



DI Comparison – Competitive Advantages

Provider Choice vs. Northwestern Mutual TT.NCDI

What are the key competitive advantages of Provider Choice?

When in competition with Northwestern Mutual’s TT.NCDI product, Provider Choice has many competitive advantages that may provide a benefit sooner, pay a benefit longer and potentially pay more benefits than Northwestern Mutual.

Start first with the base policy features:

Feature	Provider Choice	Northwestern Mutual TT.NCDI	Advantage
Waiver of Premium	Continues to waive premiums for six months after benefits end	Ends when benefits end	Provider Choice Provides a longer benefit
Waiver of Elimination Period	Benefits paid from date of loss for subsequent disability that lasted at least 30 days and occurs within five years of a previous qualifying disability	Not available – the elimination period would have to be satisfied on any subsequent disability	Provider Choice Provides benefits sooner
Hospice Benefit	Waives the elimination period and pays total disability benefit when receiving hospice services	Not available	Provider Choice Provides benefits sooner
Presumptive Disability	Does not need to be irrecoverable for the elimination period to be waived and benefits to be payable.	Must be a total and permanent loss for the elimination period to be waived and benefits payable.	Provider Choice Provides benefits sooner
Serious Illness Supplemental Endorsement	Pays additional 50% of the monthly benefit for 12 months if total disability is due to cancer, stroke or heart attack	Not available	Provider Choice Provides more benefits
Occupation Rehabilitation and Modification and Access Endorsement	Pays expenses for rehabilitation and modification and access to help the insured return to work in their occupation	Pays the expense for occupational rehabilitation only.	Provider Choice Provides more benefits

Next consider the Definition of Total Disability

Definition of Total Disability	Provider Choice	Northwestern Mutual TT.NCDI	Advantage
True Own Occupation	Available to all occupation classes	Available to top two non-medical occupation classes 6A and 5A only	Provider Choice True Own Occupation is available to more individuals
True Own Occupation with Enhanced Specialty Language for Physicians	Physicians (MD or DO) – may be deemed totally disabled and receive their full benefit if more than 50% of income comes from either hands-on patient care or surgical procedures and they are unable to provide those services even if working in their practice or in another occupation.	<p>True own occupation is not available to the medical market.</p> <p>A Medical Own Occupation Option is available. If the insured is deemed totally disabled, they can choose not to work and received a full benefit or work in another occupation and receive a calculated benefit – it may or may not be the full benefit.</p> <p>A Transitional Own Occupation Option is available to other medical and non-medical occupation classes. If working in another occupation, the benefit payable may be reduced.</p>	Provider Choice Physicians can choose to work in their practice or in another occupation and continue to receive their full monthly benefit.
Two-Year True Own Occupation, Modified thereafter	If totally disabled in their occupation, insured can work in another occupation until benefits have been paid for two years. After two years, the insured cannot be working and receive a full benefit.	Not available	Provider Choice Two-Year True Own Occupation gives the insured an opportunity to find a new career without impacting their disability benefit for a period of time.

Then review key competitive advantages of various optional riders:



Optional Riders	Provider Choice	Northwestern Mutual TT.NCDI	Advantage
Partial Disability Benefit Rider	Enhanced Partial Rider requirement - 15% loss of income only. For the first 12 months of partial disability, we will pay the full loss of income up to the monthly benefit or a 50% minimum. Thereafter, a proportionate benefit is paid. Recovery provision for the full benefit period is treated the same as partial disability.	20% loss of income and a loss of time or duties is required. A 20% loss of income is not required for the 1 st six months. A Return-to-Work Incentive benefit will pay the loss of income up to the monthly benefit with a minimum of 50% for the first six months, proportionate benefit thereafter. Recovery Benefit available for up to 12 months with a proportionate benefit payable.	<p>Provider Choice Provides a benefit sooner due to loss of income threshold.</p> <p>May pay more benefits in certain partial claim situations due to the lower income loss threshold and the enhanced initial benefits in the first 12 months.</p> <p>Provides a benefit longer based on the recovery provision.</p>
Cost of Living Adjustment Riders	Three optional riders. Upon recovery, all riders allow for the increases of \$300 or more to remain on the policy at no additional cost to the insured.	Two optional riders. Upon recovery the increases do not remain on the policy. The benefit starts anew with each subsequent disability.	<p>Provider Choice Provides more benefits at the start of a subsequent disability</p>
Student Loan Protection Rider	Term periods available are 10 or 15 years. Reimburses for student loan payments if totally disabled during the term period selected.	Not available	<p>Provider Choice Provides benefits to reimburse student loan payments during a total disability</p>

This comparison does not cover all features and optional riders. For additional information, see the full Detailed Comparison Provider Choice vs Northwestern Mutual TT.NCDI

If you have any questions, please contact:
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