

Summary of Disability Benefits  
Principal Life's HH750 vs. MetLife's Omni Advantage  
Product Comparison

Policy Features	Principal Life – HH750	Met Life – Omni Advantage
<i>Renewability</i>	This policy is non-cancelable and guaranteed renewable to age 65.	This policy is non-cancelable and guaranteed renewable to age 65.
<i>Definition of Disability</i>	Unable to perform the substantial and material duties of the insured's Your Occupation, and the insured is not working. After the Your Occupation Period the insured is unable to work in any occupation he/she is reasonably suited to by education, training, and experience.	Prevented from performing the material and substantial duties of insured's regular occupation; and is not gainfully employed. After the regular occupation period the insured is prevented from performing any occupation for which he/she is reasonably fitted by education training, or experience. (Applies to 6A, 5A, 4A, 3A, 2A occ. classes).
<i>Your Occupation Protection</i>	Two years of Your Occupation protection is built into the base policy. Depending on occupation class, a 5 Year, To Age 65, To Age 67 or To Age 70 Your Occupation Period is available.	<u>Regular Occupation Protection</u> Insures against the inability to perform the material and substantial duties of the Regular Occupation if not Gainfully Employed. Own Occupation coverage for the lesser of benefit period or: A) to Age 65, for occupational classes 6A-3A; B) 5 years, for occupational class 2A.  Regular Occupation: The usual occupation(s) in which the insured is gainfully employed at the time he/she becomes disabled.
<i>Regular Occupation</i>	<u>Regular Occupation Rider</u> Allows the insured, if totally disabled from his/her occupation, to work in another occupation and receive full benefits regardless of income earned in the other occupation. Available to certain 5A occupation classes. Issue Ages 18-50.	<u>Your Occupation Rider</u> Pays the full benefit for total disability if the insured is unable to perform the substantial and material duties of his/her regular occupation, even if engaged in another occupation, and regardless of income earned in the other occupation. Available to 6A and 5A occupation classes with the residual disability rider. Issue ages 18-45.
<i>Transitional Occupation</i>	<u>Transitional Occupation Rider</u> Pays a benefit if totally disabled in Your Occupation, but are working in another occupation. Benefits are paid up to 100% of prior earnings.  Payment periods are 2 year, 5 year, To Age 65, To Age 67 and To Age 70 for occupation classes 5A, 5A-M, 4A, 4A-M, 3A & 3A-M Payment period for this rider does not start until benefits are paid under this rider.  If both this rider and the Residual Disability rider are on the policy benefits are not paid out under both riders at the same time. If both rider definitions and terms are met, the monthly benefit received is the greater of either the Residual Disability or Transitional Occupation benefit.	<u>Transitional Your Occupation Benefit Rider</u> Pays a benefit if the insured is unable to work in his/her occupation but is gainfully employed in another occupation. Length of time benefits are paid varies by the rider purchased. Coverage periods available are 5 years (6A-4A); 10 years and to Age 65 (6A and 5A). If the insured's earnings plus any other disability coverage plus the monthly benefit exceeds prior earnings, the benefit will be reduced. Payment period for this rider begins at time of disability.  Requires purchase of the Residual rider and there is no coordination between these riders; benefits cannot be paid out under both riders at the same time.

