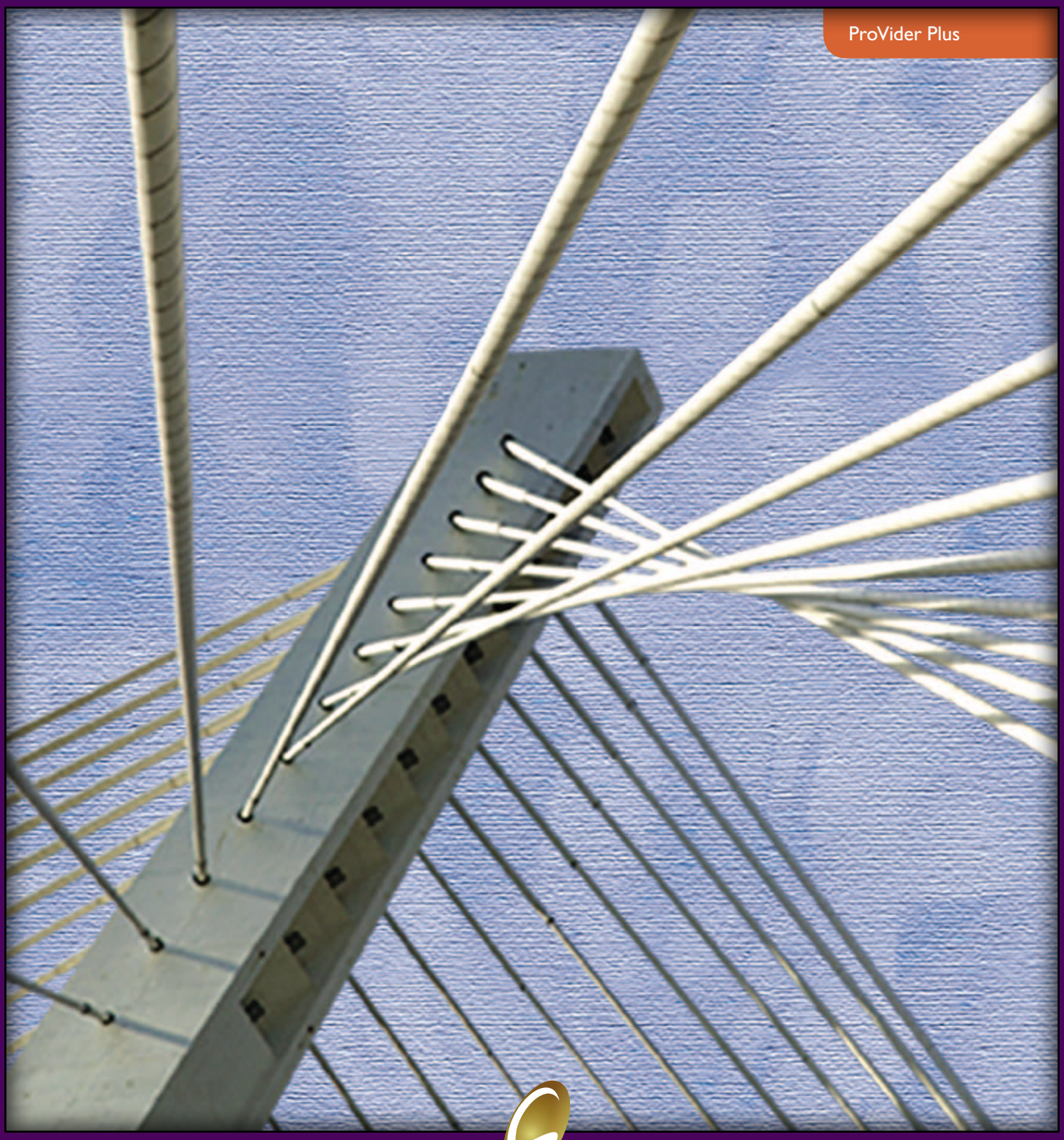
The Intelligent Choice for Disability Income Protection



GUARDIAN®

Keeping Income strong

We purposefully engineer our disability income product with features that deliver benefits sooner and continue paying benefits for a longer duration.

ProVider Plus™

- Definition of Total Disability
- Non-Cancellable & Guaranteed Renewable to Age 65 or 67
- Residual Disability Benefit Rider (with Recovery Provision)
- Waiver of Elimination Period
- Waiver of Premium Benefit
- Future Increase Option Rider
- Cost of Living Adjustment Rider
- Lump Sum Disability Benefit Rider*
- Graded Lifetime Indemnity for Total Disability Rider
- Presumptive Total Disability Benefit
- Retirement Protection Plus Disability Benefit Rider
- Unemployment Waiver of Premium Rider
- Automatic Benefit Enhancement Rider
- Catastrophic Disability Benefit Rider
- Social Insurance Substitute Rider
- Capital Sum Benefit
- Premium Options

* Patent pending

The features and optional riders listed above are described in this brochure beginning on Page 4.
Product availability, provisions, and features may vary from state to state. Optional riders are available for an additional premium.
Please refer to the Appendix for more information regarding product terms, conditions and limitations.

Consider What Your Income Makes Possible

Your income is the foundation of the life you created. Without income, our everyday lives and our plans for the future are affected. What does the life you built look like? What would be impacted if you were too sick or injured to work? Use the Monthly Expense Tool on this page to assess your personal situation and learn what may be at risk.

What if the Unexpected Happened to You?

Illnesses like cancer, heart attack or diabetes cause the majority of long-term disabilities. Back pain, injuries, and arthritis are also significant causes.* If the unexpected happened to you. . .

- How long would your savings last?
- Would your spouse or partner's income be sufficient for all your financial obligations?
- What lifestyle changes would you be forced to make — forgo college funding, postpone retirement, downsize your home?

