

Summary of Disability Benefits  
Principal Life's HH750 vs. Guardian Berkshire ProVider Plus 1400/1500  
Product Comparison

Policy Features	Principal Life – HH750	Berkshire – 1400/1500
<i>Renewability</i>	This policy is non-cancelable and guaranteed renewable to age 65.	This policy is non-cancelable and guaranteed renewable to age 65.
<i>Definition of Disability</i>	Unable to perform the substantial and material duties of the insured's Your Occupation, and the insured is not working. After the Your Occupation Period the insured is unable to work in any occupation he/she is reasonably suited to by education, training, and experience.	Unable to perform the substantial and material duties of the insured's own occupation. All Occupation Classes True Own Occupation, with specialty language for medical and dental professions.
<i>Your Occupation Protection</i>	Two years of Your Occupation protection is built into the base policy. Depending on occupation class, a 5 year, to age 65, to age 67 or to age 70 Your Occupation Period is available.	Mirrors BP – 2 years, 5 years, 10 years, To age 65, To age 67 and X45 (via graded lifetime extension rider) Own Occupation protection.
<i>Catastrophic Disability Benefits</i>	<u>Catastrophic Disability Benefit (CDB)</u> Pays a benefit in addition to base monthly (and social insurance substitute benefit, if part of your policy) if the insured loses the ability to perform two or more activities of daily living without assistance; becomes cognitively impaired; or becomes presumptively disabled under the terms of the policy.	<u>Catastrophic Disability Benefit Rider</u> Pays an additional benefit up to 100% of Income if the insured loses the ability to perform two or more activities of daily living without assistance; becomes cognitively impaired; or irrecoverably disabled. Includes 3% COLA during disability every 12 months. EP for rider is the same as base policy BP. Available to classes 6-3 only.
<i>Transitional Occupation Benefits</i>	Continue receiving disability benefits if totally disabled in Your Occupation, but are working in another occupation. Benefits are paid up to 100% of prior earnings from a combination of current earnings, other disability benefits from other sources and your Principal Life Individual DI policy, but will not exceed the Maximum Monthly Benefit plus any Social Security Substitute benefits. Benefits are payable until the end of the Transitional Occupation Period only.  If both this rider and the Residual Disability rider are on the policy benefits are not paid out under both riders at the same time. If both rider definitions and terms are met, the monthly benefit received is the greater of either the Residual Disability or Transitional Occupation benefit.	N/A – True Own Occupation part of base policy.
<i>Recovery Benefits</i>	If the insured is no longer disabled; is not receiving disability benefits, returns to work full-time, has a loss of income of 20% or more, and meets certain requirements, he/she will receive a recovery benefit. 1 or 3 years.	If the insured has recovered from disability, he/she will continue to be considered residually disabled so long as the loss of income is still at least 20% of his/her prior income and the loss is the result of the disability.

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<i>Residual Disability Benefits</i>	<p><u>Residual Disability Benefit Rider</u> Solely due to injury or sickness the insured has a loss of earnings of 20% or more of prior earnings and:</p> <ul style="list-style-type: none"> <li>• The insured is able to perform some, but not all, of the substantial and material duties of Your Occupation or they are unable to work full time in Your Occupation; or</li> <li>• The insured is working in another occupation</li> </ul> <p>Available to all occupation classes 5A- 2A. 100% of the Maximum Monthly Benefit is paid if the Loss of Earnings percentage exceeds 75 percent. A minimum of 50 percent of the Maximum Monthly Benefit will be paid for the first six months of a Residual Disability. If the Insured is Retired or Unemployed, 50% of the Maximum Monthly Benefit will be paid for Residual Disability.</p> <p><u>Short Term Residual Disability Benefit Rider</u> Similar to the Residual Disability Benefit rider, except the benefits are payable for either 6 or 12 months, instead of to the end of the benefit period.</p>	<p><u>Residual Disability</u> 15% loss of income threshold; no requirement for loss of time or duties; dollar for dollar income replacement for first 12 months; proportionate benefits thereafter with loss of 75% or more considered as 100%; recovery benefits payable for entire benefit period with continued 15% loss of income; available to classes 6-3 and 6M-3M.</p> <p><u>Two Year Residual Disability</u> Similar to Residual Disability rider, except the benefits are payable for 24 months.</p>
<i>Future Insurability Options</i>	<p><u>Benefit Update (BU) Rider</u> Available for no additional premium, this rider allows the insured to increase policy benefits every 3 years up to the maximum issue and participation limits, up to age 55, without medical evidence of insurability.</p> <p><u>Benefit Update – Advance Options</u> Allows the insured to take the next scheduled BU option early with:</p> <ul style="list-style-type: none"> <li>- A loss or reduction of his/her Group LTD or</li> <li>- At least a 50% increase in sustainable earnings since the later of the policy issue date or the last adjustment to increase their total disability benefits,</li> </ul> <p>BU is available in conjunction with the Future Benefit Increase rider on the same policy.</p>	<p><u>Future Increase Option</u> Available for an additional premium, this rider can be exercised once per year on the policy anniversary. Until age 45, the insured may buy all or part of the total increase option. On or after age 45, the insured may buy up to one-third of the total increase option. \$200 issue minimum. The total maximum increase cannot exceed 2 times the base plus any other in-force company specific coverage. Available to classes 6-3.</p> <p><u>Group Disability Insurance Replacement</u> Available by rider, allows the insured to purchase more DI when he/she loses Group LTD. Not to exceed the current amount of group coverage in force.</p>
<i>Future Increase Options</i>	<p><u>Future Benefit Increase (FBI) Rider</u> Available for no additional premium and renewable every 6 years. The increases are based on the CPI-U with a minimum of 4% compounded and maximum of 10% compounded. In addition to the CPI-U increase, the client may also be eligible for an additional benefit increase if eligible based on financial information. When combined together, the CPI-U increase and the additional benefit increase cannot be greater than \$500. FBI is available in conjunction with BU on the same policy.</p>	<p><u>Automatic Increase</u> Available for no additional premium and issued at underwriters discretion for a 5 year period; may be renewed; provides a 4% compound increase each year for 5 years at attained age rates. It is renewable to age 60.</p>

