

INCOME PROTECTION IS IMPORTANT

Your income is the foundation upon which your lifestyle and future plans are built. For this reason, protecting your income is of vital importance. Here, you'll read about Kevin, an attorney who made the intelligent choice to protect his income with our ProVider Plus disability insurance policy.

Kevin's story helps to illustrate:

- The need for individual disability income protection is critical
- Choosing the right product to protect your income is one of the most important decisions you'll make

READ KEVIN'S STORY AND CONSIDER THIS:

What if Kevin didn't protect his income with disability insurance – or, with a less than optimal policy? How would his personal finances, his lifestyle and his future have suffered?

What if the unexpected happened to you? What lifestyle sacrifices would you be forced to make – forgo college funding, postpone retirement, downsize your home?

You can avoid having to make such difficult choices by protecting yourself now with ProVider Plus, a high-performing disability insurance policy provided by a reputable company with exemplary financial ratings. Berkshire Life, a Guardian company, ratings as of November 2013:

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

Talk to your insurance representative today to learn more about our premier disability income insurance.

* The details of this story are based on an actual claim paid by Berkshire Life Insurance Company of America, a Guardian company. Personal details of claim have been changed to protect the identity of the policy owner. Product provisions and features may vary by state. Optional riders are available for an additional premium. Please see a sample policy for details regarding eligibility for benefits. Every claim is unique and must be evaluated on its own merits.

¹ This benefit is not necessarily protection against increases in the cost of living.

² Premium payments are based on ProVider Plus Policy Form 1400 (occupation class 6, age 33) and are for illustrative purposes only. Maximum anticipated benefit assumes Kevin remains continuously, totally disabled to age 65.

Disability insurance Policy Forms 1400, 1500 or 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.

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.

Product provisions and availability may vary by state.

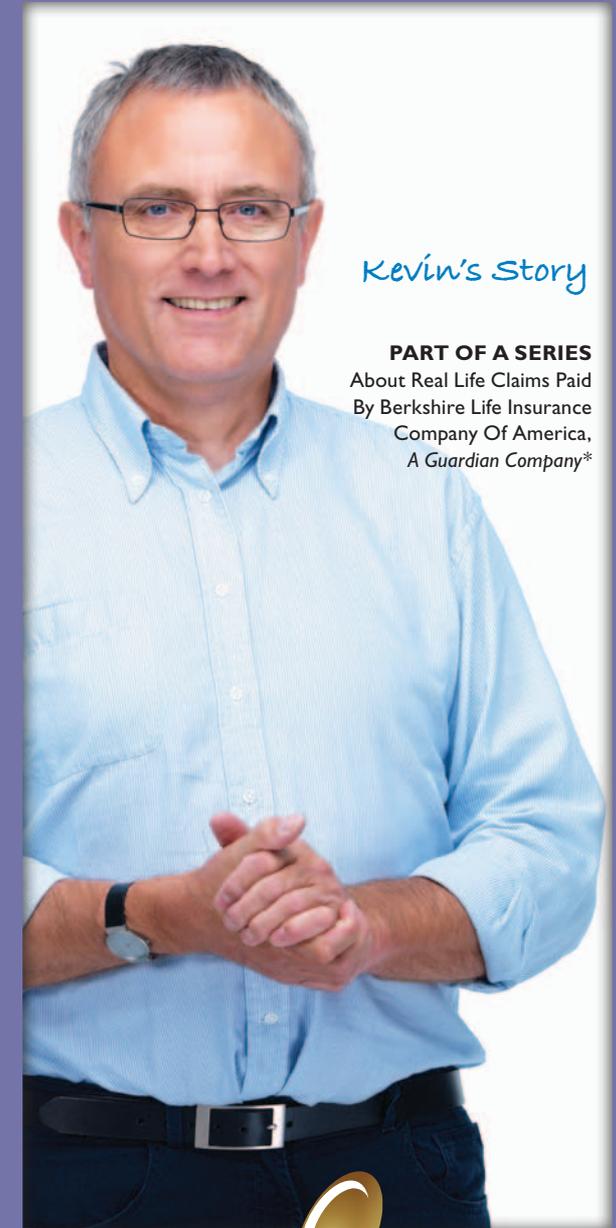
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Individual Disability Income Protection



Kevin's Story

PART OF A SERIES
About Real Life Claims Paid
By Berkshire Life Insurance
Company Of America,
A Guardian Company*



GUARDIAN®

Kevin was a 39 year old attorney and partner at a law firm when, while playing basketball, he fell and hit his head against the goal post. Kevin momentarily lost consciousness. After regaining consciousness, he sat down for a while and began to feel better. He went home without seeking medical treatment.

At work the next day Kevin was highly sensitive to light and noise and began experiencing severe headaches so he went to see his doctor. After some tests, the doctor concluded Kevin had suffered a concussion and prescribed rest. Kevin had to take time off from work. His inability to work lasted longer than anticipated. Fortunately, Kevin had a ProVider Plus disability policy, which began paying benefits after he satisfied his elimination period.