Sources of Income Replacement

When you lose the ability to earn a living, other sources of income become critical to maintaining your lifestyle. But are they enough? Will they be there when you need them?

- Employer-Sponsored Group Disability Coverage
- Social Security
- Worker's Compensation
- Retirement Savings
- Personal Assets
- Spousal Income

Individual disability income protection is one of the most reliable and flexible sources of income replacement.



How do you spend your income and what would be at risk?

MONTHLY EXPENSE TOOL

Housing	$_____
Utilities	$_____
Groceries	$_____
Credit Cards	$_____
Child Care	$_____
College Tuition	$_____
Retirement	$_____
Auto Payments	$_____
Loan Payments	$_____
Insurance Premiums	$_____
Entertainment/Miscellaneous	$_____

TOTAL: _____

* Council for Disability Awareness website accessed November, 2011, http://www.disabilitycanhappen.org/chances disability/causes.asp

Consider a Policy in its Entirety

Acknowledging that your current sources of income replacement may not be adequate in the event you become too sick or injured to work is a key first step. Now it's time to evaluate choices that will meet your needs for income replacement. It's important to consider how a policy performs in its entirety to determine if the coverage can provide sufficient value and financial assistance during a period of disability. The information below was developed to help you understand how disability income policies work and how they differ from company to company. Use the questions and key terms on this page to help identify the features to look for in a high-quality disability income policy.

One -

How much income replacement will I need?

To start, use the Monthly Expense Tool on Page 1 to determine your risk. Discuss your personal situation with your insurance professional, who can provide further detailed assessment of your income replacement needs.

Two -

How much coverage may I qualify for?

The monthly benefit amount is based on your financial and occupational information. Most policies offer the opportunity to purchase more coverage as your income grows without the need to provide further evidence of good health.

Three -

What will determine whether or not I'm disabled and when do benefits begin?

The core of any disability income policy, the definition of **Total Disability**, outlines what constitutes being totally disabled. This definition is in every carrier's policy; however, it does not always mean the same thing. Some policies pay benefits if you're unable to perform the duties of your own occupation, even if you are at work in another occupation. Others pay only if you're unable to perform the duties of your own occupation and you are not working in any other occupation. Still others pay only if you cannot work in any occupation for which you are reasonably qualified.

Most policies also offer benefits for **Residual Disability** — those payable if your disability isn't "total" but does result in your inability to perform some aspects of your job. Residual disability benefits are typically payable in an amount that is proportionate to the loss of income suffered due to sickness or injury — many policies have different requirements.

A policy's **Elimination Period** (or waiting period) is the length of time that must elapse following the onset of disability before benefits become payable.

Four -

How long will benefits be payable?

A policy's **Benefit Period** refers to the maximum length of time your policy will pay benefits once you become eligible. Standard choices include 2, 5, or 10 years; to age 65 or to age 67. A few select policies offer the option to extend benefits for life should you remain continuously, totally disabled.

Five -

Could my policy be changed, cancelled or my premium raised?

Renewability provisions are among the most critical features of any disability income policy because they define your rights for keeping your coverage in force. Policies can be non-cancellable and guaranteed renewable, or guaranteed renewable only. Policies that are both **Non-Cancellable** and **Guaranteed Renewable** offer the strongest premium and coverage guarantees available, which means as long as your premiums are paid on time, your policy cannot be cancelled, premiums cannot be increased and policy provisions cannot be changed. Policies that are only Guaranteed Renewable cannot be cancelled, but premiums can be increased.

Six -

Will my benefits keep pace with inflation?

Most policies offer riders to help your benefits keep pace with inflation. A **Cost of Living Adjustment** (COLA) rider will adjust benefits each year while you remain disabled and eligible for benefits. COLA riders can be vital to maintaining your standard of living during an extended period of disability.



High-Performing Income Protection

ProVider Plus

When it comes to income protection, professionals should consider policies that can pay more during a disability and throughout recovery, as described in this brochure.

We may not know when a disability could strike — but by choosing ProVider Plus, you can feel confident in owning a high-performing policy from a reputable industry innovator with exemplary financial ratings. Berkshire Life, a Guardian company, has the following ratings as of November, 2011:

- A++ from A.M. Best Company
- AA+ from Standard & Poor's

Continue reading about ProVider Plus:

Total Disability
Unable to work in your occupation

Renewability Provisions
Non-Cancellable & Guaranteed Renewable

Residual Disability Benefit Rider
Able to work but with reduced earnings

More Policy Riders & Features
Flexible ways to customize your coverage and provide comprehensive protection

Berkshire Life Insurance Company of America, Pittsfield, MA, is a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY.

Definition of Total Disability

Feature Value:

The Choice to Work in Another Occupation is Yours

How this Feature Works to Protect You:

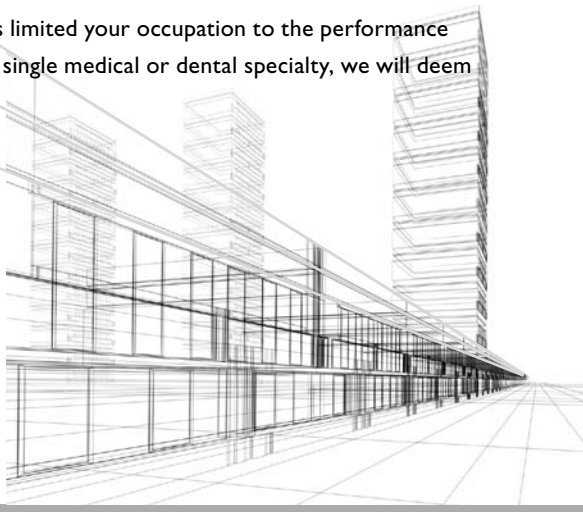
ProVider Plus is purposefully designed to offer you options so that you can choose the definition of total disability that best serves your unique circumstances. This choice is made at the time that you initially purchase your policy.

