

Disability Retirement Contribution Protection

proposal for:

Sample

April 1, 2008

presented by:

Advisor Insurance Resource

10514 Berthoud Way

Parker, CO 80134

(866) 942-4181, Fax (866) 810-9415

DISABILITY RETIREMENT PLAN CONTRIBUTION PROTECTION INSURANCE COMPARISON

Prepared for: Sample

Age: 50

Prepared by: Bob Gertie - Advisor Insurance Resource
(866) 942-4181

Date: April 1, 2008

POLICY DETAILS and FEATURES								
Insurance Company	Berkshire		Principal		MetLife		MetLife	
1) Company Financial Ratings	AM Best Moody's The Street Comdex	A+ (2) ---- B (5) ----	AM Best Moody's The Street Comdex	A+ (2) Aa2 (3) A- (3) 94	AM Best Moody's The Street Comdex	A+ (2) Aa2 (3) B- (6) 94	AM Best Moody's The Street Comdex	A+ (2) Aa2 (3) B- (6) 94
2) Renewability Provision	Non-cancelable & Guaranteed Renewable		Non-cancelable & Guaranteed Renewable		Non-cancelable & Guaranteed Renewable		Guaranteed Renewable	
3) Elimination Period	365 Days		365 Days		365 Days		365 Days	
4) Monthly Benefit Paid to Trust	\$3,000.00		\$3,000.00		\$3,000.00		\$3,000.00	
5) Maximum Benefit Period	To Age 65		To Age 65		To Age 65		To Age 65	
6) Definition of Total Disability	Own Occupation		Modified Own Occupation		Modified Own Occupation		Modified Own Occupation	
7) Cost of Living Adjustments	Yes - CPI 3% Max.		Yes		Yes		Yes	
8) Future Insurability Options	Yes - \$1,000 Thru Age 55		Amount varies thru age 55		Not Available		Not Available	
9) Is there a limitation on Mental or Nervous Disorders?	No - Except certain Physicians, then 24 Months unless Hospitalized		No		No		Yes - 24 Months Unless Hospitalized	
10) Total Potential Trust Deposits	\$504,000.00		\$504,000.00		\$504,000.00		\$504,000.00	
11) Trust Account Balance in 15 years at 8% ROI with no recovery	\$1,109,355.74		\$1,109,355.74		\$1,109,355.74		\$1,109,355.74	
12) Graded Premium	Year 1 \$1,362 Year 10 \$1,821		N/A		N/A		N/A	
13) Level Annual Premium	\$1,597.00		\$1,051.00		\$1,717.00		\$1,360.00	
TRUST DETAILS								
Trust Company	Guardian Trust Company, FSB		Bankers Trust Company		Reliance		Reliance	
14) Trust Account Investment Choices	Individual Security, No-Load Mutual Funds, and Annuities		Six Trust Accounts, Tax-deferred Annuities, and Mutual Funds		Five Trust Accounts		Five Trust Accounts	
15) Trust Account Fees	None		Yes - \$50 Per Month		Yes - \$100 Set-up, \$50 Per Month		Yes - \$100 Set-up, \$50 Per Month	
16) Taxed to Insured	Yes		Yes		Yes		Yes	
17) Will the Trust Reimburse You for Taxes Paid	Yes		Yes		Yes		Yes	
18) Trust payable at death	Estate		Estate		Estate		Estate	
19) Hardship Withdraws	Allowed		Allowed		Allowed		Allowed	

Note: Bold font denotes significant policy advantage.

This comparison is based on the most recent information available. It is not intended to be complete or to compare all contract provisions. Refer to actual insurance illustrations for additional information.

Disability Retirement Contribution Protection: Berkshire
(Hypothetical Value of Benefits worksheet)