When Kevin returned to work, he found he wasn't able to keep up with his usual duties due to his continuing symptoms and as a result, suffered a loss of income. Kevin's policy then provided him with Residual Disability benefits for his 40% loss of income.

Further medical testing confirmed that Kevin had serious cognitive deficits that would prevent him from competently performing his duties as an attorney or as a partner in the firm. Kevin's firm genuinely cared for him but could not keep him on as partner. Instead, they offered him a position as a clerk with administrative duties. Thanks to his policy's *true own-occupation definition of total disability*, Kevin has been able to continue working at the firm in another capacity while also receiving his monthly Total Disability benefits.

To-date, Kevin has been on claim for more than five years. Each year, his policy's 3% Cost of Living Adjustment Rider (COLA) adjusts his benefit to help keep pace with inflation.¹ These annual adjustments will grow his benefit at a 3% compounded rate and will continue for the life of his claim.

Kevin is extremely fortunate to have protected his income with a comprehensive, high-performing policy, such as ProVider Plus. It's possible that Kevin may not fully recover from his injuries. His story is evidence that the product you choose is a critical factor in determining if it can provide sufficient value and financial assistance during a period of extended disability.

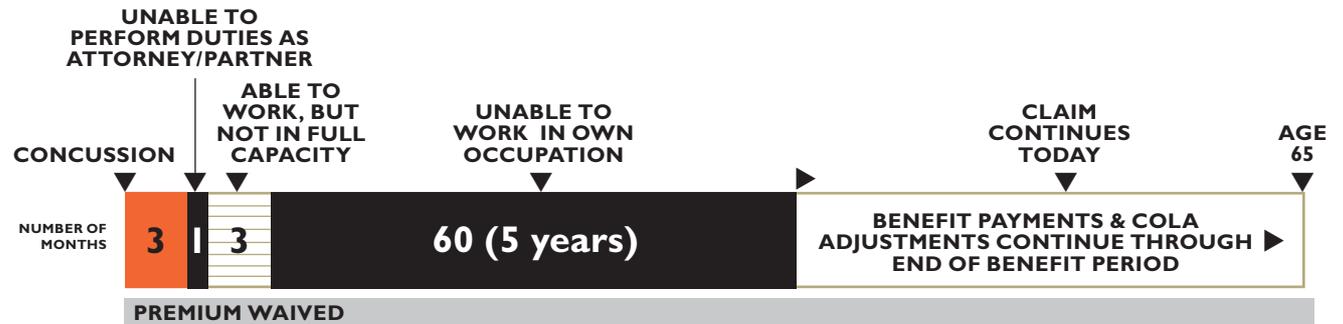
How Kevin's Disability Income Policy Protected Him

OCCUPATION: Attorney, Partner in Firm

INCOME: \$248,000

POLICY: ProVider Plus, True Own-Occupation, 90-day Elimination Period, To Age 65 Benefit Period, \$8,000 Monthly Benefit

RIDERS: Residual Disability Benefit, 3% Compound Cost of Living Adjustment



-  90-day Elimination Period. The elimination period is the length of time that must elapse following the onset of disability before benefits become payable.
-  Policy paid \$8,000 a month in Total Disability benefits.
-  Policy paid \$8,000 a month *Loss of Income Indemnity* under the Residual Disability Benefit Rider for his 40% loss of income (\$8,267).
-  Policy's 3% Compound Cost of Living Adjustment Rider (COLA) adjusts annually. COLA increases benefit amount by 3% on a compounded basis.¹

WHAT'S IMPORTANT

Kevin is extremely fortunate to have protected his income with a comprehensive disability policy. ProVider Plus is designed to provide more benefits, sooner and for a longer duration than most other policies. Here are some examples of what Kevin found most important about his policy:

- CHOICE TO WORK IN ANOTHER OCCUPATION:** With ProVider Plus True Own-Occupation coverage, we consider you totally disabled if, solely due to injury or sickness, you're not able to perform the material and substantial duties of your occupation, even if you are at work in another occupation. Kevin had the energy, interest, and motivation to stay on at the firm in another role. His ProVider Plus policy made it possible for him to do this and not forfeit Total Disability benefits.
- DOLLAR-FOR-DOLLAR REPLACEMENT OF LOST INCOME:** When Kevin returned to work and suffered a 40% loss of income, his policy paid the full monthly benefit of \$8,000. That's because under our Residual Disability Benefit Rider's Loss of Income Indemnity, 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.
- COST OF LIVING ADJUSTMENTS:** Kevin's COLA Rider will grow his monthly benefit annually while his claim continues. Since there are no limits to the number of COLA adjustments made before age 65, should Kevin remain disabled, his benefit will grow to \$16,750 by age 64.
- PREMIUM VS. BENEFIT:** Kevin owned his disability policy for six years before he needed to use it. His premium payments totaled \$13,318. Since premium payments are waived while receiving benefits, he will not make another premium payment for the remainder of his claim. Assuming Kevin remains disabled, his policy will yield significant financial value over the course of his claim by providing him a total anticipated benefit of \$3,677,092.²