With our ***modified own-occupation*** definition of Total Disability, you will be eligible for total disability benefits when you are unable to perform the material and substantial duties of your occupation solely due to injury or sickness and you are not gainfully employed.

Our ***true own-occupation*** definition of Total Disability makes it possible for you to work in another occupation ***and*** still be eligible for total disability benefits. We consider you totally disabled if, solely due to injury or sickness, you are unable to perform the material and substantial duties of your occupation.

Advantages of our ***true own-occupation*** definition of total disability include:

- If you have the energy, interest, and motivation to pursue another occupation, while totally disabled in your occupation, you may do so and still be eligible for your total disability benefits.
- If you are a physician or a dentist who has limited your occupation to the performance of the material and substantial duties of a single medical or dental specialty, we will deem that specialty to be your occupation.



Product availability, provisions, and features may vary from state to state.
Please refer to the Appendix for more information regarding product terms and conditions.

Non-Cancellable & Guaranteed Renewable

Feature Value:

Offers the Greatest Degree of Consumer Protection

How this Feature Works to Protect You:

Renewability provisions are among the most critical features of any disability income policy because they define your rights for keeping your coverage in force. ProVider Plus offers one of the strongest premium and coverage guarantees available because it is both Non-Cancellable and Guaranteed Renewable to age 65 or 67.

- In considering ProVider Plus, a policy that is both non-cancellable and guaranteed renewable, you are assured that premium rates and policy provisions will not be changed as long as premiums are paid on a timely basis.

- Personal ownership of a non-cancellable and guaranteed renewable policy means it is portable, so **you can take it with you** even if you change employers.

Product availability, provisions, and features may vary from state to state.
Please refer to the Appendix for more information regarding product terms and conditions.

Residual Disability Benefit Rider

Feature Value:

Delivers More Benefits Sooner and for a Longer Duration

How this Feature Works to Protect You:

Sometimes an illness or injury doesn't cause a total disability but does limit your ability to work, which results in decreased income. Or, you might suffer a total disability and return to work, but not at your pre-disability earnings. This best-in-class rider helps support your financial recovery. Our Residual Disability Benefit Rider provides benefits when, solely due to injury or sickness, you suffer a loss of income of 15% or more.

- SOONER: Most other companies pay only when the loss of income is 20% or more, and may require a loss of time or duties in addition to the loss of income, possibly preventing you from receiving benefits sooner.

- MORE: For the first 12 months that residual disability benefits are payable, we replace lost income **dollar-for-dollar**, up to the policy's monthly benefit.* After the first 12 months of residual disability, benefits are paid in proportion to your income loss. If the loss of income is 75% or more, we consider the loss to be 100%.

Engineered To Perform Better

ProVider Plus Residual Benefits	Most Other Policies' Residual Benefits**
15% or more income loss required	20% or more income loss required
No loss of time and duties required	Requires loss of income and a loss of time or duties
Dollar-for-dollar income replacement for first 12 months*, up to monthly benefit	Proportionate benefit only with a minimum of 50% of monthly benefit during the first 6 months
After benefits have been paid for 12 months, proportionate benefits begin in month 13	Proportionate benefits begin in month 7

* If you own multiple disability insurance policies, the feature payable under the Residual Disability Benefit Rider will be reduced by benefits payable under those policies that were in force before this rider was issued, so that the sum of all disability benefits does not exceed actual lost income.
** Assumes other policy residual benefits provide a minimum 50% of the total disability benefit during the first six months, followed by a benefit proportionate to income loss.
Product availability, provisions, and features may vary from state to state. Optional riders are available for an additional premium.
Please refer to the Appendix for more information regarding product terms and conditions.

Recovery Provision

Feature Value:

Pays Benefits While You Recover Financially

How this Feature Works to Protect You:

This provision, which is built into our Residual Disability Benefit Rider, is designed to do more to assist with your financial recovery following a disability. Should you continue to suffer at least a 15% loss of income solely due to your sickness or injury — ***even after you have physically recovered and returned to work full-time*** — we continue to pay benefits for up to the full benefit period.

LONGER: Other carriers may only pay for a limited time, which may or may not properly support your financial recovery.

CONSIDER THIS: You have a bike accident and injure your knee. Your initial prognosis is surgery with six months of rehabilitation. Unforeseen setbacks result in utilizing your ProVider Plus policy, with its Residual Disability Benefit Rider, for an extended period of disability.

Bike Accident

Elimination Period	Unable to work at all	Physical recovery allows you to return to work part-time	Physical recovery allows you to return to work full-time	Financial recovery
No income	**No income**	**Suffered loss of income of 15% or greater**	**Continued to suffer loss of income of 15% or greater**	**Earnings grew to more than 85% of pre-disability income**
The elimination period is the length of time that must elapse following the onset of disability before benefits become payable.	Policy pays Total Disability Benefits.	Policy pays Residual Disability Benefits for loss of income.	Under the Recovery Provision, policy continues to pay Residual Disability Benefits for continued loss of income, despite your return to work full-time.	Claim ends.

Helps you regain financial strength as you regain physical strength

Product availability, provisions, and features may vary from state to state. Optional riders are available for an additional premium.
Please refer to the Appendix for more information regarding product terms and conditions.

Waiver of Elimination Period

ProVider Plus EXCLUSIVE

Feature Value:

Pays Sooner for Subsequent Disabilities Regardless of Cause

How this Feature Works to Protect You:

We understand that any period of disability can be emotionally and financially stressful. We took this into account when we designed our unique Waiver of Elimination Period (EP) policy feature. If you suffer a disability that lasts more than six months and we pay benefits, we will *waive the elimination period* for any subsequent disability that occurs within five years — regardless of the cause.

