

This is a sample policy, subject to modification in certain states.

Berkshire Life Insurance Company of America, Pittsfield, MA

Schedule Page 1a

Insured: **John Doe** Policy Number: **Z29999999**  
Owner: **John Doe** Policy Date: **07/01/2010**  
Loss Payee: **John Doe**

---

Automatic Benefit Enhancement Rider Coverage Summary

Automatic Increase Rate: 4.00%  
Rider Annual Premium: No Charge

Subject to the terms and conditions of the Automatic Benefit Enhancement Rider, no Automatic Increase will be issued which will cause Your Monthly Indemnity, including any Monthly Indemnity issued under an Additional Monthly Benefit Rider, to exceed the maximum amount of allowable Monthly Indemnity, if any, available to You based on Our underwriting rules in effect at the time of increase.

You will be responsible for the premium for each Automatic Increase that is placed in force.

---

About Your Benefit Period

The Benefit Period for the Policy meets the federal guidelines for nondiscrimination in employment because of age.

The Maximum Benefit Period for **Mental and/or Substance-Related Disorders** is the same as the Benefit Period. Under no circumstance will We pay benefits for any Disability due to a Mental and/or Substance-Related Disorder that We have excluded by name or specific description.

For a To Age 65 Benefit Period:

<u>If Disability begins</u>	<u>The Benefit Period is</u>
Prior to age 60	To Age 65
At or after age 60, but before age 61	60 months
At or after age 61, but before age 62	48 months
At or after age 62, but before age 63	42 months
At or after age 63, but before age 64	36 months
At or after age 64, but before age 65	30 months
At or after age 65, but before age 75	24 months
At or after age 75	12 months

---

This Schedule Page replaces any previously issued Schedule Page.

1400 (06/10) Schedule Page Date: 07/01/2010

Each benefit period has a corresponding table. This version appears on the schedule page of policies issued with a **To Age 65 benefit period.**

Provides up to five automatic increases to your monthly indemnity, at an attained age premium while you are not disabled.

**There is no limitation on benefits payable for mental and/or substance-related disorders with the exception of a 24-month limitation applicable to:**

- anesthesiologists/ anesthesiologists (MD or DO), emergency room physicians, pain management physicians, and nurse anesthetists;
- policies issued in California and Florida; and
- policies issued on a guaranteed standard issue basis through the Group Conversion Program

This is a sample policy, subject to modification in certain states.

Berkshire Life Insurance Company of America, Pittsfield, MA

Schedule Page **1a**

Insured: **John Doe** Policy Number: **Z29999999**  
Owner: **John Doe** Policy Date: **07/01/2010**  
Loss Payee: **John Doe**

---

Automatic Benefit Enhancement Rider Coverage Summary

Automatic Increase Rate: 4.00%  
Rider Annual Premium: No Charge

Subject to the terms and conditions of the Automatic Benefit Enhancement Rider, no Automatic Increase will be issued which will cause Your Monthly Indemnity, including any Monthly Indemnity issued under an Additional Monthly Benefit Rider, to exceed the maximum amount of allowable Monthly Indemnity, if any, available to You based on Our underwriting rules in effect at the time of increase.

You will be responsible for the premium for each Automatic Increase that is placed in force.

---

About Your Benefit Period

The Benefit Period for the Policy meets the federal guidelines for nondiscrimination in employment because of age.

The Maximum Benefit Period for Mental and/or Substance-Related Disorders is the same as the Benefit Period. Under no circumstance will We pay benefits for any Disability due to a Mental and/or Substance-Related Disorder that We have excluded by name or specific description.

For a To Age 67 Benefit Period:	
If Disability begins	The Benefit Period is
Prior to age 60	To Age 67
At or after age 60, but before age 61	84 months
At or after age 61, but before age 62	72 months
At or after age 62, but before age 63	60 months
At or after age 63, but before age 64	48 months
At or after age 64, but before age 65	36 months
At or after age 65, but before age 65	24 months
At or after age 65	12 months

---

This Schedule Page replaces any previously issued Schedule Page.

1400 (06/10) Schedule Page Date: 07/01/2010

Each benefit period has a corresponding table. This version appears on the schedule page of policies issued with a To Age 67 benefit period.

Provides up to five automatic increases to your monthly indemnity, at an attained age premium while you are not disabled.

There is no limitation on benefits payable for mental and/or substance-related disorders with the exception of a 24-month limitation applicable to:

- anesthesiologists/ anesthesiologists (MD or DO), emergency room physicians, pain management physicians, and nurse anesthetists;
- policies issued in California and Florida; and
- policies issued on a guaranteed standard issue basis through the Group Conversion Program

This is a sample policy, subject to modification in certain states.

Berkshire Life Insurance Company of America, Pittsfield, MA

Schedule Page 1a

Insured: John Doe  
Owner: John Doe  
Loss Payee: John Doe

Policy Number: Z2999999  
Policy Date: 07/01/2010

Automatic Benefit Enhancement Rider Coverage Summary

Automatic Increase Rate: 4.00%  
Rider Annual Premium: No Charge

Subject to the terms and conditions of the Automatic Benefit Enhancement Rider, no Automatic Increase will be issued which will cause Your Monthly Indemnity, including any Monthly Indemnity issued under an Additional Monthly Benefit Rider, to exceed the maximum amount of allowable Monthly Indemnity, if any, available to You based on Our underwriting rules in effect at the time of increase.

You will be responsible for the premium for each Automatic Increase that is placed in force.

About Your Benefit Period

The Benefit Period for the Policy meets the federal guidelines for nondiscrimination in employment because of age.