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Policy Features	Principal Life – HH750	Met Life – Omni Advantage
<i>Catastrophic Disability Benefits</i>	Pays a benefit in addition to base monthly (and social insurance substitute benefit, if part of your policy) if the insured loses the ability to perform two or more activities of daily living without assistance; becomes cognitively impaired; or becomes presumptively disabled under the terms of the policy.	Pays an additional monthly benefit on top of the monthly benefit for total disability (and Social Insurance Offset, if included in the policy) if the insured's medical condition meets the criteria for a catastrophic disability. Defined as: 1. Complete, irrecoverable and irreparable loss of use of both hands, or both feet, or one hand and one foot; the sight in both eyes; speech; or hearing in both ears; or 2. Insured is totally disabled and has Alzheimer's disease or other irreversible form of senility or dementia; aphasia, hemiparesis; paraplegia, or quadriplegia.
<i>Residual Disability Benefits</i>	<p><u>Residual Disability Benefit Rider</u> Solely due to injury or sickness the insured has a loss of earnings of 20% or more of prior earnings and:</p> <ul style="list-style-type: none"> <li>• The insured is able to perform some, but not all, of the substantial and material duties of Your Occupation or they are unable to work full time in Your Occupation; or</li> <li>• The insured is working in another occupation</li> </ul> <p><u>Short Term Residual Disability Benefit Rider</u> Similar to the Residual Disability Benefit rider, except benefits are paid for 6 or 12 mos.</p>	<p><u>Basic Residual Rider</u> The insured will receive a benefit equal to a percentage of his/her monthly benefit for total disability proportionate to his/her loss of earnings if the insured's current earnings are reduced by at least 20 percent of his/her prior earnings; and the insured is gainfully employed, but is prevented from performing one or more of the material duties of his/her regular occupation; or performing the material duties, but is not able to perform them for more than 80 percent of the time; or is engaged in another occupation.</p>
<i>Recovery Benefits</i>	<p><u>Recovery Benefit Rider</u> If the insured is no longer disabled; is not receiving disability benefits, returns to work full-time, has a loss of income of 20% or more, and meets certain requirements, he/she will receive a recovery benefit. 1 or 3 years.</p>	<p><u>Residual Recovery Benefit</u> Allows the insured to receive benefits for 24 or 36 months, if he/she continues to experience a loss of earnings of at least 20%, after returning to work full-time.</p>
<i>Future Insurability Options</i>	<p><u>Benefit Update (BU) Rider</u> Available for no additional premium, this rider allows the insured to increase policy benefits every 3 years up to the maximum issue and participation limits, up to age 55, without medical evidence of insurability. There is <b>no cap</b> for this benefit except for our Issue and Participation limits.</p> <p><u>Benefit Update – Advance Option</u> Allows the insured to take the next scheduled BU option early with:</p> <ul style="list-style-type: none"> <li>- A loss or reduction of his/her Group LTD or</li> <li>- At least a 50% increase in sustainable earnings since the later of the policy issue date or the last adjustment to increase their total disability benefits,</li> </ul> <p>BU is available in conjunction with the Future Benefit Increase rider on the same policy.</p>	<p><u>Guaranteed Insurability Benefit</u> Available for an additional premium, this rider is issued up to age 45. On each policy anniversary up to age 51, the insured may apply for up to one unit of increase. If all or part of the increase is not used, it may be carried forward to the next option date but not beyond that date. Maximum unit of increase varies depending on occ class. The maximum total increase through age 41 is 2X the basic MIB. Ages 42 – 45 it is the lesser of \$6,000 or 2X basic MIB. The total increase is not to exceed the I &amp; P limits and every year the insured may apply for an amount equal to one unit of increase or for part of that amount. Cap is 2 units of increase on each option date if there is sufficient carry over.</p>

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Policy Features	Principal Life – HH750	Met Life – Omni Advantage
Future Increase Options	<p>Future Benefit Increase (FBI) Rider Available for no additional premium and renewable every 6 years. The increases are based on the CPI-U with a minimum of 4% compounded and maximum of 10% compounded.</p> <p>In addition to the CPI-U increase, the client may also be eligible for an additional benefit increase if eligible based on financial information. When combined together, the CPI-U increase and the additional benefit increase cannot be greater than \$500.</p> <p>FBI is available in conjunction with BU on the same policy.</p>	N/A
Special Features	<p><u>Extended Total Disability Benefit Rider</u> This rider may pay benefits beyond the maximum benefit period, if the Insured is disabled prior to the Age 55 Anniversary; and continues to be totally disabled through the end of the benefit period and meets certain requirements. Benefits are payable up to the Maximum Aggregate Benefit.</p> <p><u>Supplemental Health Benefit (SHB) Rider</u> For no additional premium, this rider provides a one-time lump sum benefit equal to six times the policy's ultimate Maximum Monthly Disability Benefit, in addition to the other benefits provided by the policy, if the Insured becomes disabled under the policy and diagnosed with Coronary Artery Bypass Graft Surgery, Cancer or Stroke.</p>	<p><u>Lifetime For Total Disability Rider</u> This rider provides a lifetime total disability benefit, paid during a continuous disability if: such disability begins before age 65 and continues until age 65; and the benefits under the policy have been paid during the disability. Benefits are calculated by the monthly benefit multiplied by a benefit factor, which is dependent upon age at the start of total disability. The factor is 1.0 at age 45 or less and reduces 5% for each year that total disability starts thereafter. Available to 6A, 5A, and 4A occupation classes. Not available with the To Age 70 Benefit period.</p>
Special Benefits/Riders	Death Benefit, Recurring Disability, Waiver of Premium and riders: Capital Sum, Cost of Living, Presumptive Disability Benefit	Death Benefit, Long-Term Care Guaranteed Purchase Option, Presumptive Disability Benefit, Waiver of Premium.
Principal Life's Competitive Advantages	<ul style="list-style-type: none"> <li>• Transitional Occupation Rider: benefits are paid for the full Transitional Occupation period; three different periods are available; issue to age 60; no additional riders required; benefit amount not offset by Social Security and other governmental agencies and coordination of Residual Disability Benefit and Transitional Occupation rider benefits</li> <li>• SHB rider provides a one-time lump sum benefit if the Insured becomes disabled under the policy and diagnosed with Coronary Artery Bypass Graft Surgery, Cancer or Stroke.</li> <li>• Benefit Update is available through age 55 and is available for no additional premium and does not have a cap; except I&amp;P limits. Also, Benefit Update has 2 Advance options when the insured loses or has a reduction in Group LTD or has a 50% increase in sustainable earnings.</li> <li>• FBI rider has an additional benefit increase if eligible based on financial information of up to a total of \$500.</li> <li>• FBI and BU are no-cost riders that can be used in conjunction with each other.</li> <li>• Catastrophic Disability Benefit Rider doesn't require specified medical conditions to qualify and includes loss of ADL's as a qualification</li> </ul>	