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<i>Mental/Nervous Substance Abuse Disorders Limitation</i>	Limits the Benefit Period for Mental/Nervous and Substance Abuse claims to a 24 month lifetime benefit (including the CDB rider). Mandatory for residents of, or applications written in: Single-Life: CA, FL, LA, and NV and Multi-Life in CA. Optional on Multi-Life cases in all other states. Not available in TX or VT. 10% discount with To Age 65, 67 or 70 benefit periods; 5% discount on 2-Year or 5-Year benefit periods.	Policy now contains an explicit benefit period for disabilities caused by mental and/or substance related disorders rather than using an endorsement on the policy. The benefit period is the same as the benefit period of the policy, except for the following instances in which case the benefits are limited to two years for the life of the policy: anesthesiologists, anesthesiologists (MD or DO), emergency room physicians, pain management physicians, and nurse anesthetists; all policies issued in FL; all policies issued as straight conversions (guaranteed issue) as part of the Group Conversion Program.
<i>Cost of Living Adjustment (COLA)</i>	This rider provides a cost of living adjustment in the Monthly Benefit during a Disability. Each year following the start of a Disability, an adjustment will be made to the Monthly Benefit. The benefit is increased on a compound basis and a "catch up" feature is provided. A 3 or 6 percent COLA maximum may be selected. The Insured may, upon returning to work full time, keep any increased Disability Benefit without evidence of good health by paying the required increased premium.	3% Compound, 6% Maximum, and 4-Year Delayed 3% COLA riders available, all with guaranteed minimum adjustment of 3%; after recovery, benefit increases become part of the policy's new base monthly benefit.
<i>Supplemental Health Benefit (SHB)</i>	For no additional premium, this rider provides a one-time lump sum benefit equal to six times the policy's ultimate Maximum Monthly Disability Benefit, in addition to the other benefits provided by the policy, if the Insured becomes disabled under the policy and diagnosed with Coronary Artery Bypass Graft Surgery, Cancer or Stroke.	N/A
<i>Special Benefits/Riders</i>	Capital Sum rider, Death Benefit, Extended Total Disability Benefit rider, Recurrent Disability, Presumptive Disability rider, Rehabilitation Benefit, and Waiver of Premium.	Capital Sum, Partial Disability, Recurrent Disability, Unemployment Premium Waiver Option, Presumptive Disability, Lifetime Extension x45, Workplace Modification Benefit, Waiver of Elimination Period
<i>Principal Life's Competitive Advantages</i>	<ul style="list-style-type: none"> <li>• Transitional Occupation Rider allows for benefits to be paid up to 100% of prior earnings when working in another occupation.</li> <li>• SHB rider provides a one-time lump sum benefit if the Insured becomes disabled under the policy and diagnosed with Coronary Artery Bypass Graft Surgery, Cancer or Stroke.</li> <li>• Benefit Update is available through age 55 and is available for no additional premium and does not have a cap; except Issue and Participation limits. Also, Benefit Update has 2 Advance options when the insured loses or has a reduction in Group LTD or has a 50% increase in sustainable earnings.</li> <li>• FBI rider has an additional benefit increase if eligible based on financial information of up to a total of \$500.</li> <li>• FBI and BU are no-cost riders that can be used in conjunction with each other.</li> <li>• Additional available Benefit Period of To Age 70</li> <li>• Residual pays a minimum of 50% benefit during the first 6 months of a disability, and the rider is available to more occupation classes.</li> <li>• Death Benefit pays a lump sum benefit in the event of the insured's death.</li> <li>• MNSA is not required on certain medical professions by default, when required discount is applied to premium.</li> </ul>	

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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 Guardian/Berkshire's 1400/1500 policy 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.