

▶ Special Programs²

The **RETIREMENT PROTECTION PLUS (RPP) PROGRAM**³ is designed to help protect retirement plan contributions in the event of a disability. RPP is available as a stand-alone policy or as an optional rider with ProVider Plus, ProVider Plus Limited and Income ProVider.

Our **SPECIAL LIMITS FOR NEW PROFESSIONALS PROGRAM** offers special issue limits to students, residents, and first-year professionals in eligible occupations for ProVider Plus coverage with no financial underwriting requirements.

The **GROUP CONVERSION FOR NEW PROFESSIONALS PROGRAM** presents a unique opportunity to develop large numbers of new professionals as long-term clients. Under an approved program, medical residents, dental students and veterinary students are provided with Guardian Group Long Term Disability coverage during their residency/student years. Upon completing their program of training, they may apply to convert their group coverage to a ProVider Plus individual disability income policy.

We offer a simplified underwriting program for **START-UP BUSINESS OWNERS** to help provide disability income coverage to business owners without a track record of business earnings.

Our **HOME-BASED BUSINESS OWNERS PROGRAM** enables you to provide coverage for certain home-based business owners that other companies may not want to insure.

¹ Berkshire Life is the leading provider of fully underwritten non-cancellable disability income insurance according to the 2012 LIMRA International U.S. Individual Disability Income Insurance Participant's Report, based on 2012 annualized premium.

² Certain conditions and eligibility requirements may apply.

³ Retirement Protection Plus is not a pension plan or a substitute for one.

⁴ Minimum lives required for discount eligibility may vary by state.

Disability income products 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 (Guardian), New York, NY, or provided by Guardian. Product provisions and availability may vary by state.

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.



The Guardian Life Insurance Company of America New York, NY 10004-4025

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▶ Discount Programs²

The following discount programs offer a permanent 10% discount on premiums to groups with 3 or more issued lives.⁴

Employer-Sponsored Programs

- The **QUALIFIED SICK PAY PROGRAM (QSPP)** enables employers to fund a qualified sick pay plan with disability income insurance.
- The **EXECUTIVE BONUS PROGRAM** is for employers who choose to provide a bonus to key employees in the value of the disability income insurance premium.
- The **VOLUNTARY INCOME PROTECTION (VIP) PROGRAM** is for business owners who want to provide income protection to their employees at no expense to the business.
- See **DI PROTECTION FOR BUSINESSES AND EMPLOYEES** (Pub5743BL) for more details on these programs.

Programs for Professional Groups²

A permanent 10% discount on premiums is offered under the following programs:

- The **STUDENT/RESIDENT DISCOUNT PROGRAM** is available to students and residents affiliated with a school or hospital.²
- The **PROFESSIONAL GROUP DISCOUNT PROGRAM** is available to groups of 3 or more employees of the same company when no employer-sponsored program is in place.
- The **ASSOCIATION DISCOUNT PROGRAM** enables you to offer members of approved associations a 10% discount on individual income and business overhead expense coverage.

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INDIVIDUAL DISABILITY INCOME INSURANCE

Product Overview

Disability Insurance Products to Protect Your Client's Income, Business, and Employees

We are a leading provider of non-cancellable individual disability income insurance (DI),¹ with one of the widest product portfolios in the marketplace. Leverage our strong base coverage and broad assortment of riders to meet the DI needs of a wide range of clients and businesses.

▶ Personal Income Protection

Our **PROVIDER PLUS** DI coverage protects your client's personal income should a disabling illness or injury strike. ProVider Plus features:

- One of the strongest base contracts in the marketplace
- An abundance of optional riders
- Some of the highest issue limits in the industry

Our options include protection for your client's ability to earn an income in their own occupation or specialty. Options like these make ProVider Plus the choice of many doctors and dentists whose practice is limited to the performance of a single medical or dental specialty.

▶ Small Business Protection

Many business owners fail to consider the detrimental effect a disability can have on their business. Our business disability products help protect business owners by:

- Reimbursing for covered overhead expenses
- Funding buy-sell agreements
- Covering fixed-term payment obligations

These products offer a combination of unique coverage features, competitive premiums, and generous compensation you won't find with other carriers.