CONSIDER THIS: You have a heart attack and you're Totally Disabled for seven months. After satisfying the elimination period, you received benefits. Then you recover. Within five years, you become disabled again, *from any cause* — whether from residual effects of your previous heart attack or another cause, such as a car accident. With ProVider Plus, you would not need to satisfy another elimination period requirement.

Month*	Status	ProVider Plus	Other Policies
1st – 3rd	Disabled	**EP**	EP
4th – 7th	Disabled	**$40,000**	$40,000
8th – 54th	Recovered	**$0**	$0
55th – 57th	Disabled	**$30,000**	EP

We Pay More Benefits Sooner

Chart Assumptions: $10,000 monthly benefit, 90-day elimination period.
*The elimination period of a disability insurance policy may be referred to in days or months. The ProVider Plus elimination period is expressed in terms of days. For the purpose of this illustration, one month equals 30 days.
Product availability, provisions, and features may vary from state to state.
Please refer to the Appendix for more information regarding product terms and conditions.

Waiver of Premium Benefit

Feature Value:

Helps Reduce Financial Stress After Recovery

How this Feature Works to Protect You:

We waive premiums during a period of disability and continue waiving for six months after your claim ends. What's more, we also reimburse for premiums you may have paid that apply to the period of disability — even if paid prior to your disability.

- We **refund any premiums you have paid** that apply to the period of disability.
- ***We'll waive premiums for* as long as you're disabled** in the same claim and receiving benefits.
- We'll **continue** to waive premiums for **six** months following your recovery.

While refunding ALL premiums paid that apply to a period of disability is not a typical practice with other disability insurance carriers, we believe it is the right thing to do.

Waiving premiums for six months after a disability ends is another unique advantage we provide. It helps you stay focused on getting back to work and restoring financial health.

Product availability, provisions, and features may vary from state to state.
Please refer to the Appendix for more information regarding product terms and conditions.

Future Increase Option Rider

Protecting increases in future income

Guarantees the opportunity to purchase more disability income protection as your income grows, with no medical underwriting.

Feature Value:

Benefit Increases with No Medical Underwriting

How this Feature Works to Protect You:

To help protect a growing income, our Future Increase Option (FIO) Rider is designed to help you increase coverage with ease — even if you are disabled. Obtaining additional coverage to protect a growing income normally requires providing evidence of good health. Our Future Increase Option Rider offers you the opportunity to purchase additional coverage each year on the policy's anniversary, up to and including age 55, with no medical insurability requirement. Your eligibility will be determined by your then-current financial situation and taking into consideration other disability insurance you have in force, for which you have applied, or for which you are eligible. Here's how it works:

- Annually, up to age 45, you can exercise all or part of your remaining FIO option amount.
- Annually, from age 45 and until age 55, you can exercise up to one-third of the original FIO amount (or your remaining FIO amount, if less than $1,000).
- Special Option Dates! Our FIO rider also includes special option dates that allow off-anniversary increases for events such as the loss of group long-term disability coverage.
- You may exercise your increase option, even if you are disabled and on claim. The premium for the increase would be waived while on claim and for six months afterwards. Your additional coverage would then apply to any new and separate disability.

Product availability, provisions, and features may vary from state to state. Optional riders are available for an additional premium. Please refer to the Appendix for more information regarding product terms and conditions.

Cost of Living Adjustment Rider

Feature Value:

Can Significantly Increase Benefits During a Disability

How this Feature Works to Protect You:

During a disability, fixed dollar benefits cannot keep pace with inflation. That is why a Cost of Living Adjustment (COLA) Rider provides an important benefit. We offer three different COLA rider options that adjust your policy's monthly benefit annually to help keep pace with inflation during a disability. Each of these riders is designed to adjust your monthly benefit, whether you're totally or residually disabled, and includes compound annual adjustments and a minimum benefit adjustment of 3%, calculated on a compounded basis. There are no limits to the number of annual adjustments that may be made on your policy before age 65. Additionally, should you recover, you'd automatically retain increases, free of charge, until age 65 or 67.

6% MAXIMUM	After you've been disabled for 12 months, we'll adjust your monthly benefit each year according to changes in the Consumer Price Index for Urban Consumers (CPI-U). Compounded increases will be no lower than 3% compounded and no higher than 6%.
3% COMPOUND	After you've been disabled for 12 months, we'll increase your monthly benefit each year by 3%, compounded annually.
4-YEAR DELAYED	We'll increase your monthly benefit each year by 3% compounded annually. Increases begin on the fourth anniversary of the date you originally became disabled.

Cumulative Annual Benefits

	Without COLA Rider	6% Maximum*	3% Compound	4-Year Delayed
1	$90,000	$90,000	$90,000	$90,000
2	$120,000	$127,200	$123,600	$120,000
3	$120,000	$134,832	$127,308	$120,000
4	$120,000	$142,922	$131,127	$120,000
5	$120,000	$151,497	$135,061	$123,600
10	$120,000	$202,737	$156,573	$143,286
15	$120,000	$271,308	$181,511	$166,108
20	$120,000	$363,072	$210,421	$192,565
TOTAL BENEFIT	**$2,370,000**	**$4,384,271**	**$3,194,445**	**$2,941,391**

Chart Assumptions: $10,000 Monthly Benefit, 90-day Elimination Period, To Age 65 Benefit Period, Totally Disabled from ages 45 to 65.
*Assumes the CPI-U increases by 6% annually throughout the entire period of disability.

Product availability, provisions, and features may vary from state to state. Optional riders are available for an additional premium. Please refer to the Appendix for more information regarding product terms and conditions.