The Maximum Benefit Period for Mental and/or Substance-Related Disorders is the same as the Benefit Period. Under no circumstance will We pay benefits for any Disability due to a Mental and/or Substance-Related Disorder that We have excluded by name or specific description.

For a Ten-Year Benefit Period:

If Disability begins

Prior to age 55  
At or after age 55, but before age 60  
At or after age 60, but before age 61  
At or after age 61, but before age 62  
At or after age 62, but before age 63  
At or after age 63, but before age 64  
At or after age 64, but before age 65  
At or after age 65, but before age 75  
At or after age 75

The Benefit Period is

120 months  
To Age 65  
60 months  
48 months  
42 months  
36 months  
30 months  
24 months  
12 months

Each benefit period has a corresponding table. This version appears on the schedule page of policies issued with a 10 Year benefit period.

Provides up to five automatic increases to your monthly indemnity, at an attained age premium while you are not disabled.

There is no limitation on benefits payable for mental and/or substance-related disorders with the exception of a 24-month limitation applicable to:

- anesthesiologists/ anesthesiologists (MD or DO), emergency room physicians, pain management physicians, and nurse anesthetists;
- policies issued in California and Florida; and
- policies issued on a guaranteed standard issue basis through the Group Conversion Program

This Schedule Page replaces any previously issued Schedule Page.

1400 (06/10)

Schedule Page Date: 07/01/2010

This is a sample policy, subject to modification in certain states.

Berkshire Life Insurance Company of America, Pittsfield, MA

Schedule Page 1a

Insured: **John Doe** Policy Number: **Z29999999**  
Owner: **John Doe** Policy Date: **07/01/2010**  
Loss Payee: **John Doe**

---

Automatic Benefit Enhancement Rider Coverage Summary

Automatic Increase Rate: 4.00%  
Rider Annual Premium: No Charge

Subject to the terms and conditions of the Automatic Benefit Enhancement Rider, no Automatic Increase will be issued which will cause Your Monthly Indemnity, including any Monthly Indemnity issued under an Additional Monthly Benefit Rider, to exceed the maximum amount of allowable Monthly Indemnity, if any, available to You based on Our underwriting rules in effect at the time of increase.

You will be responsible for the premium for each Automatic Increase that is placed in force.

---

About Your Benefit Period

The Benefit Period for the Policy meets the federal guidelines for nondiscrimination in employment because of age.

The Maximum Benefit Period for Mental and/or Substance-Related Disorders is the same as the Benefit Period. Under no circumstance will We pay benefits for any Disability due to a Mental and/or Substance-Related Disorder that We have excluded by name or specific description.

For a Five-Year Benefit Period:

If Disability begins	The Benefit Period is
Prior to age 61	60 months
At or after age 61, but before age 62	48 months
At or after age 62, but before age 63	42 months
At or after age 63, but before age 64	36 months
At or after age 64, but before age 65	30 months
At or after age 65, but before age 75	24 months
At or after age 75	12 months

---

This Schedule Page replaces any previously issued Schedule Page.

1400 (06/10) Schedule Page Date: 07/01/2010

Each benefit period has a corresponding table. This version appears on the schedule page of policies issued with a 5 Year benefit period.

Provides up to five automatic increases to your monthly indemnity, at an attained age premium while you are not disabled.

There is no limitation on benefits payable for mental and/or substance-related disorders with the exception of a 24-month limitation applicable to:

- anesthesiologists/ anesthesiologists (MD or DO), emergency room physicians, pain management physicians, and nurse anesthetists;
- policies issued in California and Florida; and
- policies issued on a guaranteed standard issue basis through the Group Conversion Program

This is a sample policy, subject to modification in certain states.

Berkshire Life Insurance Company of America, Pittsfield, MA

Schedule Page 1a

Insured: **John Doe** Policy Number: **Z29999999**  
Owner: **John Doe** Policy Date: **07/01/2010**  
Loss Payee: **John Doe**

---

Automatic Benefit Enhancement Rider Coverage Summary

Automatic Increase Rate: 4.00%  
Rider Annual Premium: No Charge

Subject to the terms and conditions of the Automatic Benefit Enhancement Rider, no Automatic Increase will be issued which will cause Your Monthly Indemnity, including any Monthly Indemnity issued under an Additional Monthly Benefit Rider, to exceed the maximum amount of allowable Monthly Indemnity, if any, available to You based on Our underwriting rules in effect at the time of increase.

You will be responsible for the premium for each Automatic Increase that is placed in force.

---

About Your Benefit Period

The Benefit Period for the Policy meets the federal guidelines for nondiscrimination in employment because of age.

The Maximum Benefit Period for Mental and/or Substance-Related Disorders is the same as the Benefit Period. Under no circumstance will We pay benefits for any Disability due to a Mental and/or Substance-Related Disorder that We have excluded by name or specific description.

For a Two-Year Benefit Period:	
If Disability begins Prior to age 75	The Benefit Period is 24 months
At or after age 75	12 months

---

This Schedule Page replaces any previously issued Schedule Page.

1400 (06/10) Schedule Page Date: 07/01/2010

Each benefit period has a corresponding table. This version appears on the schedule page of policies issued with a 2 Year benefit period.

Provides up to five automatic increases to your monthly indemnity, at an attained age premium while you are not disabled.

There is **no limitation** on benefits payable for mental and/or substance-related disorders with

the exception of a 24-month limitation applicable to:

- anesthesiologists/ anesthesiologists (MD or DO), emergency room physicians, pain management physicians, and nurse anesthetists;
- policies issued in California and Florida; and
- policies issued on a guaranteed standard issue basis through the Group Conversion Program