



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 **Principal's HH750**

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
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
Mental/Nervous Limitations	24-month limitation applies to all contracts in CA, FL, Guaranteed Standard Issue cases as part of a group conversion and in all states for Anesthesiologists, Anesthetists (MD, DO or CRNA), Emergency Room Physicians, or Pain Management Physicians
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

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The ProVider Plus Detailed Comparison

Provision	Berkshire ProVider Plus 1400	Berkshire ProVider Plus Limited 1400	Principal HH750
Non-cancellable & Guaranteed Renewable to 65/67	Yes	Same	Yes
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
Elimination Periods	30, 60, 90, 180, 360, or 720 days	90, 180 or 360 days	30, 60, 90, 180, and 365 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>Regular Occupation Rider Solely due to injury or sickness you are unable to perform the substantial and material duties of your occupation and are not working in your occupation; and you are working in another occupation. In order to be eligible for Total Disability under the rider, there must also be no reasonable job or work site modifications which would allow you to work in your occupation.</p> <p>Available to occupation classes 5A, 5A-M, 4A and 4A-M. 5A-M and 4A-M (medical or dental) occupation classes with the Regular Occupation rider will have a 24-month Mental/Nervous/Substance Abuse limitation automatically applied.</p>

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Provision	Berkshire ProVider Plus 1400	Berkshire ProVider Plus Limited 1400	Principal HH750
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	Solely due to injury or sickness, during the Your Occupation Period: <ul style="list-style-type: none"> insured is unable to perform the substantial and material duties of their occupation; and the insured is not working. After the Your Occupation Period the insured is unable to work in any occupation reasonably suited to by education, training or experience. Own Occupation Periods available are: 2 yr, 5 yr, to age 65, to age 67 and to age 70.
Residual Disability <i>(Titled Partial Disability Benefit Rider in California)</i>	✓ 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%. 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. No prior period of total disability is required. Yes – CPI-U tied; no cap	Not available – see Basic Residual Disability Benefit	Not available - See Basic Residual Disability Benefit
Qualification Period			
Pre-Disability Indexing			
Recovery Provision	Yes – for up to the entire benefit period if: <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 		

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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 able 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%.	The insured is not totally disabled; and solely due to injury or sickness the insured has a loss of earnings equal to or greater than 20% of the insured's prior earnings and: <ul style="list-style-type: none"> • is able to perform some, but not all, of the substantial and material duties of their occupation, or not able to work full time in their occupation; or • insured is working in another occupation Minimum benefit during the first six months not less than 50%; losses greater than 75% = 100%.
Qualification Period		No prior period of total disability is required	No prior period of total disability is required.
Pre-Disability Indexing		Yes – CPI-U tied; no cap	Yes – CPI-U tied; no cap
Recovery Provision		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 up to the entire benefit period if: <ul style="list-style-type: none"> • insured returns to full-time work after a period of disability for which a benefit was paid; and • has a loss of income 20% of prior income and loss is directly and solely due to the prior 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	A subsequent disability will be considered recurrent if the policy is in force, results from the same or directly related cause as the prior disability and benefits were paid or premiums were waived; unless after the prior disability ends, the insured returns to work at least 40 hours per week in any occupation for at least 6 consecutive months.
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 – After the lesser of 90 days or the elimination period and those paid during that period will be refunded on a pro rata basis. Waiver ends when benefits cease.
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 irrecoverable presumptive (if rider added) and recurrent disabilities only
Presumptive Disability Benefit? ✓	Yes – need not be irrecoverable. Elimination period will be waived.	Same	Yes – by rider. Must be irrecoverable. Elimination period will be waived.
Occupational Rehabilitation, Modification and Access Benefits ✓	Yes	Same	Yes

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Catastrophic Disability	<p>✓</p> <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>	<p>Same</p>	<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; or cognitively impaired; or irrecoverably presumptively disabled <p>If COLA attached to base contract, adjustments will be made to this rider</p>
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>Not available – see Benefit Purchase Option</p>

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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>	<p>Benefit Update Rider – Insured must purchase at least 75% of eligible benefits at issue in order to have the no cost rider included with the policy.</p> <p>Provides options to purchase additional coverage every 3 years up to age 55. Maximum on each option date is determined by current I&P limits. An Advance Option is available if group LTD coverage is discontinued or insured has at least a 50% sustainable increase in income. If Advance Option is requested, the next scheduled option will not take place.</p> <p>Adjusted benefit applies only to disability which begins after the option date.</p>
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	Future Benefit Increase Rider - CPI tied increases; from 4% to 10% compounded. Renewable every 6 years. Refusal of 2 automatic increases, forfeits any future increases and the rider will terminate.
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.	CPI tied, with maximum of 3% or 6% compounded, no minimum. Upon recovery, right to purchase increases

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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)	Mental/nervous/drug abuse limitation is required in CA, LA, FL, NV; all policies written under the Association Sales Program (except VT); and required if the Regular Occupation rider is included on policies issued to 5A-M or 4A-M occupation classes.

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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"> • intentional self-inflicted injury; • commission or attempt to commit a criminal act, or involvement in an illegal occupation or activity; • suspension, revocation or surrender of professional license or certification; • active military service during a military action or conflict; • 12-month limitation while residing outside the US or Canada for more than 6 months per year; • normal pregnancy for 90 days;incarcerated for 30 consecutive days or longer

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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"> • Transitional Occupation Rider • Capital Sum Benefit Rider • Extended Total Disability Benefit Rider • Supplemental Health Benefit Rider • Social Security Substitute Benefit (base contract) • Conditionally Renewable Rider • Short Term Residual Disability 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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