Summary of Disability Benefits  
Principal Life's HH750 vs. Union Central DInamic 2000 Policy  
Product Comparison

Provision/Feature	Principal Life – HH750	Union Central
<i>Renewability</i>	This policy is non-cancelable and guaranteed renewable to age 65.	Non-cancelable and guaranteed renewable to age 65 for occ classes 5AP – 2A, GR for classes A – B. Level or step rates available based on issue age.
<i>Definition of Disability</i>	Unable to perform the substantial and material duties of the insured's Your Occupation, and the insured is not working. After the Your Occupation Period the insured is unable to work in any occupation he/she is reasonably suited to by education, training, and experience.	6 different versions of the Definition of Disability are available. Class 5AP-4A: for the entire benefit period, the inability to engage in your occupation. Class 5AP-3A: for the entire benefit period, the inability to engage in your occupation and not engaged in any other occupation. Class 5AP-3A: for 60 months, the inability to engage in your occupation and then the inability to engage in any reasonable occupation thereafter. Class 5AP-3A: for 60 months, the inability to engage in your occupation and not engaged in any other occupation and then the inability to engage in any reasonable occupation thereafter. 5AP-2A: for 24 months, the inability to engage in your occupation and then the inability to engage in any reasonable occupation thereafter. Class 5AP-2A: for 24 months, the inability to engage in your occupation and not engaged in any other occupation and then ADL definition thereafter.
<i>Your Occupation Protection</i>	Two years of Your Occupation protection is built into the base policy. Depending on occupation class, a 5 year, to age 65, to age 67 or to age 70 Your Occupation Period is available.	See definitions outlined above. Based on occ class the insured has the option of 1 year, 2 years, 5 years, To Age 65 and To Age 67 total benefit periods available.
<i>Transitional Occupation Benefits</i>	<p>Continue receiving disability benefits if totally disabled in Your Occupation, but are working in another occupation. Benefits are paid up to 100% of prior earnings from a combination of current earnings, other disability benefits from other sources and your Principal Life Individual DI policy, but will not exceed the Maximum Monthly Benefit plus any Social Security Substitute benefits. Benefits are payable until the end of the Transitional Occupation Period only.</p> <p>If both this rider and the Residual Disability rider are on the policy benefits are not paid out under both riders at the same time. If both rider definitions and terms are met, the monthly benefit received is the greater of either the Residual Disability or Transitional Occupation benefit.</p>	Included with the 24 month Residual Disability Benefit rider. If less than 24 months of Residual benefits have been paid, benefits will continue after the insured has returned to full-time work if the loss of earnings are at least 20% and are due solely to the previous disability for which benefits were paid. Benefits are payable for the lesser of 12 months, or the remaining period of Residual disability.

