

Berkshire Life Insurance Company of America

Snapshot DI Comparison

Provision	Berkshire ProVider Plus 1400	Principal HH750
Non-cancellable & Guaranteed Renewable to 65/67?	Yes.	Yes.
Conditionally Renewable after 65/67?	Yes – for life.	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).	2 yrs, 5 yrs, to age 65, to age 67, to age 70.
Elimination Periods	30, 60, 90, 180, 360, 720 days.	30, 60, 90, 180, and 365 days.
Total Disability Definition	<p>Solely due to injury or sickness you are not able to perform the material and substantial duties of your occupation (includes recognized medical and dental specialties), even if you are gainfully employed in another 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>	<ul style="list-style-type: none"> – During the Your Occupation Period: <ul style="list-style-type: none"> • the insured is unable to perform the substantial and material duties of the insured’s occupation; and • the insured is not working. – After the Your Occupation Period the insured is unable to work in any occupation the insured is 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. – By rider: Regular Occupation available to certain 5A occupation classes. – By rider: Transitional own occupation.

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Residual Disability (Titled Partial Disability Benefit Rider in California)	<p>Gainfully employed and not totally disabled, but because of sickness or injury, 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, not to exceed the maximum monthly indemnity. Thereafter, a proportional benefit is provided while residually disabled.</p>	<p>– The insured is not totally disabled; and</p> <p>– 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:</p> <ul style="list-style-type: none"> • the insured is able to perform some, but not all, of the substantial and material duties of the insured's occupation, or not able to work full time in their occupation; or • the insured is working in another occupation; or • the insured satisfies the Claim Information Section. <p>Benefits paid when insured suffers from a loss of time and duties, and an income loss of at least 20%; minimum benefit during the first six months not less than 50%; losses greater than 75% will provide 100% of the benefit. Provides a proportionate benefit.</p>
Qualification Period?	No.	No.
Pre-Disability Indexing?	Yes – CPI-U tied; no cap.	Yes – CPI tied, no minimum or cap.
Recovery Benefit?	<p>Yes – for up to the entire benefit period.</p> <ul style="list-style-type: none"> • Loss of income at least 15% of prior income • Loss of income is the result of the injury or sickness that caused the disability 	Yes – by rider. Recovery Benefit Period Options are 1 or 3 years.
Recurrent Disability	After the elimination period for disability from the same cause and not separated by a recovery of more than 12 months.	<p>Means a continuation of a prior disability when:</p> <ul style="list-style-type: none"> • the recurrence of disability occurs while this policy is in force and results from the same or directly related cause as the prior disability for which Principal paid benefits or provided the waiver of premium benefit; unless • after the prior disability ends the insured returns to work at least 40 hours per week in any occupation for at least six 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.	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.

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Waiver of Elimination Period	Yes – for presumptive and recurrent disabilities; and 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).	For presumptive (if rider added) and recurrent disabilities only.
Presumptive Disability Benefit?	Yes.	Yes – by rider.
Rehabilitation Benefit?	Yes.	Yes.
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 irreversibly (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.</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 presumptively disabled.
Future Increase Option	<p>Financial eligibility required; annual options to age 55 and special option date if GLTD coverage terminates or company declared date.</p> <p>Maximum of two times base plus in-force coverage with Berkshire and Guardian; three times for residents.</p> <p>Option may be exercised during a disability and benefits will become payable with 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 GLTD, the full amount can be exercised.</p>	Benefit Update Rider – Options every 3 years to age 55. Maximum on each option date determined by I&P limits. No cost for the rider itself. Adjusted benefit applies only to disability which begins after the option date; advance option available if group LTD coverage is discontinued or insured has at least a 50% sustainable increase in income.
Automatic Benefit Enhancement Rider	4% compounded increases.	CPI tied increases; from 4% to 10% compounded. Not available if Benefit Update (FIO) included. Also may allow an additional benefit increase. Combined increase maximum of \$500 per event.
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 remain on 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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Additional Benefits/Riders Available

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| <ul style="list-style-type: none"> - Capital Sum Benefit (<i>built in</i>) - Modification and Access 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"> - Transitional Own Occupation - Capital Sum Benefit Rider - Extended Total Disability Benefit Rider - Presumptive Disability Benefit Rider - Automatic Increase Benefit - Social Security Substitute Benefit (base contract) - Relation of Earnings to Insurance - Recovery Benefit Rider - Conditionally Renewable Rider - Short Term Residual Disability Rider |
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Exclusions/Limitations	For:	For:
	<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; • Suspension, revocation or surrender of professional or occupational license or certification (N/A in California); • 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. or Canada (or Mexico in California); • No 24-month maximum benefit for mental/nervous/substance abuse except contracts issued: <ul style="list-style-type: none"> - in FL and CA; - on policies issued on a guaranteed standard issue basis as a result of a Group conversion; - to anesthesiologists/anesthetists (MD, DO & CRNA), emergency room physicians, pain management physicians. 	<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; • mental/nervous/drug abuse limitation is required in AZ, CA, LA, FL, NV, NM and MI; • incarcerated for 30 consecutive days or longer.

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