

Individual Disability Income Product Comparison

Provider Choice Premier and Select Packages versus Multiple Companies At-A-Glance

Product Features	Berkshire Provider Choice Premier ¹	Berkshire Provider Choice Select ¹	MassMutual Radius Choice	Northwestern Mutual TT.NCDI	Principal HH750	Standard Platinum Advantage B180	Ameritas Dinamic Foundation	UNUM Income Series 750
Non-Cancellable & Guaranteed Renewable	✓	✓	✓	✓	✓	✓	✓	✓
• Graded Premium Option	✓	✓	✓	✓				
True Own Occupation Definitions for Total Disability	✓	✓	✓	✓	✓	✓	✓	
• True Own Occupation Definition for White Collar Occupations	✓	✓	✓	✓	✓	✓	✓	
• Enhanced Medical Speciality True Own Occupation Definition for Physicians	✓	✓						
• True Own Occupation with Specialty Language for Dentists and Physicians	✓	✓				✓	✓	
Partial Disability Benefits with 15% loss of income threshold for benefits	✓		✓				✓	
• Enhanced Initial Period Benefit for first 12 months of Partial Disability - up to 100% of income loss or a minimum of 50%	✓		✓					
Partial Disability Benefits with 20% loss of income threshold for benefits	✓	✓		✓	✓	✓		✓
• Loss of Time or Duties Requirement	✓	✓		✓	✓	✓		✓
Recovery Benefits	✓	✓	✓	✓	✓	✓	✓	✓
• Provides Recovery benefits while loss of prior income is at least 15%	✓		✓				✓	
• Recovery benefits payable for up to the entire benefit period of the policy	✓		✓		✓	✓	✓	
• Recovery benefits are calculated the same as Partial Disability in all months	✓							
• Lump Sum benefit if Recovery occurs within 12 months after end of EP		✓						
No limitation available for Mental / Substance Related Disability for most occupations	✓ ²				✓ ³	✓ ⁴		

¹ Policies are issued with only one of two available Partial Disability Benefit Riders. ² With the Premier package, policies issued to anesthesiologists/anesthetists, emergency room physicians, pain management physicians, and nurse anesthetists will have a 24 month Mental and/or Substance-Related Disorder (MSRD) limitation. MSRD limitations do not apply to policies issued as the result of a future increase or future purchase option when exercised from a policy that did not have a limitation. Premium discounts will apply when MSRD limitations are included. ³ A 24 month MSRD-type limitation will apply to medical occupation when the Regular Occupation Rider is included. ⁴ 24-month limitation is applied to occupation classes 3P and lower. MSRD limitation and associated discounts will not apply in Vermont.

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Lump Sum Disability Benefit Rider	✓	✓						
Student Loan Protection Rider	✓	✓	✓			✓		
Retirement Contribution Protection Available	✓	✓	✓		✓			
Waiver of Premium continues for 6 months after benefits end	✓	✓						
5 Year Waiver of Elimination Period	✓	✓						
Presumptive Total Disability Benefits	✓	✓	✓	✓	✓	✓	✓	
• Loss need not be irrecovable for Presumptive Benefits to be payable	✓	✓	✓				✓	
Future Insurability Option Rider	✓	✓	✓	✓	✓		✓	✓
• Includes Special Option Dates that do not eliminate future options	✓	✓					✓	
Benefit Purchase Rider		✓	✓		✓	✓		
• Benefit increase offered every 3rd year; current income documentation required		✓	✓		✓	✓		
Cost of Living Adjustment Riders	✓	✓	✓	✓	✓	✓	✓	✓
• Provides COLA increases at no cost upon recovery	✓	✓						
Unemployment Waiver of Premium Benefit Rider	✓	✓						
Suspension During Unemployment	✓	✓	✓					
Hospice Care Benefit	✓	✓						
Serious Illness Supplemental Benefit	✓	✓			✓			

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