

Individual Disability Income

CA Product Comparison

PROVIDER PLUS & PROVIDER PLUS LIMITED VERSUS MULTIPLE COMPANIES AT-A-GLANCE

PRODUCT FEATURES	Berkshire ProVider Plus I400	Berkshire ProVider Plus Limited I400	MassMutual Radius	MetLife Salary Saver	Northwestern Mutual RRD1	Principal HH750	Standard Protector + B152	Union Central 4401 Series	UNUM Income Series 675
Non-Cancellable & Guaranteed Renewable	✓	✓	✓	✓	✓	✓	✓	✓	✓
• Graded Premium Option	✓	✓			✓				
Total Disability Benefits	✓	✓	✓	✓	✓	✓	✓	✓	✓
• True Own Occupation for White Collar Non-Medical/ Non-Dental	✓	✓		✓	✓	✓	✓	✓	
• True Own Occupation for Entire Benefit Period for ALL Physicians and Dentists	✓	✓		✓			✓		
• True Own Occupation with Specialty Language for Physicians and Dentists	✓	✓							
Partial Disability Benefits with 15% loss of income threshold for benefits	✓								
• Loss of Income Indemnity Benefit for first 12 months of Residual Disability if loss is 15% or greater	✓								
Partial Disability Benefits with 20% loss of income threshold for benefit		✓	✓	✓	✓	✓	✓	✓	✓
• Loss of time and/or duties requirement		✓		✓	✓		✓	✓	✓
Recovery Benefits	✓	✓	✓	✓	✓	✓	✓	✓	✓
• Provides Recovery 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	✓								
• Recovery benefits payable for up to the entire benefit period of the policy	✓	✓	✓			✓			
Lump Sum Disability Benefit Rider*	✓								
Retirement Contribution Protection Available	✓	✓	✓			✓			
Waiver of Premium 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 to be payable	✓	✓	✓					✓	

PROVIDER PLUS & PROVIDER PLUS LIMITED VERSUS MULTIPLE COMPANIES AT-A-GLANCE

PRODUCT FEATURES	Berkshire ProVider Plus 1400	Berkshire ProVider Plus Limited 1400	MassMutual Radius	MetLife Salary Saver	Northwestern Mutual RRD1	Principal HH750	Standard Protector + B152	Union Central 4401 Series	UNUM Income Series 675
Future Insurability Option	✓	✓	✓	✓	✓	✓	✓	✓	✓
• Includes Special Option Dates that does not eliminate future options	✓	✓							
Cost of Living Adjustment Benefits	✓	✓	✓	✓	✓	✓	✓	✓	✓
• Provides COLA increases at no cost upon Recovery until age 65/67	✓	✓							
Unemployment Waiver of Premium Benefit	✓	✓							

* Lump Sum Disability Benefit Rider is unavailable to occupation class 3D.

Disability income products underwritten and issued by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. Product provisions and availability may vary by state. Disability insurance has limitations and exclusions. This comparison is based upon the most recent information available to us as of 2/2013, 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 the 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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