▶ Worksite Benefits

Employers seek cost-effective ways to enhance their Group long-term disability (LTD) benefits. Challenges they face include:

- LTD benefit caps leave high-earning employees underinsured
- LTD plans do not cover bonus/incentive compensation or retirement plan contributions
- Taxation on employer-paid benefits
- Ability to attract, retain, and reward

Our **SUPPLEMENTAL INCOME PROTECTION PROGRAM** can provide a cost-effective way to take their benefits strategy further:

- Based on each employee's personal income situation with coverage for bonus/incentive compensation and retirement plan contributions
- Guaranteed Standard Issue (no medical questions)
- Permanent premium discounts
- First-class underwriting and implementation teams

Your opportunity to turn one sale into many has never been easier than with this Multi-Life Supplemental Income Protection Program.

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PRODUCT FEATURES AND INFORMATION

	PERSONAL INCOME PROTECTION				BUSINESS PROTECTION			WORKSITE BENEFITS	SPECIAL PROGRAMS	
Product	ProVider Plus		ProVider Plus Limited		Overhead Expense [‡]	Business Reducing Term [§]	Disability Buy-Out [‡]	Income ProVider	Student Loan Protection Program ^{††}	Retirement Protection Plus
Policy Form	Berkshire Policy Forms 1400, 1500 and 1600		Berkshire Policy Forms 1400, 1500 and 1600		Berkshire Policy Form 4200	Guardian Policy Form AH55-A	Berkshire Policy Form 3200	Berkshire Policy Form 1200	Guardian Policy Form AH55-A	Utilizes either the ProVider Plus or Income ProVider Policy Form
Use	Individual Disability Income insurance protection		Individual Disability Income insurance protection		Covers tax-deductible normal, necessary and customary expenses incurred to run the business	Coverage for fixed-term business payments, including business loans, purchase agreements, lease agreements, employment contracts	To fund the purchase of the totally disabled owner's interest in the business	Guaranteed Standard Issue Disability Income insurance for employees on an employer-sponsored basis	To cover student loan payments	Individual & Guaranteed Standard Issue Disability Income insurance to help protect retirement contributions
Underwriting	Full underwriting or Guaranteed Standard Issue through the Group Conversion Program		Full underwriting		Full underwriting	Full underwriting	Full underwriting	Guaranteed Standard Issue	Full underwriting	Full underwriting or Guaranteed Standard Issue
Issue Ages	18 – 60		18 – 60		18 – 60	18 – 55	18 – 60	18 – 70	18 – 55	18 – 60
Classes	6 – 1; 6M – 1M Preferred, Select and Standard		6 – 3; 6M – 3M Preferred, Select and Standard		6 – 3; 6M – 3M Preferred, Select and Standard	6, 5, 4, 3 and 2 Standard	6 – 3; 6M – 3M Preferred, Select, and Standard	6–3; 6M–3M	Physicians, Dentists, Medical/Dental Residents, Attorneys ^{‡‡} , Pharmacists, Veterinarians	6–3; 6M–3M (ProVider Plus) 6, 5, 4, 6M–3M, 3 (Income ProVider)
Elimination Periods	30, 60, 90, 180, 360 or 720 days		90, 180, or 360 days		30, 60 or 90 days	1, 2, 3, 6 or 12 months	360, 540, and 720 days	90, 180, 360 and 720 days	1, 2, 3, 6 or 12 months	180 or 360 days
Benefit Periods	To Age 67, To Age 65, 10 Years, 5 Years and 2 Years*		To Age 67, To Age 65, 10 Years, 5 Years and 2 Years [†]		Benefit period options of 12, 18 or 24 months*	Terms from 5 to 30 years, not to exceed age 60	Funding method options of Lump Sum, Installment (12, 24, 36, 48 or 60 months); or Down Payment	To Age 67, To Age 65, 5 Years and 2 Years	Terms from 5 to 30 years, not to exceed age 60	To Age 65
Renewability	Non-Cancellable and Guaranteed Renewable		Non-Cancellable and Guaranteed Renewable		Non-cancellable and Guaranteed Renewable to age 65; Conditionally Renewable thereafter	Conditionally Renewable	Conditionally Renewable	Non-Cancellable and Guaranteed Renewable	Conditionally Renewable	Non-Cancellable and Guaranteed Renewable
Definition of Total Disability	True Own-Occupation Modified Own-Occupation		True Own-Occupation Modified Own-Occupation		Own-Occupation	Modified Own-Occupation	Own-Occupation, and not at work for the business	Two Years Modified Own-Occupation; thereafter Any Occupation (Can be enhanced through riders)	Modified Own-Occupation	Modified Own-Occupation