Lump Sum Disability Benefit Rider

ProVider Plus is the only disability income policy in the marketplace that offers the option of a lump sum disability benefit payment at age 65 or 67. This feature offers an opportunity to regain some of your financial footing following a disability.

Feature Value:

Provides an Aggregate Benefit for Purposes of Your Choosing

How this Feature Works to Protect You:

You could experience periods of disability during your prime earning years that interrupt the accumulation of savings for purposes such as retirement or other long-term goals. Our Lump Sum Disability Benefit Rider[1] is designed to help you offset some of those missed opportunities for creating financial security. This class-leading feature, available only on ProVider Plus, includes a:

- Benefit equal to 35% of all total and residual disability benefits paid over the lifetime of your policy[2]
- Lump sum payment at the policy expiration date[3]

An added plus is that ***you do not have to be disabled at age 65 or 67 in order to qualify.***

[1]Patent pending

[2]To qualify, the sum of total and/or residual disability benefits paid over the life of the policy must be equal to or greater than 12 times the monthly indemnity. Not included in the benefit calculation are payments for Capital Sum Benefit, Occupational Rehabilitation Benefit, Modification and Access Benefit policy provisions, or any Catastrophic Disability Benefit rider attached to the policy.

[3]The Lump Sum Disability Benefit is payable at the later of the policy expiration date or the end of the benefit period if disabled. To be eligible, the rider must be in force at the policy expiration date.

This brochure is provided for informational purposes only and should not be considered tax or legal advice. Your client should contact their tax or legal advisor regarding the tax treatment of the policy and policy benefits. Your client should consult with their own independent tax and legal advisors regarding their particular set of facts and circumstances. The information provided is not intended or written to be used, and cannot be relied upon, to avoid penalties imposed under the Internal Revenue Code or state and local tax law provisions.

Lump Sum Disability Benefit Rider

ProVider Plus EXCLUSIVE

CONSIDER THIS: At age 47, you are in a serious auto accident and sustain numerous injuries requiring major surgeries and a lengthy period of physical therapy and rehabilitation. It is three years before you are able to return to work part-time, and then eventually full-time.

- You begin to collect your monthly disability benefit of $10,000 after satisfying the policy elimination period.
- You receive $531,000 in total and residual disability benefits, including recovery (more than the rider's qualifying amount of 12 times the monthly benefit, or $120,000).
- Although not disabled on the policy expiration date, in this case age 65, you would still qualify for this benefit.
- Your Lump Sum Disability Benefit would be $185,850 which is 35% of the total and residual disability benefits paid over the life of the policy.

Lump Sum Disability Benefit Calculation

Status	90-Day Elimination Period	Totally Disabled	Return to work part-time, then eventually full-time	Healthy & working full time	Retirement at age 65
Benefit		Total Disability Benefits	Residual Benefits - including Recovery		Lump Sum Disability Benefit
Amount		**$360,000**	**$171,000**		**$185,850**
Age	**47**		**50**	**52**	**65**

All Total and Residual Benefits Paid = $531,000 times 35% = $185,850

Product availability, provisions, and features may vary from state to state. Optional riders are available for an additional premium.

Graded Lifetime Indemnity for Total Disability Rider

If you are totally disabled prior to age 46 and remain so to age 65, we will pay you 100% of your monthly Total Disability benefit each month for your continuous total disability, for the rest of your life.

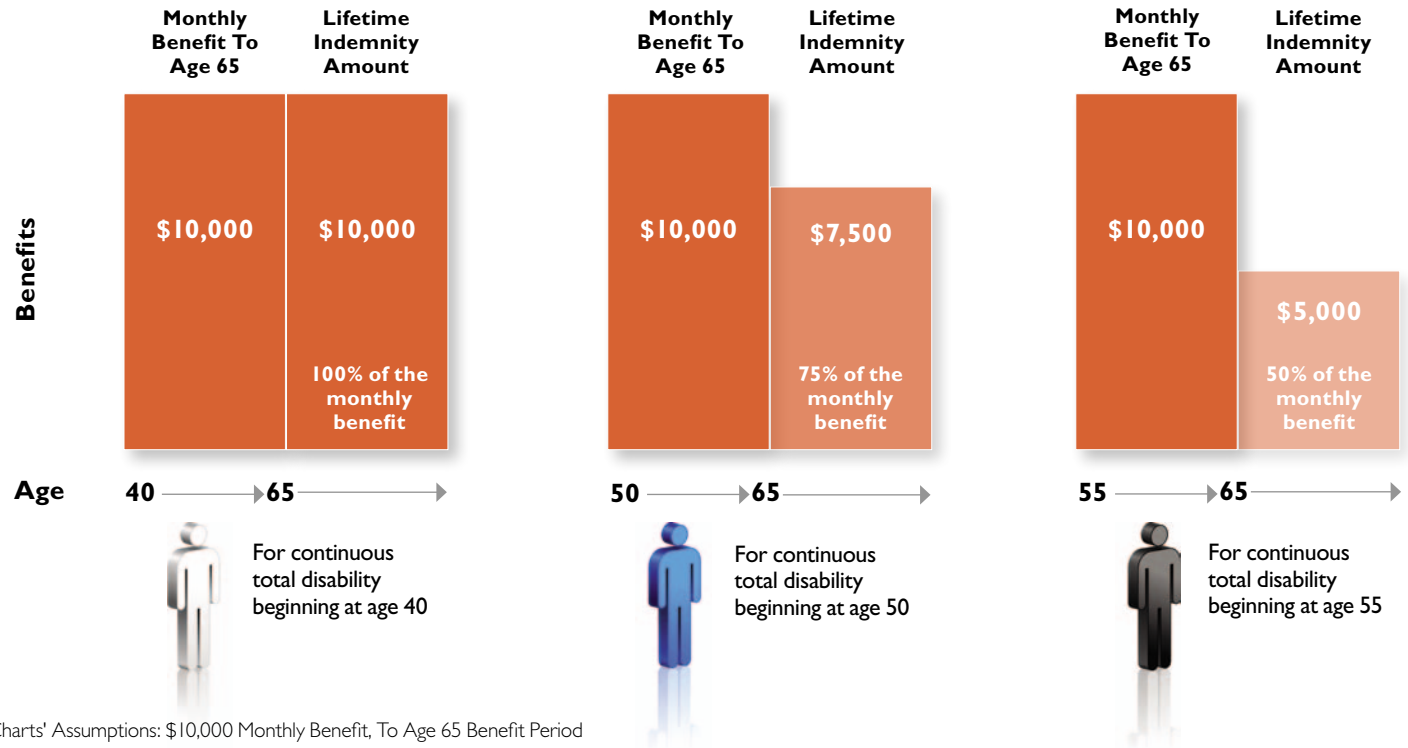
Feature Value:

Provides Benefits for Life

How this Feature Works to Protect You:

All disability income policies include a monthly benefit for total disability payable for the policy's benefit period. Few policies offer disability benefits that are payable beyond the benefit period — for life — like ProVider Plus. Our Graded Lifetime Indemnity for Total Disability Rider provides a monthly lifetime indemnity for continuous total disabilities, payable after the policy's benefit period.

The lifetime indemnity amount is determined at the end of your benefit period by your age when the continuous total disability began. For disabilities that began prior to age 46, the lifetime indemnity is equal to 100% of your policy's monthly benefit. For continuous total disabilities that began after age 46, the lifetime indemnity amount is reduced (or graded) by 5% for each year.



Charts' Assumptions: $10,000 Monthly Benefit, To Age 65 Benefit Period
Product availability, provisions, and features may vary from state to state. Optional riders are available for an additional premium. Please refer to the Appendix for more information regarding product terms and conditions.

Presumptive Total Disability Benefit

Feature Value:

Engineered to Provide Immediate Benefits in More Situations

How this Feature Works to Protect You:

The ProVider Plus Presumptive Total Disability Benefit is a built-in policy feature designed to provide extra financial protection for certain severe disabilities. Even if you can still perform some or all of your regular job responsibilities, and ***even if you are expected to recover***, we consider you to be totally disabled and entitled to full benefits if sickness or injury results in the total and complete loss of sight in both eyes, hearing in both ears, speech, or the entire use of both hands, both feet, or one hand and one foot.

- Engineered to provide day one benefits for these severe disabilities, we waive the elimination period and pay full benefits — ***even if you're expected to recover***, and even if you're fully employed and earning an income despite your condition.
- Other carriers' policies might only waive the elimination period for presumptive disabilities that are permanent ***and irrecoverable***.

CONSIDER THIS: You suffer compound fractures in both feet due to a car accident, experience the total and complete loss of their use, ***but are expected to recover.***

	ProVider Plus Presumptive Benefit	Most Other Policies' Presumptive Benefit
WAIVES ELIMINATION PERIOD & PROVIDES DAY ONE BENEFITS EVEN IF EXPECTED TO RECOVER	**YES**	NO
CONSIDERS YOU TOTALLY DISABLED EVEN IF EXPECTED TO RECOVER	**YES**	NO
PAYS YOU TOTAL DISABILITY BENEFITS FOR YOUR PRESUMPTIVE DISABILITY REGARDLESS OF YOUR ABILITY TO WORK AND YOUR EXPECTED RECOVERY	**YES**	NO

Product availability, provisions, and features may vary from state to state.
Please refer to the Appendix for more information regarding product terms and conditions.

Retirement Protection Plus Disability Benefit Rider

Feature Value:

Helps Replace Retirement Contributions

How this Feature Works to Protect You:

Our Retirement Protection Plus (RPP) Disability Benefit Rider is designed to help you maintain a healthy retirement strategy by replacing contributions made to a defined contribution plan when you are totally disabled and not gainfully employed. Once eligible for benefits, a monthly benefit insuring up to 100% of your retirement contributions, including any employer-matching contributions, will be paid into a trust established by you. The trustee invests benefits at your direction. Here's how a retirement plan might fare with and without an interruption of contributions.

