



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 **MetLife's Income Guard**

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.

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
Presumptive Total Disability Benefits	Loss need not be irrecoverable for Presumptive Benefits
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
Catastrophic Disability Benefits	Built-in indexation of Catastrophic Benefits
Future Increase Option	Pool approach Annual options up to age 55 Special Option Date

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The ProVider Plus Detailed Comparison

Provision	Berkshire ProVider Plus 1400	Berkshire ProVider Plus Limited 1400	MetLife Income Guard IDIP12-01
Non-cancellable & Guaranteed Renewable to 65/67	Yes	Same	Yes, to age 67 or 5 years if later.
Conditionally Renewable after 65/67	Yes – for life	Same	Yes – For life
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).	2 yrs, 5 yrs, to age 65, to age 67, to age 70 (lifetime via rider for Classes 6S/6A-4A/4M only)
Elimination Periods	30, 60, 90, 180, 360, or 720 days	90, 180 or 360 days	60, 90, 180, 365, 730 days
True 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, 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>	Same	<p>Solely due to impairment caused by injury or sickness, you are prevented from performing the material and substantial duties of your regular occupation.</p> <p>Policy page option for medical and dental occupations in occupation classes 6M, 5M, 5D, 5I and 4M: We will consider the material and substantial duties you are performing, including those of a professionally recognized specialty (or specialties if more than one) in medicine or dentistry to be the material and substantial duties of your regular occupation.</p> <p>Your Occupation Rider is available to all other eligible non-medical occupation classes.</p>

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Modified Own Occupation Total Disability Definition	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.	Same	Due solely to impairment caused by injury or sickness, the insured is: Before the end of the regular occupation period: <ul style="list-style-type: none"> - prevented from performing the material and substantial duties of regular occupation; and - not gainfully employed After the regular occupation period: <ul style="list-style-type: none"> - prevented from performing any occupation for which reasonably fitted by education, training or experience; and - not gainfully employed

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Provision	Berkshire ProVider Plus 1400	Berkshire ProVider Plus Limited 1400	MetLife Income Guard IDIP12-01
Residual Disability <i>(Titled Partial Disability Benefit Rider in California)</i>	<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>	Not available – see Basic Residual Disability Benefit	Enhanced Residual Disability Rider with Recovery: Not totally disabled but solely due to impairment caused by injury or sickness you suffer a loss of income of 15% and your ability to perform one or more of the material and substantial duties of your regular occupation has been limited. Proportional benefit with a minimum of 50% for the first 12 months; Loss greater than 75% = 100%.
<i>Qualification Period</i>	No prior period of total disability is required.		No prior period of total disability is required.
<i>Pre-Disability Indexing</i>	Yes – CPI-U tied; no cap		Yes – CPI-U tied with a 10% maximum; no cap
<i>Recovery Provision</i>	<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>Payable for up to the entire benefit period if, after total or residual benefits have been paid:</p> <ul style="list-style-type: none"> • You are no longer totally disabled • Loss of income of at least 15% of prior income • Loss of income is the result of the injury or sickness that caused the disability

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Basic Residual Disability Benefit	Not available – see Residual Disability	Gainfully employed and not totally disabled, but solely due to an injury or sickness, income loss is at least 20% of prior income and either you are unable to perform one or more of the material and substantial duties of your occupation or you are able to perform all of the material and substantial duties of your occupation but not for the length of time they normally require. Loss greater than 75% = 100%. Minimum benefit during the first six months will not be less than 50%	Two options: Residual Disability Rider: Not totally disabled but solely due to impairment cause by injury or sickness you suffer a loss of income of 15% with a loss of time or duties. First 6 Months 50% minimum; Loss greater than 75% = 100%. Residual Disability Rider with Recovery: Not totally disabled but solely due to impairment caused by injury or sickness you suffer a loss of income of 15% with a loss of time or duties. First 12 months 50% minimum; Loss greater than 75% = 100%.
<i>Qualification Period</i>		No prior period of total disability is required	No prior period of total disability is required.
<i>Pre-Disability Indexing</i>		Yes – CPI-U tied; no cap	Yes – CPI-U tied with a 10% maximum; no cap
<i>Recovery Provision</i>		Yes – for up to the entire benefit period if: <ul style="list-style-type: none"> • Insured returns to work full time following a disability for which we paid benefits; • Loss of income is at least 20% of prior income, and • Loss of income is the result of the injury or sickness that caused the disability 	Yes – for Residual Disability Rider with Recovery. Payable for up to the entire benefit period if, after total or residual benefits have been paid: <ul style="list-style-type: none"> • Insured returns to work full time performing all of the material & substantial duties of your regular occupation; • Loss of income of at least 15% of prior income, and • Loss of income is the result of the injury or sickness that caused the disability

