



Vantage Point—Competition Embraced

Provider Choice Individual Disability Income Product Comparison Multiple Companies At-A-Glance

Product Features	Berkshire Provider Choice Premier	Berkshire Provider Choice Select	MassMutual Radius Choice	Northwestern Mutual TT.NCDI	Principal HH750	Standard Platinum Advantage B180	Ameritas Dlnamic Foundation	UNUM Income Series 750
Non-Cancellable & Guaranteed Renewable	✓	✓	✓	✓	✓	✓	✓	✓
Graded Premiums Option	✓	✓	✓	✓				
True Own Occupation Definitions for Total Disability	✓	✓	✓	✓	✓	✓	✓	
True Own Occupation for White Collar Occupations	✓	✓	✓	✓	✓	✓	✓	
Enhanced Medical Specialty True Own Occupation for Physicians	✓	✓						
True Own Occupation with Specialty Language for Dentists and Physicians	✓	✓				✓	✓	



Product Features	Berkshire Provider Choice Premier	Berkshire Provider Choice Select	MassMutual Radius Choice	Northwestern Mutual TT.NCDI	Principal HH750	Standard Platinum Advantage B180	Ameritas Dnamic Foundation	UNUM Income Series 750
Partial Disability Benefits	✓	✓	✓	✓	✓	✓	✓	✓
• 15% loss of income threshold for benefits ¹	✓		✓				✓	
• Enhanced Initial Period Benefit for first 12 months of Partial Disability - up to 100% of income loss or a minimum of 50% ¹	✓		✓					
• 20% loss of income threshold for benefits ²	✓	✓		✓	✓	✓		✓
• Loss of Time or Duties Requirement ²	✓	✓		✓	✓	✓		✓
Recovery Benefits	✓	✓	✓	✓	✓	✓	✓	✓
• Recovery benefits while loss of prior income is at least 15% ¹	✓		✓				✓	
• Recovery benefits payable for up to the entire benefit period of the policy ¹	✓		✓		✓	✓	✓	
• Recovery benefits are calculated the same as Partial Disability in all months ¹	✓							
• Lump Sum benefit if Recovery occurs within 12 months after end of EP ²	✓	✓						



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No limitation available for Mental/Substance Related Disability for most occupations	✓ ³				✓ ⁴	✓ ⁵		
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 irrecoverable for 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		✓	✓		✓	✓		



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Cost of Living Adjustment Riders	✓	✓	✓	✓	✓	✓	✓	✓
• Provides COLA increases at no cost upon recovery	✓	✓						
Unemployment Waiver of Premium Benefit Rider	✓	✓						
Hospice Care Benefit	✓	✓						
Serious Illness Supplemental Benefit	✓	✓			✓			

The Guardian Life Insurance Company of America

guardianlife.com

New York, NY

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¹Enhanced Partial Disability Benefit Rider

²Basic Partial Disability Benefit Rider - Policies are issued with only one of two available Partial Disability Benefit Riders.

³With the Premier package, policies issued to anesthesiologists/anesthetists, emergency room physicians, pain management physicians, and nurse anesthetists, and general dentists 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.

⁴A 24-month MSRD-type limitation will apply to ER Physicians, Anesthesiologists, Pain Management Physicians, Nurse Anesthetists and any resident who has declared one of these specialties and all policies in CA, FL, LA and NV.

⁵24-month limitation is applied to occupation classes 3P and lower.

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