

Summary of Disability Benefits
Principal Life's HH750 vs. Multiple Companies
Product Comparison

	Principal Life's HH750 (January 2009)	MetLife Omni Advantage	Mass Mutual Radius	Unum Income Series	Guardian/ Berkshire
Can premiums be increased prior to age 65?	No	No	No	601 Series-Yes 600 Series - No	No
What is the definition of disability?	Own Occupation until chooses to return to another occupation	Own Occupation until chooses to return to another occupation	Own Occupation until chooses to return to another occupation	Income Series I - 24 month true own occ then any reasonable occupation with respect to income, education, training and experience. Series II - adds Any Occ that can be expected to generate at least 60% of Prior Earnings within 12 months of returning to full time work. Income Series III – can match BP.	Classes 6-4 - Age 65 true own occupation. All others, 5 years true own occupation protection then own occupation and not at work in any occupation.
Is there a transitional disability benefit?	Yes - Benefits based on replacement of up to 100% of prior earnings less other disability benefits payable excluding Social Security	Yes - benefits up to 100% of pre-disability earnings payable less any other disability benefits payable including Social Security.	No	No	No
Any riders required?	None	Yes-Requires Residual Rider.	N/A	Series II and III are bundled products with additional levels of coverage.	N/A
Are residual benefits available?	Yes	Yes	Yes	Yes	Yes
What is the minimum residual disability benefit payable?	20% of total benefit	20% of total benefit	20% of total benefit	20% of total benefit	Less than 20% - benefits continue as long as benefit equals \$500 or more.
Does the policy have rehabilitation benefits?	Included	Included	Included	Included	Included
Does the policy have recovery benefits?	Additional rider that has a one or three years benefit period	None with base residual; 24 or 36 months with optional residual rider	6 months with the partial disability rider. After 6 mo. relationship between loss of income and occupation will be re-evaluated.	Income II Series 6 months, Income III Series 12 months	Via Residual Rider, mirrors base policy BP

	Principal Life's HH750 (January 2009)	MetLife Omni Select	Mass Mutual Radius	Unum Income Series	Guardian/ Berkshire
When can the future insurability benefit be exercised?	Every third year through age 55	Annually through age 51	Annually through age 55	Every even numbered anniversary	Annually through age 55
Is there a cap on the future insurability benefit?	No cap except for the Issue and Participation limit	Capped at the maximum monthly benefit allowed by the rider itself	Capped at the maximum monthly benefit allowed by the rider itself	Capped at the maximum monthly benefit allowed by the FIO aggregate	Capped at the maximum monthly benefit allowed by the FIO aggregate
Can you exercise this benefit while on claim?	No	No	No	Exercisable but not payable	Exercisable but not payable
Are benefits paid after age 65?	Yes, with Extended Total Disability rider benefits are payable in 100, 75 or 50 times the monthly benefit if totally disabled before age 55 and disabled beyond age 65	Yes, with Lifetime Total Disability rider if disabled before age 45, benefits paid after age 65. Benefits reduced 5% every year disability results after age 45.	No	No	Yes, lifetime benefits if disabled prior to age 45. Reduced benefit if disabled after age 45 through age 65.
Is an additional benefit paid for catastrophic disabilities?	Yes, if the insured cannot perform two of six Activities of Daily Living, or is cognitively impaired or is presumptively disabled, an additional monthly benefit is payable under the CDB rider	Yes, if the insured is cognitively impaired or is presumptively disabled, an additional monthly benefit is payable under the CDB rider	Yes, if the insured cannot perform two of six Activities of Daily Living, or is cognitively impaired or is presumptively disabled, benefits will be paid that cover up to 100% of pre-disability earned income when combined with a base policy	Yes, if the insured cannot perform two of six Activities of Daily Living, or is cognitively impaired or is presumptively disabled, an additional monthly benefit is payable under the optional Catastrophic Disability rider	Yes, if the insured loses the ability to perform two or more activities of daily living without assistance; becomes cognitively impaired; or irrecoverably disabled.
How long are presumptive disability benefits paid	Lifetime	Age 65	Age 65	Mirrors BP for Total DI	Age 65
Can you convert this to a long-term care policy?	No	Yes, by rider – will include daily and lifetime benefits	No	Yes, between age 60 and 70 based on the then current LTC premium rates. 3-6 years of benefits available, up to a max benefit of \$3,000/mth	No
Is there a limitation on Mental or Nervous Disorders?	No, treated as any other illness in all states except for residents of, or applications written in: Single-Life: CA, FL, LA, and NV and Multi-Life in CA. Is a 24 month MNDA benefit. Available in all other states in a multi-life case with a 5-10% reduction in premium.	No, treated as any other illness	Limited to 24 months for each period of disability unless insured is confined to hospital. Benefits can be paid to age 65 by rider in multi-life cases.	Limited to 24 months unless insured is confined to a hospital.	No, treated as any other illness.

	Principal Life's HH750 (May 2006)	MetLife Omni Select	Mass Mutual Radius	Unum Income Series	Guardian/ Berkshire
Does your policy provide extra protection for a series illness?	Yes. For no additional cost, the Supplemental Health Benefit rider may be added to a DI policy. Pays if disabled under the policy and have coronary artery bypass graft surgery, cancer or a stroke. This rider provides a one-time, lump-sum benefit equal to six times the policy's Maximum Disability Benefit.	No	No	No	No
Can a TeleApp process be used to aid underwriting?	Yes	No	No	No	No



Disability insurance has limitations and exclusions. This is only a brief outline of some provisions included 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 the other company's policies was not furnished by the company - please consult the policy for actual terms, conditions, limitations and exclusions. If there are questions regarding this material, please contact a representative of that company.