



The ProtectorSM Comparison Guide

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Carrier	Guardian	Massachusetts Mutual	Northwestern Mutual	Principal
Product	Pro Vider Plus NC112	Radius XLS-98	QQ DI	HH641
Non-Cancellable	Yes	Yes	Yes	Yes
Guaranteed Renewable	Yes	Yes	Yes	Yes
Benefit Periods (BP)	2, 5 yrs.; age 65, lifetime	2, 5 yrs.; age 65	2, 5 yrs.; age 65, age 70	2, 5 yrs.; age 65
Elimination Periods (EP)	30, 60, 90, 180, 365, 730 days	60, 90, 180, 365, 730	30, 60, 90, 180, 365	30, 60, 90, 180, 270, 365
Occupation Classes Offered (all policies)	6, 5, 4, 4P, 3, 2, 1	5A, 4A, 3A, 2A, A	6A, 5A, 4A, 3A, 2A, A, B	5A, 4A, 3A, 2A, A, B
Presumptive	To end of benefit period. EP waived.	To end of benefit period. EP waived. Doctor's care required, but may be waived.	Lifetime, no EP.	To end of benefit period, no EP.
Total Disability	Major duties of regular occupation. Gainful employment in other occupation allowed. Requires doctor's care.	Main duties of regular occupation. No other gainful occupation allowed. Requires doctor's care.	<i>Initial Period (Own Occ):</i> Principal duties of regular occupation. <i>After Initial Period:</i> Principal duties of regular occupation and no other gainful employment. Requires doctor's care.	Work is restricted; or substantial and material duties of regular occupation; resulting in 20% loss of income. Requires doctor's care.
Residual	20% income loss; Loss of income must be a result of sickness or injury. Doctor's care. (75% loss = full benefit). Recovery benefit.	20% income loss; Show relationship between income loss and disability. Doctor's care. (75% loss = full benefit). Recovery benefit.	20% income loss; Loss of time or duties. Doctor's care. (80% loss = full benefit). Recovery benefit 12 months.	20% income loss; Duties of regular occupation. Doctor's care. (75% loss = full benefit). Recovery 4 months.
Exclusions/Limitations	Incarceration; Related to suspension, revocation or surrender of professional license; 3 months normal pregnancy; Active military service. 12 months benefit cap if living outside Canada and US.	War; 90 days normal pregnancy (multi-life cases only); Active military service. 24 months mental disorders limitation.	War; Incarceration; 90 days normal pregnancy.	90 days normal pregnancy; Active military service. Optional 24 months mental nervous disorder limitation rider.
Predisability Earnings	Highest of either last calendar year or highest 2 of last 3 years. CPI-U compounded, no max.	Highest 12 of last 24 months; or consecutive 24 months of last 5 years. CPI 5% min. compounded.	Highest 12 of 24 months or any 2 of 5 years. CPI-U 1% min. compounded, no max.	Highest consecutive 12 of 24 months, or consecutive 2 of 5 years. CPI-U 5% min. compounded, no max.
AM Best Ratings†	A+	A++	A++	A+
Premium rates (per 100) Based on: Male, Age 40, Non-tobacco. 90 day EP, Age 65 BP.	Class 5 \$41.00 Class 4 \$53.70 with residual rider	Class 4A \$39.47 Class 3A \$43.19 with residual rider	Class 5A \$50.20 Class 3A \$63.80	Class 4A \$46.32 Class 3A \$51.21

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Provident	The Standard	Union Central	Unum	Carrier
975P	The Protector SM	4401 Dlnamic 2000	Lifelong Disability Protection	Product
Yes	Yes (rider)	Yes	No	Non-Cancellable
Yes	Yes	Yes	Yes	Guaranteed Renewable
2, 3, 5 yrs.; age 65, age 67	2, 5 yrs.; age 66/67	1, 2, 5 yrs.; age 65	2, 5 yrs.; age 65	Benefit Periods (BP)
30, 60, 90, 180, 365	60, 90, 180, 365, 730	30, 60, 90, 180, 365, 730	90, 180, 365, 720	Elimination Periods (EP)
A1, B1, C1, D1, E1, F1	5A, 4A, 3A, 2A, A, B	5AP, 5A, 4A, 3AP, 3A, 2A, A, B	AAA*P, AAA*, AAA, AA	Occupation Classes Offered (all policies)
150% benefit. To end of benefit period, no EP.	To end of benefit period, no EP. Lifetime with Non-Can rider.	Up to maximum benefit period or recovery. No EP. Doctor's care required.	No	Presumptive
Important duties of occupation. No other gainful occupation allowed. Requires doctor's care.	Substantial and material duties of regular occupation. No other gainful occupation allowed. Requires doctor's care. Own occupation rider available for 5A, 4A and 3A physicians.	Six optional definitions (by class): Age 65 own occupation to 24 month. May/may not require no other gainful occupation. After own occupation period, goes to any occupation.	Some or all of material and substantial duties of regular occupation, or less than full time in regular occupation. After 24 months, regular occ becomes any gainful occ, (training, experience, education). Requires doctor's care. LTC definition also available: loss of 2 of 6 ADL's.	Total Disability
20% income loss; One or more duties, 20% loss of time. Doctor's care. (75% = full benefit). Recovery benefit.	20% income loss; loss of time, duties or effectiveness. Doctor's care. (80% loss = full benefit). Lump sum recovery benefit.	20% income loss; One or more of material and substantial duties or 20% loss of time. (75% loss = full benefit). Recovery benefit.	20% income loss; Loss of time or duties. (80% loss = full benefit). Doctor's care. No recovery benefit.	Residual
War; Incarceration; 90 days normal pregnancy; Related to suspension, revocation, surrender of professional license; 12 months benefit cap if living outside Canada and US; Felony or illegal occupations. 24 months mental disorder and substance abuse limitation (some policies).	War; incarceration; 90 days normal pregnancy; Assault or felony/ participation in a riot. 24 months mental disorder and substance abuse limitation.	War; Incarceration; Related to suspension, revocation, surrender of professional license; Active military service; Self-inflicted injury; 12 months benefit cap if living outside Canada and US. 24 months mental/nervous disorder and substance abuse limitation.	War; Incarceration; Related to suspension, revocation, surrender of professional license; Self-inflicted injury; Crime or illegal occupation; 24 months mental disorder limitation.	Exclusions/Limitations
Highest of last 12 months or 2 years. CPI compounding, no max.	Highest of any 2 of last 3 years (divided by 24). CPI-W compounded, 6% max.	Highest average of last 12 or 24 months. CPI-U indexing.	Highest of last 12 months or last calendar year. Under COLA rider, CPI-U 0% min. 6% max. simple.	Predisability Earnings
A+ (end 1999)	A	A	A+	AM Best Ratings[†]
Class B1 \$53.97	Class 4A \$42.29	Class 5A \$45.03	Class AAA* \$38.22	Premium rates (per 100)
Class C1 \$62.30	Class 3A \$48.23	Class 4A \$56.29	Class AAA \$41.87	Based on:
with 2 year MNDA and residual rider	with non-can, own occ and residual rider	with own occ and residual rider	with "Disability Plus" benefit	Male, Age 40, Non-tobacco. 90 day EP, Age 65 BP.

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