

# Berkshire Life Insurance Company of America

# Disability Income Insurance

# Snapshot Comparison

## Retirement Contribution Protection Programs

Provision	Berkshire ProVider Plus 1400	AMA Retirement Funding Disability Insurance Plan (Underwritten by United States Life)
Policy Form	1400/1500.	G-19000.
Benefit Period	To age 65.	Up to the Social Security Retirement age.
Elimination Period	180, 360 days.	6 or 12 months.
Occupation Classes	6 - 3, 6M - 3M.	Not applicable.
Availability	All states where product is approved.	Not available in AZ, NJ, OR or UT.
Monthly Issue Limits	<ul style="list-style-type: none"> <li>- Under age 50 - \$3,840</li> <li>- Ages 50 and up - \$4,250</li> <li>- Over and above I &amp; P limits</li> </ul>	\$1,250, \$2,500, or \$3,500, whichever best approximates your current contribution, or the exact amount of contribution, not to exceed \$3,500.
Trustee	Guardian Trust Company, FSB.	N/A – benefit goes to a fixed rate deferred annuity plan.
Trust Established	At time of claim.	N/A.
Determination and Direction of Investments	Insured.	N/A.
Fees	None.	N/A.
Definition of Total Disability	Modified own occ. to age 65.	For the first 5 years of disability, unable to perform the substantial and material duties of your current occupation (includes medical specialty) and not working in another. Thereafter, unable to perform any gainful occupation for which you are fit by training, education or experience.
Future Increase Option Rider	Up to 2 times the base coverage, base plus FIO not to exceed \$6,000.	During the first 5 years the policy is in effect, increases of 5% of the monthly benefit. Cannot exceed the maximum allowed of \$3,500.
Automatic Benefit Enhancement Rider	4% compounded.	None.

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Provision	Berkshire ProVider Plus 1400	AMA Retirement Funding Disability Insurance Plan (Underwritten by United States Life)
Cost of Living Benefit	<ul style="list-style-type: none"> <li>- Guaranteed 3% compounded;</li> <li>- Compounded, CPI tied 6% maximum with a 3% minimum;</li> </ul> No cap; upon recovery increases remain on policy without additional premium.	None.
Other Riders Available	None.	None.

If you have any questions, please contact: National Sales and Product Support Center for Producers  
 Hours: 7:45 a.m. – 6:00 p.m. ET  
 By phone: 1-866-590-8845 (toll free)  
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