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Recurrent Disability Benefit	After a period of disability ends, and if disabled again, the subsequent disability will be considered a continuation of the previous disability if from the same cause or causes and is not separated by a recovery of more than 12 months (6 months in VT and VA). No new elimination period will be required.	Same	Deemed to be a recurrent disability, which is a continuation of the preceding period of disability unless: <ul style="list-style-type: none"> - the insured has been gainfully employed for at least 30 hours per week for at least 12 months following the end of the preceding period of disability, if the maximum benefit period for the monthly benefit for total disability is to age 65 or longer; or - the insured has been gainfully employed for at least 30 hours per week for at least 6 months following the end of the preceding period of disability, if the maximum benefit period for the monthly benefit for total disability is shorter than to age 65; or - the later period of disability is due to a different or unrelated cause.
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	Yes – premiums waived after 90 days of continuous disability or if the elimination period has been satisfied, those paid during that period are refunded; waiver continues while insured remains disabled, and for 90 days after recovery if benefits were payable for 12 months or more.
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	For presumptive and recurrent disabilities only

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Presumptive Disability Benefit?	✓	Yes – need not be irrecoverable. Elimination period will be waived.	Same	Yes – by rider, loss must be irrecoverable and irreparable. Elimination period will be waived.
Occupational Rehabilitation, Modification and Access Benefits	✓	Yes	Same	Yes-rehabilitation only
Catastrophic Disability	✓	<p>Due to injury or sickness you are:</p> <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. <p>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.</p>	Same	<p>Due to injury or sickness you have:</p> <ul style="list-style-type: none"> a complete, irrecoverable and irreparable presumptive disability; or You are totally disabled and have Alzheimer's disease or another irreversible form of senility or dementia; aphasia; hemiparesis; paraplegia; or quadriplegia. <p>If COLA rider is attached to base contract, adjustments will be made to this rider.</p>

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Provision	Berkshire ProVider Plus 1400	Berkshire ProVider Plus Limited 1400	MetLife Income Guard IDIP12-01
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>Guaranteed Insurability Option (GI) – annual options through age 51. The full GI amount may be applied for until the later of the 3rd option date or the option date on or next following age 40. Thereafter, one unit of the GI amount may be applied for on any option date. Any unused amount on an option date may be carried forward to the next option date. If the unused option amount is not exercised on the next option date, it is forfeited.</p>

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Benefit Purchase Option	Not available – see Future Increase Option	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. 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. Benefit Purchase Options are not available while disabled.	See Future Increase Option
Automatic Benefit Enhancement Rider	✓ Automatic 4% compounded increases. Renewable every 6 years. Refusal of 2 consecutive increases, forfeits any future increases and the rider terminates.	Same	5% simple increases for 5 years. Refusal of 2 consecutive increases will terminate the rider.
Cost Of Living Benefit	✓ <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 No cap; upon recovery increases of \$200 or more remain on the policy without additional premium	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.	<ul style="list-style-type: none"> CPI-U 0-10% 3% Simple 3% Compound No cap; Upon recovery (if prior to age 60 and working full time) the increased benefit can be purchased.

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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)	A 24 month maximum for mental disorder/substance use disorder on contracts issued to occupational classes 4M and 5D with Specialty Your Occupation

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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"> • Caused by or contributed to an act of war, whether declared or undeclared; • 24 month lifetime maximum while you reside outside the United States, its possessions, or Canada (unless presumptively disabled) • loss excluded by name or specific description • committing or attempting to commit a felony; • while legally incarcerated or detained • intentional self-inflicted injury; • due to pregnancy or child birth

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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"> • 6-month extension of Benefits on Death (in policy) • 12 Month Unemployment Suspension • Capital Sum • COBRA Premium Reimbursement • Life Event Rider • Lifetime Disability • Refund of Premium – Good Health Benefit • Social Insurance Offset • Spousal Catastrophic Disability • Term Premium Conversion • Transitional Your Occupation Rider

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

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