

Berkshire Life Insurance Company of America

Snapshot DI Comparison

Provision	Berkshire ProVider Plus 1400	MassMutual Radius XLS07
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, 10 yrs, to age 65, to age 67.
Elimination Periods	30, 60, 90, 180, 360, 720 days.	60, 90, 180, 365, 730 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>	The insured is considered totally disabled if he or she cannot perform the main duties of his or her regular occupation due to sickness or injury, and he or she is not working at any other occupation. Own occupation rider available for classes 5A, 4A, 3A, 3P and 3S.
Residual Disability (Titled Partial Disability Benefit Rider in California)	<p>Gainfully employed and not totally disabled, but solely 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 partially disabled if he or she:</p> <ul style="list-style-type: none"> • is suffering a current disability; • is working at his or her occupation or another occupation; • has a loss of income of at least 20% of pre-disability income; • can show a demonstrated relationship between the loss of income and the current disability. <p>Under Extended Partial Disability rider, disability-related income loss is at least 20%; first 12 months of disability (i.e. less the waiting period) – minimum 50% benefit; 75% or greater loss = 100%.</p>
Qualification Period?	No.	No.
Pre-Disability Indexing?	Yes – CPI-U tied; no cap.	Yes – greater of 5% or the CPI; no cap.

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Recovery Benefit?	Yes – for up to the entire benefit period. <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 – with the Extended Partial Disability rider – up to the end of the benefit period with at least 20% income loss.
Recurrent Disability	After the elimination period for disability from the same cause and not separated by a recovery of more than 12 months.	A recurring disability is a related disability that starts less than 12 months after a period of disability ends.
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 – Premiums waived after 90 days of disability and those paid during that period are refunded; premiums waived for as long as insured remains disabled.
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 and recurrent disabilities only.
Presumptive Disability Benefit?	Yes.	Yes.
Rehabilitation Benefit?	Yes.	Yes.
Catastrophic Disability	Due to injury or sickness you are: <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. 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.	Due to injury or sickness you are: <ul style="list-style-type: none"> unable to perform two or more of the activities of daily living without assistance; or cognitively impaired; or presumptively disabled. If COLA attached to base contract, adjustments will be made to this rider.

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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>	<p>Annual options to age 60; maximum of 2 times base, up to \$5,000. If disabled on an option date, may apply for increase upon recovery.</p>
Automatic Benefit Enhancement Rider	4% compounded increases.	3% simple increases.
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. 	<p>Fixed 3% compounded; no cap; upon recovery, insured may purchase increases.</p>
Additional Benefits/Riders Available	<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"> - Own Occupation Rider - Group Supplement Rider (complements group benefits during partial disability) - Social Insurance Rider - Partial Disability - Short Term Rider - HIV Rider - RetireGuard Rider - Catastrophic Disability Benefit Rider - Long Term Care Credit Endorsement

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Exclusions/Limitations

For:

- 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:
 - 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.

For:

- war, declared or undeclared;
- normal pregnancy or childbirth;
- all states – 24 months maximum for mental disorders.

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