Annualized Retirement Protection Plus Benefit: **\$36,000**

<u>Year of: Disability</u>	<u>Annualized Trust Deposit</u>	<u>Trust Value (No Recovery)</u>	<u>Recovery In 3rd Year</u>	<u>Recovery In 7th Year</u>
1	\$18,000	\$18,000		
2	\$37,080	\$56,520		
3	\$38,192	\$99,234	\$61,042	
4	\$39,338	\$146,511	\$65,925	
5	\$40,518	\$198,750	\$71,199	
6	\$41,734	\$256,384	\$76,895	
7	\$42,986	\$319,881	\$83,046	\$276,895
8	\$44,275	\$389,746	\$89,690	\$299,046
9	\$45,604	\$466,530	\$96,865	\$322,970
10	\$46,972	\$550,824	\$104,615	\$348,808
11	\$48,381	\$643,271	\$112,984	\$376,712
12	\$49,832	\$744,565	\$122,022	\$406,849
13	\$51,327	\$855,458	\$131,784	\$439,397
14	\$52,867	\$976,762	\$142,327	\$474,549
15	\$54,453	\$1,109,356	\$153,713	\$512,513
16	\$56,087	\$1,254,191	\$166,010	\$553,514
17	\$57,769	\$1,412,296	\$179,291	\$597,795
18	\$59,503	\$1,584,782	\$193,634	\$645,618
19	\$61,288	\$1,772,852	\$209,125	\$697,268
20	\$63,126	\$1,977,806	\$225,855	\$753,049
21	\$65,020	\$2,201,051	\$243,923	\$813,293
22	\$66,971	\$2,444,106	\$263,437	\$878,357
23	\$68,980	\$2,708,614	\$284,512	\$948,625
24	\$71,049	\$2,996,352	\$307,273	\$1,024,515
25	\$73,181	\$3,309,241	\$331,855	\$1,106,477
26	\$75,376	\$3,649,356	\$358,404	\$1,194,995
27	\$77,637	\$4,018,942	\$387,076	\$1,290,594
28	\$79,966	\$4,420,424	\$418,042	\$1,393,842
29	\$82,365	\$4,856,423	\$451,485	\$1,505,349
30	\$84,836	\$5,329,773	\$487,604	\$1,625,777
31	\$87,381	\$5,843,536	\$526,612	\$1,755,839
32	\$90,003	\$6,401,022	\$568,741	\$1,896,306
33	\$92,703	\$7,005,807	\$614,241	\$2,048,011
34	\$95,484	\$7,661,755	\$663,380	\$2,211,852
35	\$98,349	\$8,373,045	\$716,450	\$2,388,800
36	\$101,299	\$9,144,187	\$773,766	\$2,579,904
37	\$104,338	\$9,980,060	\$835,668	\$2,786,296
38	\$107,468	\$10,885,933	\$902,521	\$3,009,200
39	\$110,692	\$11,867,500	\$974,723	\$3,249,936
40	\$114,013	\$12,930,913	\$1,052,701	\$3,509,931

NOTICE

RPP is not a pension plan or substitution for one. RPP uses disability income insurance policy Forms 0100,1100, or 2100 or policy Forms NC111 or NC112 provided by Guardian. This illustration is completely hypothetical. The interest assumptions made may or may not replicate an actual scenario. No guarantees are made or implied regarding Trust investment growth or the legitimacy of any assumed scenario. The Annualized Trust Deposit in year one equals 50% of illustrated policy benefit due to an assumed six month elimination period. Annualized Trust Deposit column reflects 3% Cost of Living Adjustment (compound). The Trust Value assumes an 8% compound growth factor. Benefits would be paid to The Trust on a monthly basis, not annually. Insured must meet the definition of Total Disability as defined in the actual policy. Max benefit period is "to age 65". Elimination periods available are 6 months or 12 months. Available riders include Cost of Living Adjustment and Future Increase Option (please note: Residual is not available). Available to Occupation classes 6,5,4,4P,3 and 2 (see an actual or specimen policy for exact wording of all policy provisions). Maximum benefit accommodates the federal annual defined contribution limit. Types of plans that are eligible must be considered a "defined contribution plan" and a plan must have been in effect for at least one year. Underwritten and issued by Berkshire Life Insurance Company of America Pittsfield, MA a wholly owned subsidiary of The Guardian Life Insurance Company of America (Guardian) NY,NY.

Disability Retirement Contribution Protection: Principal
(Hypothetical Value of Benefits worksheet)

Annualized Retirement Protection Plus Benefit: **\$36,000**

<u>Year of: Disability</u>	<u>Annualized Trust Deposit</u>	<u>Trust Value (No Recovery)</u>	<u>Recovery In 3rd Year</u>	<u>Recovery In 7th Year</u>
1	\$18,000	\$18,000		
2	\$37,080	\$56,520		
3	\$38,192	\$99,234	\$61,042	
4	\$39,338	\$146,511	\$65,925	
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7	\$42,986	\$319,881	\$83,046	\$276,895
8	\$44,275	\$389,746	\$89,690	\$299,046
9	\$45,604	\$466,530	\$96,865	\$322,970
10	\$46,972	\$550,824	\$104,615	\$348,808
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13	\$51,327	\$855,458	\$131,784	\$439,397
14	\$52,867	\$976,762	\$142,327	\$474,549
15	\$54,453	\$1,109,356	\$153,713	\$512,513
16	\$56,087	\$1,254,191	\$166,010	\$553,514
17	\$57,769	\$1,412,296	\$179,291	\$597,795
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19	\$61,288	\$1,772,852	\$209,125	\$697,268
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22	\$66,971	\$2,444,106	\$263,437	\$878,357
23	\$68,980	\$2,708,614	\$284,512	\$948,625
24	\$71,049	\$2,996,352	\$307,273	\$1,024,515
25	\$73,181	\$3,309,241	\$331,855	\$1,106,477
26	\$75,376	\$3,649,356	\$358,404	\$1,194,995
27	\$77,637	\$4,018,942	\$387,076	\$1,290,594
28	\$79,966	\$4,420,424	\$418,042	\$1,393,842
29	\$82,365	\$4,856,423	\$451,485	\$1,505,349
30	\$84,836	\$5,329,773	\$487,604	\$1,625,777
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32	\$90,003	\$6,401,022	\$568,741	\$1,896,306
33	\$92,703	\$7,005,807	\$614,241	\$2,048,011
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35	\$98,349	\$8,373,045	\$716,450	\$2,388,800
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Disability Retirement Contribution Protection: MetLife
(Hypothetical Value of Benefits worksheet)

Annualized Retirement Protection Plus Benefit: **\$36,000**

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