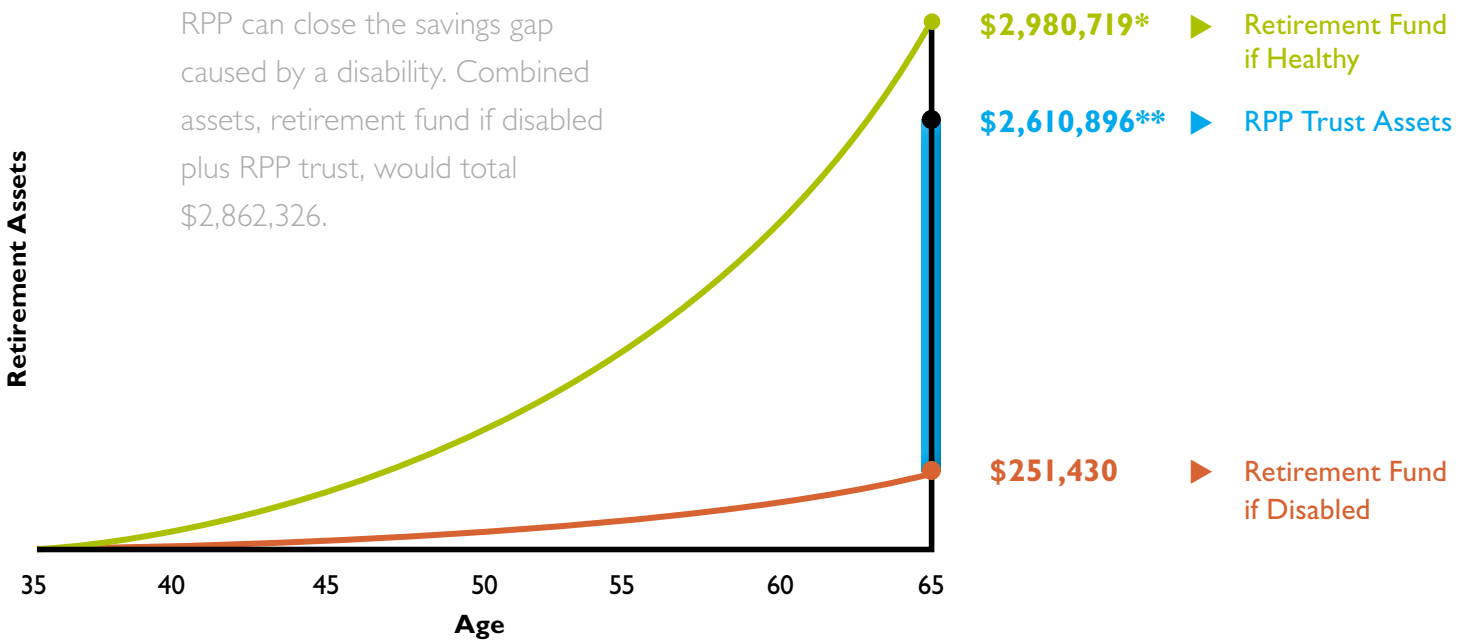


Chart Assumptions: $2,000 per month contributed to the plan beginning at age 35. Total disability occurs at age 36 and contributions stop. Disability continues to age 65.

* Assumes an annual rate of return of 8% on retirement contributions, with no disbursements taken prior to age 65.

** Assumes you are eligible for benefits under the policy, with payments beginning 30 days following the 180-day elimination period and an annual rate of return of 8% on RPP benefits. This rate is for illustration purposes only. Actual rate of return will likely vary.

Product availability, provisions, and features may vary from state to state. Optional riders are available for an additional premium. Please refer to the Appendix for more information regarding product terms and conditions.

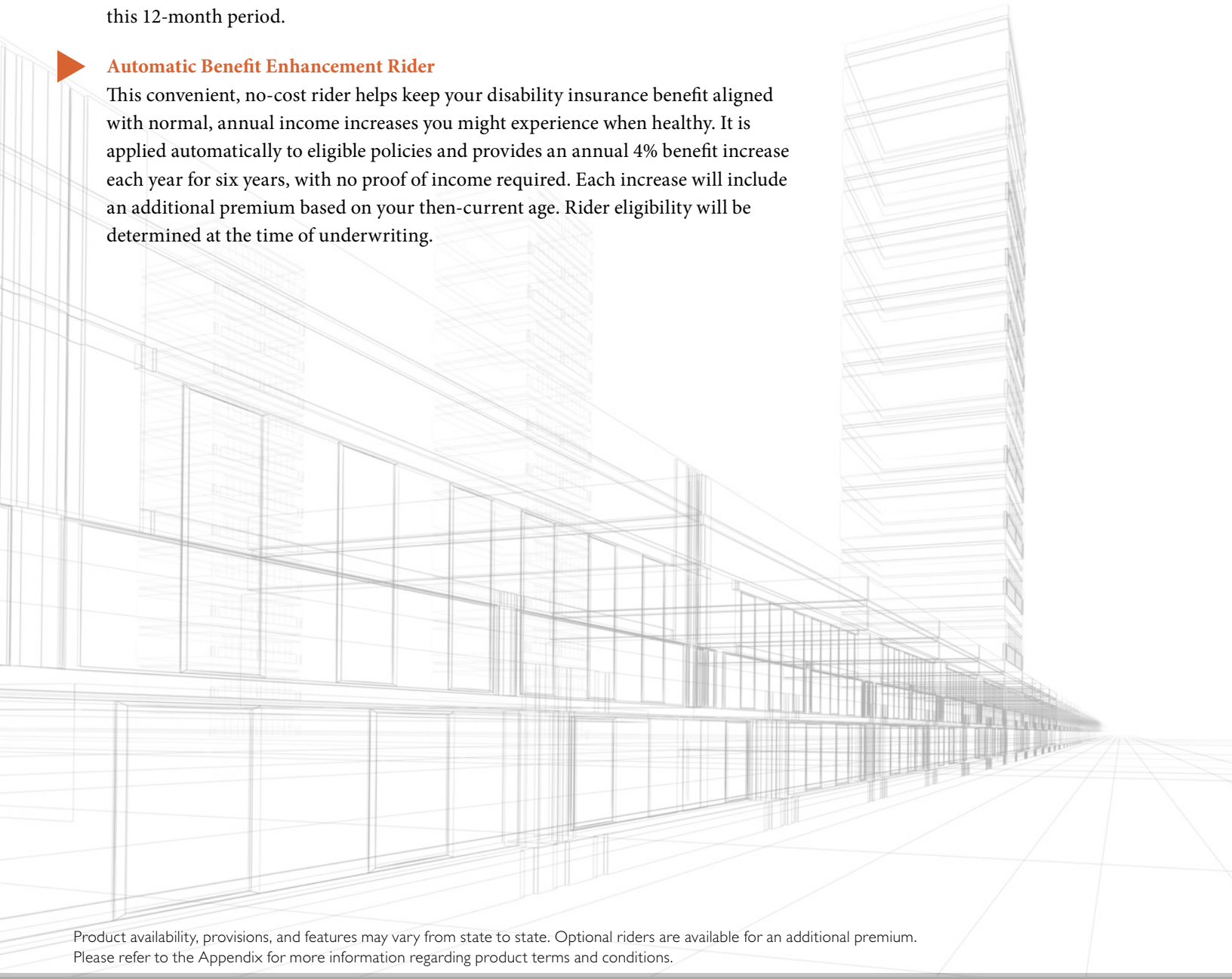
More Policy Riders & Features

Unemployment Waiver of Premium Rider

Helps you maintain your coverage during a period of unemployment. This feature waives premium payments for 12 months if you become unemployed and receive unemployment compensation for at least 60 consecutive days — regardless of whether or not you return to work. Best of all, your coverage continues to protect you during this 12-month period.