Summary of Disability Benefits  
Principal Life's HH750 vs. Union Central DInamic 2000 Policy  
Product Comparison

Provision/Feature	Principal Life – HH750	Union Central
<i>Catastrophic Disability Benefits</i>	<u>Catastrophic Disability Benefit (CDB)</u> Pays a benefit in addition to base monthly (and social insurance substitute benefit, if part of your policy) if the insured loses the ability to perform two or more activities of daily living without assistance; becomes cognitively impaired; or becomes presumptively disabled under the terms of the policy.	Yes - ADL Income Benefit Rider
<i>Residual Disability Benefits</i>	<u>Residual Disability Benefit Rider</u> Solely due to injury or sickness the insured has a loss of earnings of 20% or more of prior earnings and: <ul style="list-style-type: none"> <li>• The insured is able to perform some, but not all, of the substantial and material duties of Your Occupation or they are unable to work full time in Your Occupation; or</li> <li>• The insured is working in another occupation</li> </ul> <u>Short Term Residual Disability Benefit Rider</u> Similar to the Residual Disability Benefit rider, except the benefits are payable for either 6 or 12 months, instead of to the end of the benefit period.	Yes - available by rider, 6 or 24 month option. Only non-cancelable (not guaranteed renewable) Partial disability available on certain occupation classes
<i>Rehabilitation Benefit</i>	Included	Included
<i>Death Benefit</i>	Included	Survivor Benefit
<i>Recovery Benefit</i>	Yes - available by rider, 1 or 3 year benefit period.	Part of the 24 Month Residual Disability rider – benefits only paid for 24 months
<i>Capital Sum Benefit</i>	Yes – available by rider that provides a lump sum equal to 12 times the ultimate Maximum Monthly Benefit for total loss of use of a hand or foot, or sight of an eye	No provision
<i>Transplant Surgery</i>	Included	Included, policy must be in-force for at least 6 months
<i>Future Insurability Options</i>	<u>Benefit Update (BU) Rider</u> Available for no additional premium, this rider allows the insured to increase policy benefits every 3 years up to the maximum issue and participation limits, up to age 55, without medical evidence of insurability. <u>Benefit Update – Advance Options</u> Allows the insured to take the next scheduled BU option early with: <ul style="list-style-type: none"> <li>- A loss or reduction of his/her Group LTD or</li> <li>- At least a 50% increase in sustainable earnings since the later of the policy issue date or the last adjustment to increase their total disability benefits,</li> </ul> BU is available in conjunction with the Future Benefit Increase rider on the same policy.	<u>Guaranteed Physical Insurability Rider</u> Each year up to age 50. Maximum increase elected at any one time may not exceed one-half the monthly income or the original policy. Financial underwriting is required.

Summary of Disability Benefits  
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Product Comparison

Provision/Feature	Principal Life – HH750	Union Central
<i>Future Increase Options</i>	<p><u>Future Benefit Increase (FBI) Rider</u> Available for no additional premium and renewable every 6 years. The increases are based on the CPI-U with a minimum of 4% compounded and maximum of 10% compounded.</p> <p>In addition to the CPI-U increase, the client may also be eligible for an additional benefit increase if eligible based on financial information. When combined together, the CPI-U increase and the additional benefit increase cannot be greater than \$500.</p> <p>FBI is available in conjunction with BU on the same policy.</p>	<p><u>Automatic Increase Rider</u> Each year for 5 years increased by a maximum rider percentage indicated on the policy (currently 3%). No medical or financial underwriting to purchase the increased coverage, but if the insured refuses one offer then full underwriting is required to reapply for this benefit and to accept any future options. Minimum base benefit must be \$1,350 to be eligible for this rider.</p>
<i>Mental/Nervous Substance Abuse Disorders Limitation</i>	<p>Limits the Benefit Period for Mental/Nervous and Substance Abuse claims to a 24 month lifetime benefit (including the CDB rider). Mandatory for residents of, or applications written in: Single-Life: CA, FL, LA, and NV and Multi-Life in CA. Optional on Multi-Life cases in all other states. Not available in TX or VT. 10% discount with To Age 65, 67 or 70 benefit periods; 5% discount on 2-Year or 5-Year benefit periods.</p>	<p>24 month lifetime benefit limitation is mandatory on all policies; some ER paid/sponsored plans are exempt from this limitation.</p>
<i>Supplemental Health Benefit (SHB)</i>	<p>For no additional premium, this rider provides a one-time lump sum benefit equal to six times the policy's ultimate Maximum Monthly Disability Benefit, in addition to the other benefits provided by the policy, if the Insured becomes disabled under the policy and diagnosed with Coronary Artery Bypass Graft Surgery, Cancer or Stroke.</p>	<p>N/A</p>
<i>Special Features/additional riders</i>	<p>Cost of Living Adjustment rider, Death Benefit, Extended Total Disability Benefit rider, Recurrent Disability, Presumptive Disability rider, and Waiver of Premium.</p>	<p>COLA, 6 or 24 month Residual rider, Presumptive, Waiver of Premium, Non-disabling Injury Benefit, Good Health Benefit (reduces waiting period), and Survivor Benefit.</p>
<i>Principal Life's Competitive Advantages</i>	<ul style="list-style-type: none"> <li>• Benefit Update is available through age 55 and is available for no additional premium and does not have a cap; except I&amp;P limits. Also, Benefit Update has 2 Advance options when the insured loses or has a reduction in Group LTD or has a 50% increase in sustainable earnings.</li> <li>• FBI rider has an additional benefit increase if eligible based on financial information of up to a total of \$500.</li> <li>• FBI and BU are no-cost riders that can be used in conjunction with each other.</li> <li>• SHB rider provides a one-time lump sum benefit if the Insured becomes disabled under the policy and diagnosed with Coronary Artery Bypass Graft Surgery, Cancer or Stroke.</li> <li>• Catastrophic Disability Benefit rider has more flexible eligibility options and pays benefits in addition to base monthly benefits.</li> <li>• Mental/Nervous Limitation is not required in all states and offers a discount when on the policy.</li> <li>• Capital Sum Benefits rider is available for no additional premium.</li> </ul>	