Minimum Policy Size	\$500 per month		\$500 per month		\$1,000 per month	\$1,000 per month	\$20,000	\$500 per month	\$500 per month	\$500 per month (ProVider Plus) \$500 per month (Income ProVider)
Maximum Issue Limit	Occupation Class	Maximum Issue Limit**	Occupation Class	Maximum Issue Limit**	Per-month limits: \$50,000 – 12-month benefit period \$40,000 – 18-month benefit period \$30,000 – 24-month benefit period Maximum issue limit for Supplemental Overhead Expense benefit is 1 times the base monthly overhead expense benefit	Sliding scale from \$22,500 per month at 5 years to \$6,660 per month at 30 years	\$2,000,000	\$10,000 per month Guaranteed Standard Issue (up to an additional \$6,000 available with full underwriting)	\$2,000 per month	\$4,250 per month (Age 18-49) \$4,710 per month (Age 50 and over) (\$6,000 with Future Increase Option)**
Premiums	Unisex & Gender Distinct Level and Graded		Unisex & Gender Distinct Level and Graded		Gender Distinct Level Rates; Unisex in MT	Gender Distinct Level Rates	Gender Distinct Level Rates; Unisex in MT	Unisex Level Rates	Gender Distinct Level Rates	Unisex, Gender Distinct, Level, Graded (ProVider Plus); Unisex, Level (Income ProVider)
Discounts	Employer-Sponsored; Student and Resident; Professional Group and Association Discount		Employer-Sponsored; Student and Resident; Professional Group and Association Discount		10% Association Discount	None	10% Multi-client (3 lives)	Non-Tobacco User and Employer-Sponsored	None	See discounts available with ProVider Plus or Income ProVider Policy Forms
Conversion to Individual Disability Income Policy					Allowed; subject to eligibility requirements	N/A	Allowed; subject to eligibility requirements	N/A	N/A	N/A
Optionally Available Riders	Lump Sum Disability Benefit Rider, Graded Lifetime Indemnity for Total Disability, Student Loan Protection Rider, Additional Monthly Benefit, Catastrophic Disability Benefit, Cost of Living Adjustment, Residual Disability Benefit, Unemployment Waiver of Premium, Retirement Protection Plus Disability Benefit, Automatic Benefit Enhancement, Future Increase Option, Partial Disability Benefit, and Social Insurance Substitute		Catastrophic Disability Benefit, 3% Maximum Cost of Living Adjustment, Basic Residual Disability Benefit, Student Loan Protection Rider, Unemployment Waiver of Premium, Retirement Protection Plus Disability Benefit, Automatic Benefit Enhancement, Benefit Purchase, and Social Insurance Substitute		Supplemental Overhead Expense Benefit Future Increase Option Automatic Benefit Enhancement	None	Future Purchase Option	Extended Own-Occupation, True Own-Occupation, Cost of Living Adjustment, Catastrophic Disability Benefit, Basic Residual Disability Benefit, Enhanced Residual Disability Benefit, and Retirement Protection Plus	None	Additional Monthly Benefit, Cost of Living Adjustment
Other Notable Features	Basic Residual Disability Benefit or 3% Maximum Cost of Living Adjustment Rider required on all policies				Residual disability is built into the base policy; Accelerated Benefits Endorsement			Enhanced Portability Feature 12-month Return-to-Work Benefit built into base policy		

* Twenty-four month mental and/or substance-related disorders limitation is included on all policies issued to anesthesiologists/anesthetists (MD and DO), 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.

† A twenty-four month mental and/or substance-related disorders limitation is included on all ProVider Plus Limited policies except those issued in the state of Vermont. A discount may apply in some states and for some policy benefit periods.

‡ Refer to Policy for full details.

§ Business Reducing Term not available in FL, MT, NC, SC and VA.

** Maximum issue limits shown apply to issue ages 18-55. See Field Underwriting Guide for other issue ages.

†† Student Loan Protection Program using BRT not available in FL or MT and any state where the Student Loan Protection Rider has been approved.

‡‡ Certain conditions and eligibility requirements may apply to these programs.