Automatic Benefit Enhancement Rider

This convenient, no-cost rider helps keep your disability insurance benefit aligned with normal, annual income increases you might experience when healthy. It is applied automatically to eligible policies and provides an annual 4% benefit increase each year for six years, with no proof of income required. Each increase will include an additional premium based on your then-current age. Rider eligibility will be determined at the time of underwriting.



Product availability, provisions, and features may vary from state to state. Optional riders are available for an additional premium. Please refer to the Appendix for more information regarding product terms and conditions.

More Policy Riders & Features

Catastrophic Disability Benefit Rider

Since catastrophic disabilities are often permanent — or at least long term — we specifically designed our Catastrophic Disability Benefit Rider to include an automatic annual compounded 3% increase adjustment to help benefits grow faster and provide greater income protection. When combined with the base policy benefit and other disability coverage, the Catastrophic Disability Benefit Rider may provide up to 100% income replacement.

Catastrophic disabilities include:

- Cognitive impairment that requires substantial supervision
- The loss of two or more of the following Activities of Daily Living (ADL) — bathing, continence, dressing, eating/feeding, toileting and transferring
- Total, complete and irrecoverable loss of sight in both eyes, hearing in both ears, speech, or the entire use of both hands, both feet or one hand and one foot

Social Insurance Substitute Rider

A monthly benefit that coordinates with payments received under Social Security and some other government programs. This rider is often purchased to reduce the total cost of coverage, while helping to assure an adequate level of disability protection.

Capital Sum Benefit

Our Capital Sum Benefit is paid in addition to any other benefits payable if, because of sickness or injury, you lose the entire sight in one eye with no possibility of recovery or suffer the complete loss of a hand or foot severed through or above the wrist or ankle and you survive it for 30 days. The Capital Sum Benefit is equal to 12 times your monthly benefit. No more than two Capital Sum Benefits are payable during your lifetime.

Product availability, provisions, and features may vary from state to state. Optional riders are available for an additional premium. Please refer to the Appendix for more information regarding product terms and conditions.

Next Steps to Consider



Make this About **You** and **Your** Life

Use the Monthly Expense Tool on Page 1 to help identify how much income protection you think you'll need. Next, consider which features you want and how much you're comfortable spending annually on a disability income policy. Use the space below to write down these and other considerations to discuss with your insurance professional.



Decide how you want to pay for your policy:

- **Level Premium**
  Fixed premium that never increases.

- **Graded Premium**
  Lower initial premium that annually increases according to a pre-determined (yet guaranteed) schedule. If this is the payment option you choose, you may convert to a Level Premium Payment on any policy anniversary date through age 50.

Appendix

Product Information

Disability income insurance policy forms 1400, 1500 and 1600 underwritten and issued by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. Product availability, provisions, and features may vary from state to state.

Benefit Period	Twenty-four month mental and/or substance-related disorders limitation is included on all policies issued to anesthesiologists/anesthetists (MD, DO, or CRNA), emergency room physicians, pain management physicians, and nurse anesthetists. Limitation also applies to all new policies issued in the states of California and Florida. The limitation does not apply to policies issued as a result of a future increase option or future purchase option where the policy from which the option is exercised does not contain such a limitation. The limitation does not apply to any policies issued in the state of Vermont, regardless of occupation.
Definition of Total Disability	A different definition of total disability applies to policies issued in California. Contact your agent or broker for complete details.
Graded Lifetime Indemnity for Total Disability Rider	Not available in California.
Retirement Protection Plus Disability Benefit Rider	Not available in New Jersey. Retirement Protection Plus is not a pension plan or a substitute for one.
Unemployment Waiver of Premium Rider	Not available in Connecticut, Maryland, Minnesota, New York and Tennessee.
Cost of Living Adjustment Rider	This benefit is not necessarily protection against increases in the cost of living.
Catastrophic Disability Benefit Rider	Not available in California, Connecticut and Texas. In New Jersey, this benefit cannot exceed one times the Base Monthly Indemnity plus the Social Insurance Substitute Rider.
Future Increase Option Rider	Restrictions and limitations apply. While medical information is not required when exercising a future increase option, applications to exercise an increase option will be financially underwritten taking into consideration both the applicant's then-current income, as well as all disability insurance which is then in force, or for which the insured has applied or is eligible to receive.
Social Insurance Substitute Rider	If legislated benefits are paid in excess of the Social Insurance Substitute Rider benefit amount, no Social Insurance benefit will be paid. In New York and New Jersey only, the Social Insurance substitute indemnity is payable only if you are not receiving any legislated benefits.

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This policy provides disability insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. For policy forms 1400, 1500, or 1600, the expected benefit ratio is 50% (including NY 1400). For policy forms 1400-F, 1500-F, or 1600-F, the expected benefit ratio is 60% (NY only). The expected benefit ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with these policy forms respectively.

This publication is provided for informational purposes only and should not be considered tax or legal advice. Your client should contact their tax or legal advisor regarding the tax treatment of the policy and policy benefits. Your client should consult with their own independent tax and legal advisors regarding their particular set of facts and circumstances. The information provided is not intended or written to be used, and cannot be relied upon, to avoid penalties imposed under the Internal Revenue Code or state and local tax law provisions.

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