Disability insurance has limitations and exclusions. This is only a brief outline of some provisions included in these policies. All features, provisions, and riders may not be available in all states and may be subject to state variations. Refer to your state specific policy and rider forms for the full definition of all policy provisions, benefits, limitations, and exclusions.

The description of Union Central DInamic 2000 policy was not furnished by the company - please consult the policy for actual terms, conditions, limitations and exclusions. If there are questions regarding this material, please contact a representative of that company.

Summary of Disability Benefits  
Principal Life's HH750 vs. Guardian Berkshire ProVider Plus 1400/1500  
Product Comparison

Policy Features	Principal Life – HH750	Berkshire – 1400/1500
<i>Renewability</i>	This policy is non-cancelable and guaranteed renewable to age 65.	This policy is non-cancelable and guaranteed renewable to age 65.
<i>Definition of Disability</i>	Unable to perform the substantial and material duties of the insured's Your Occupation, and the insured is not working. After the Your Occupation Period the insured is unable to work in any occupation he/she is reasonably suited to by education, training, and experience.	Unable to perform the substantial and material duties of the insured's own occupation. All Occupation Classes True Own Occupation, with specialty language for medical and dental professions.
<i>Your Occupation Protection</i>	Two years of Your Occupation protection is built into the base policy. Depending on occupation class, a 5 year, to age 65, to age 67 or to age 70 Your Occupation Period is available.	Mirrors BP – 2 years, 5 years, 10 years, To age 65, To age 67 and X45 (via graded lifetime extension rider) Own Occupation protection.
<i>Catastrophic Disability Benefits</i>	<u>Catastrophic Disability Benefit (CDB)</u> Pays a benefit in addition to base monthly (and social insurance substitute benefit, if part of your policy) if the insured loses the ability to perform two or more activities of daily living without assistance; becomes cognitively impaired; or becomes presumptively disabled under the terms of the policy.	<u>Catastrophic Disability Benefit Rider</u> Pays an additional benefit up to 100% of Income if the insured loses the ability to perform two or more activities of daily living without assistance; becomes cognitively impaired; or irrecoverably disabled. Includes 3% COLA during disability every 12 months. EP for rider is the same as base policy BP. Available to classes 6-3 only.
<i>Transitional Occupation Benefits</i>	Continue receiving disability benefits if totally disabled in Your Occupation, but are working in another occupation. Benefits are paid up to 100% of prior earnings from a combination of current earnings, other disability benefits from other sources and your Principal Life Individual DI policy, but will not exceed the Maximum Monthly Benefit plus any Social Security Substitute benefits. Benefits are payable until the end of the Transitional Occupation Period only.  If both this rider and the Residual Disability rider are on the policy benefits are not paid out under both riders at the same time. If both rider definitions and terms are met, the monthly benefit received is the greater of either the Residual Disability or Transitional Occupation benefit.	N/A – True Own Occupation part of base policy.
<i>Recovery Benefits</i>	If the insured is no longer disabled; is not receiving disability benefits, returns to work full-time, has a loss of income of 20% or more, and meets certain requirements, he/she will receive a recovery benefit. 1 or 3 years.	If the insured has recovered from disability, he/she will continue to be considered residually disabled so long as the loss of income is still at least 20% of his/her prior income and the loss is the result of the disability.

