riders may not be available in all states and may be subject to state variations. Refer to your state specific policy and rider forms for the full definition of all policy provisions, benefits, limitations and exclusions. The description of other company's policies was not furnished by Berkshire--if there are questions about their features, please contact a representative of that company.



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| Lump Sum Disability Benefit | ✓ | | | | | | | | |
| Retirement Contribution Protection Available | ✓ | ✓ | ✓ | ✓ | | ✓ | | | |
| Waiver of Premium Benefit • Continues to waive premiums for 6 months after recovery | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 5 Year Waiver of Elimination Period | ✓ | ✓ | | | | | | | |
| Presumptive Total Disability Benefits • Loss need not be irrecoverable for Presumptive Benefits | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Future Insurability Option • Includes Special Option Dates that do not eliminate future options | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Catastrophic Disability Benefits • Built-in 3% Indexation of Catastrophic Benefits | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ |
| Cost of Living Adjustment Benefits • Provides COLA increases at no cost upon recovery until age 65 • Provides a 4-Year Delayed COLA rider option | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Unemployment Waiver of Premium Benefit | ✓ | ✓ | | | | | | | |

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