Summary of Disability Benefits  
Principal Life's HH750 vs. Guardian Berkshire ProVider Plus 1400/1500  
Product Comparison

Policy Features	Principal Life – HH750	Berkshire – 1400/1500
<i>Residual Disability Benefits</i>	<p><u>Residual Disability Benefit Rider</u> Solely due to injury or sickness the insured has a loss of earnings of 20% or more of prior earnings and:</p> <ul style="list-style-type: none"> <li>• The insured is able to perform some, but not all, of the substantial and material duties of Your Occupation or they are unable to work full time in Your Occupation; or</li> <li>• The insured is working in another occupation</li> </ul> <p>Available to all occupation classes 5A- 2A. 100% of the Maximum Monthly Benefit is paid if the Loss of Earnings percentage exceeds 75 percent. A minimum of 50 percent of the Maximum Monthly Benefit will be paid for the first six months of a Residual Disability. If the Insured is Retired or Unemployed, 50% of the Maximum Monthly Benefit will be paid for Residual Disability.</p> <p><u>Short Term Residual Disability Benefit Rider</u> Similar to the Residual Disability Benefit rider, except the benefits are payable for either 6 or 12 months, instead of to the end of the benefit period.</p>	<p><u>Residual Disability</u> 15% loss of income threshold; no requirement for loss of time or duties; dollar for dollar income replacement for first 12 months; proportionate benefits thereafter with loss of 75% or more considered as 100%; recovery benefits payable for entire benefit period with continued 15% loss of income; available to classes 6-3 and 6M-3M.</p> <p><u>Two Year Residual Disability</u> Similar to Residual Disability rider, except the benefits are payable for 24 months.</p>
<i>Future Insurability Options</i>	<p><u>Benefit Update (BU) Rider</u> Available for no additional premium, this rider allows the insured to increase policy benefits every 3 years up to the maximum issue and participation limits, up to age 55, without medical evidence of insurability.</p> <p><u>Benefit Update – Advance Options</u> Allows the insured to take the next scheduled BU option early with:</p> <ul style="list-style-type: none"> <li>- A loss or reduction of his/her Group LTD or</li> <li>- At least a 50% increase in sustainable earnings since the later of the policy issue date or the last adjustment to increase their total disability benefits,</li> </ul> <p>BU is available in conjunction with the Future Benefit Increase rider on the same policy.</p>	<p><u>Future Increase Option</u> Available for an additional premium, this rider can be exercised once per year on the policy anniversary. Until age 45, the insured may buy all or part of the total increase option. On or after age 45, the insured may buy up to one-third of the total increase option. \$200 issue minimum. The total maximum increase cannot exceed 2 times the base plus any other in-force company specific coverage. Available to classes 6-3.</p> <p><u>Group Disability Insurance Replacement</u> Available by rider, allows the insured to purchase more DI when he/she loses Group LTD. Not to exceed the current amount of group coverage in force.</p>
<i>Future Increase Options</i>	<p><u>Future Benefit Increase (FBI) Rider</u> Available for no additional premium and renewable every 6 years. The increases are based on the CPI-U with a minimum of 4% compounded and maximum of 10% compounded. In addition to the CPI-U increase, the client may also be eligible for an additional benefit increase if eligible based on financial information. When combined together, the CPI-U increase and the additional benefit increase cannot be greater than \$500. FBI is available in conjunction with BU on the same policy.</p>	<p><u>Automatic Increase</u> Available for no additional premium and issued at underwriters discretion for a 5 year period; may be renewed; provides a 4% compound increase each year for 5 years at attained age rates. It is renewable to age 60.</p>

Summary of Disability Benefits  
Principal Life's HH750 vs. Guardian Berkshire ProVider Plus 1400/1500  
Product Comparison

Policy Features	Principal Life – HH750	Berkshire – 1400/1500
<i>Mental/Nervous Substance Abuse Disorders Limitation</i>	Limits the Benefit Period for Mental/Nervous and Substance Abuse claims to a 24 month lifetime benefit (including the CDB rider). Mandatory for residents of, or applications written in: Single-Life: CA, FL, LA, and NV and Multi-Life in CA. Optional on Multi-Life cases in all other states. Not available in TX or VT. 10% discount with To Age 65, 67 or 70 benefit periods; 5% discount on 2-Year or 5-Year benefit periods.	Policy now contains an explicit benefit period for disabilities caused by mental and/or substance related disorders rather than using an endorsement on the policy. The benefit period is the same as the benefit period of the policy, except for the following instances in which case the benefits are limited to two years for the life of the policy: anesthesiologists, anesthesiologists (MD or DO), emergency room physicians, pain management physicians, and nurse anesthetists; all policies issued in FL; all policies issued as straight conversions (guaranteed issue) as part of the Group Conversion Program.
<i>Cost of Living Adjustment (COLA)</i>	This rider provides a cost of living adjustment in the Monthly Benefit during a Disability. Each year following the start of a Disability, an adjustment will be made to the Monthly Benefit. The benefit is increased on a compound basis and a "catch up" feature is provided. A 3 or 6 percent COLA maximum may be selected. The Insured may, upon returning to work full time, keep any increased Disability Benefit without evidence of good health by paying the required increased premium.	3% Compound, 6% Maximum, and 4-Year Delayed 3% COLA riders available, all with guaranteed minimum adjustment of 3%; after recovery, benefit increases become part of the policy's new base monthly benefit.
<i>Supplemental Health Benefit (SHB)</i>	For no additional premium, this rider provides a one-time lump sum benefit equal to six times the policy's ultimate Maximum Monthly Disability Benefit, in addition to the other benefits provided by the policy, if the Insured becomes disabled under the policy and diagnosed with Coronary Artery Bypass Graft Surgery, Cancer or Stroke.	N/A
<i>Special Benefits/Riders</i>	Capital Sum rider, Death Benefit, Extended Total Disability Benefit rider, Recurrent Disability, Presumptive Disability rider, Rehabilitation Benefit, and Waiver of Premium.	Capital Sum, Partial Disability, Recurrent Disability, Unemployment Premium Waiver Option, Presumptive Disability, Lifetime Extension x45, Workplace Modification Benefit, Waiver of Elimination Period
<i>Principal Life's Competitive Advantages</i>	<ul style="list-style-type: none"> <li>• Transitional Occupation Rider allows for benefits to be paid up to 100% of prior earnings when working in another occupation.</li> <li>• SHB rider provides a one-time lump sum benefit if the Insured becomes disabled under the policy and diagnosed with Coronary Artery Bypass Graft Surgery, Cancer or Stroke.</li> <li>• Benefit Update is available through age 55 and is available for no additional premium and does not have a cap; except Issue and Participation limits. Also, Benefit Update has 2 Advance options when the insured loses or has a reduction in Group LTD or has a 50% increase in sustainable earnings.</li> <li>• FBI rider has an additional benefit increase if eligible based on financial information of up to a total of \$500.</li> <li>• FBI and BU are no-cost riders that can be used in conjunction with each other.</li> <li>• Additional available Benefit Period of To Age 70</li> <li>• Residual pays a minimum of 50% benefit during the first 6 months of a disability, and the rider is available to more occupation classes.</li> <li>• Death Benefit pays a lump sum benefit in the event of the insured's death.</li> <li>• MNSA is not required on certain medical professions by default, when required discount is applied to premium.</li> </ul>	

Summary of Disability Benefits  
Principal Life's HH750 vs. Multiple Companies  
Product Comparison

	Principal Life's HH750 (January 2009)	MetLife Omni Advantage	Mass Mutual Radius	Unum Income Series	Guardian/ Berkshire
Can premiums be increased prior to age 65?	No	No	No	601 Series-Yes 600 Series - No	No
What is the definition of disability?	Own Occupation until chooses to return to another occupation	Own Occupation until chooses to return to another occupation	Own Occupation until chooses to return to another occupation	Income Series I - 24 month true own occ then any reasonable occupation with respect to income, education, training and experience. Series II - adds Any Occ that can be expected to generate at least 60% of Prior Earnings within 12 months of returning to full time work. Income Series III – can match BP.	Classes 6-4 - Age 65 true own occupation. All others, 5 years true own occupation protection then own occupation and not at work in any occupation.
Is there a transitional disability benefit?	Yes - Benefits based on replacement of up to 100% of prior earnings less other disability benefits payable excluding Social Security	Yes - benefits up to 100% of pre-disability earnings payable less any other disability benefits payable including Social Security.	No	No	No
Any riders required?	None	Yes-Requires Residual Rider.	N/A	Series II and III are bundled products with additional levels of coverage.	N/A
Are residual benefits available?	Yes	Yes	Yes	Yes	Yes
What is the minimum residual disability benefit payable?	20% of total benefit	20% of total benefit	20% of total benefit	20% of total benefit	Less than 20% - benefits continue as long as benefit equals \$500 or more.
Does the policy have rehabilitation benefits?	Included	Included	Included	Included	Included
Does the policy have recovery benefits?	Additional rider that has a one or three years benefit period	None with base residual; 24 or 36 months with optional residual rider	6 months with the partial disability rider. After 6 mo. relationship between loss of income and occupation will be re-evaluated.	Income II Series 6 months, Income III Series 12 months	Via Residual Rider, mirrors base policy BP

	Principal Life's HH750 (January 2009)	MetLife Omni Select	Mass Mutual Radius	Unum Income Series	Guardian/ Berkshire
When can the future insurability benefit be exercised?	Every third year through age 55	Annually through age 51	Annually through age 55	Every even numbered anniversary	Annually through age 55
Is there a cap on the future insurability benefit?	No cap except for the Issue and Participation limit	Capped at the maximum monthly benefit allowed by the rider itself	Capped at the maximum monthly benefit allowed by the rider itself	Capped at the maximum monthly benefit allowed by the FIO aggregate	Capped at the maximum monthly benefit allowed by the FIO aggregate
Can you exercise this benefit while on claim?	No	No	No	Exercisable but not payable	Exercisable but not payable
Are benefits paid after age 65?	Yes, with Extended Total Disability rider benefits are payable in 100, 75 or 50 times the monthly benefit if totally disabled before age 55 and disabled beyond age 65	Yes, with Lifetime Total Disability rider if disabled before age 45, benefits paid after age 65. Benefits reduced 5% every year disability results after age 45.	No	No	Yes, lifetime benefits if disabled prior to age 45. Reduced benefit if disabled after age 45 through age 65.
Is an additional benefit paid for catastrophic disabilities?	Yes, if the insured cannot perform two of six Activities of Daily Living, or is cognitively impaired or is presumptively disabled, an additional monthly benefit is payable under the CDB rider	Yes, if the insured is cognitively impaired or is presumptively disabled, an additional monthly benefit is payable under the CDB rider	Yes, if the insured cannot perform two of six Activities of Daily Living, or is cognitively impaired or is presumptively disabled, benefits will be paid that cover up to 100% of pre-disability earned income when combined with a base policy	Yes, if the insured cannot perform two of six Activities of Daily Living, or is cognitively impaired or is presumptively disabled, an additional monthly benefit is payable under the optional Catastrophic Disability rider	Yes, if the insured loses the ability to perform two or more activities of daily living without assistance; becomes cognitively impaired; or irrecoverably disabled.
How long are presumptive disability benefits paid	Lifetime	Age 65	Age 65	Mirrors BP for Total DI	Age 65
Can you convert this to a long-term care policy?	No	Yes, by rider – will include daily and lifetime benefits	No	Yes, between age 60 and 70 based on the then current LTC premium rates. 3-6 years of benefits available, up to a max benefit of \$3,000/mth	No
Is there a limitation on Mental or Nervous Disorders?	No, treated as any other illness in all states except for residents of, or applications written in: Single-Life: CA, FL, LA, and NV and Multi-Life in CA. Is a 24 month MNDA benefit. Available in all other states in a multi-life case with a 5-10% reduction in premium.	No, treated as any other illness	Limited to 24 months for each period of disability unless insured is confined to hospital. Benefits can be paid to age 65 by rider in multi-life cases.	Limited to 24 months unless insured is confined to a hospital.	No, treated as any other illness.

	Principal Life's HH750 (May 2006)	MetLife Omni Select	Mass Mutual Radius	Unum Income Series	Guardian/ Berkshire
Does your policy provide extra protection for a series illness?	Yes, For no additional cost, the Supplemental Health Benefit rider may be added to a DI policy. Pays if disabled under the policy and have coronary artery bypass graft surgery, cancer or a stroke. This rider provides a one-time, lump-sum benefit equal to six times the policy's Maximum Disability Benefit.	No	No	No	No
Can a TeleApp process be used to aid underwriting?	Yes	No	No	No	No



Disability insurance has limitations and exclusions. This is only a brief outline of some provisions included in these policies. All features, provisions, and riders may not be available in all states and may be subject to state variations.

Refer to your state specific policy and rider forms for the full definition of all policy provisions, benefits, limitations, and exclusions. The description of the other company's policies was not furnished by the company - please consult the policy for actual terms, conditions, limitations and exclusions. If there are questions regarding this material, please contact a representative of that company.