

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 Nailah, a young medical practitioner who made the intelligent choice to protect her income with a ProVider Plus disability insurance policy.

Nailah's story helps illustrate:

- The need for individual disability income protection is real
- Putting the right protection in place, when you're healthy enough to do so, is vital

CONSIDER THIS:

What if Nailah didn't protect her income with disability insurance? Consider how her lifestyle and future would have suffered had she not purchased a ProVider Plus policy when she was in good health and ask yourself:

- 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 from a reputable company with exemplary financial ratings. Ratings for Berkshire Life, a Guardian company, as of September 2011:

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

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

** 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 the claim have been changed to protect the identity of the insured. Product provisions and features may vary from state to 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 Issue benefit limits take into consideration resident's future income potential versus then-current income during residency.

² 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.

Disability income insurance is 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 provisions and features may vary from state to state.

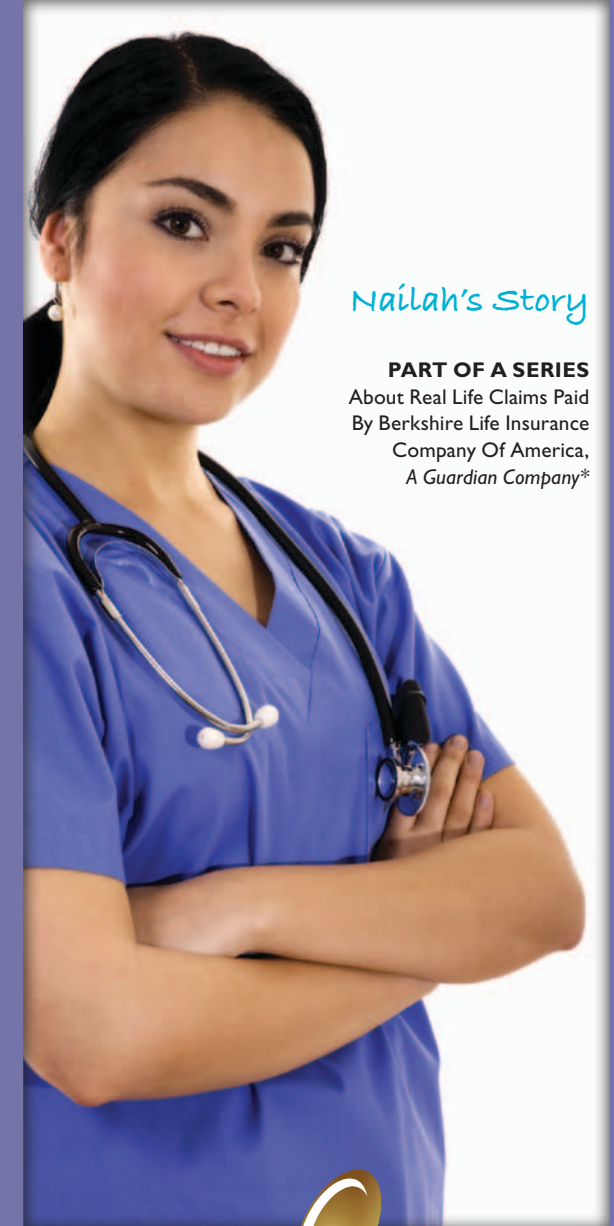


GUARDIAN®

The Guardian Life Insurance
Company of America

7 Hanover Square
New York, NY 10004
www.GuardianLife.com

Individual Disability Income Protection



Nailah's Story

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



GUARDIAN®

Keeping income **strong**

As a physician, Nailah is all too familiar with how injury and sickness could affect a person's ability to work. Early in her career, she made the intelligent choice to protect her income with disability income insurance. During her residency, Nailah took advantage of two of our innovative programs to purchase a ProVider Plus disability policy. Through our *Special Limits for New Professionals Program* she was able to secure a \$5,000 monthly benefit.¹ Our *Student/Resident Discount Program* offered Nailah a permanent 10% premium discount on her new policy.

Nailah also purchased our Future Increase Option (FIO) Rider, which guarantees her the opportunity to purchase more protection as her income grows – with no medical insurability requirements.² FIO options are available for exercise each year on the policy's anniversary. Special option dates are also included in the rider for events such as loss of group long-term disability (LTD) coverage.

Immediately following residency, Nailah joined a family practice and within her first 90-days was able to exercise her FIO using a *Special Option Date*, because she was leaving an eligible group LTD plan. Since her income grew substantially upon leaving residency, it made sense to exercise as much as she could. She was able to secure an additional \$1,650 of monthly benefit, bringing her total monthly benefit to \$6,650.

During her second year at the practice, Nailah, who never experienced any type of neurological episode, had a seizure which resulted in a hospital stay where she underwent significant testing. Sadly, Nailah was diagnosed with Epilepsy, a serious ongoing medical disorder of the brain.

Unable to work due to the continuing seizures, Nailah's policy began paying her monthly Total Disability Benefits after her Elimination Period was satisfied. Her doctors worked to stabilize her recurring seizures through medication. After eight months, her seizures were under control and she was able to return to work.

Although Nailah's claim ended, her ProVider Plus policy continued to provide value. Her policy continued to waive premium for an additional six months. Plus, should she become disabled again in the next five years, whether due to Epilepsy or an entirely new cause, her policy's exclusive Waiver of Elimination Period Provision will waive her elimination period, providing Nailah with benefit payments immediately.

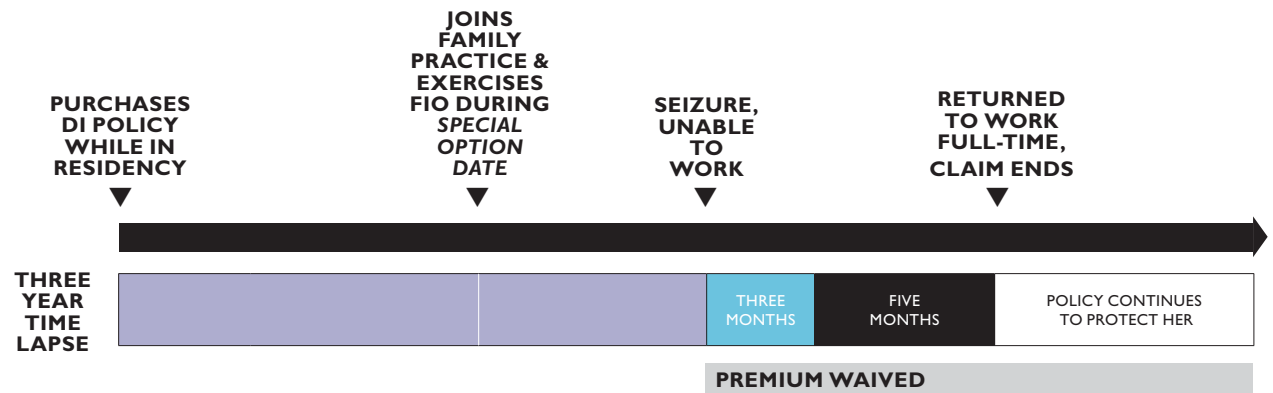
How Nailah's Provider Plus Policy Protected Her

OCCUPATION: Second Year Family Practitioner

INCOME: \$140,000

POLICIES: ProVider Plus issued with a 90-day Elimination Period, To Age 65 Benefit Period, \$5,000 Monthly Benefit

RIDERS: Future Increase Option, 3% Cost of Living Adjustment



THREE MONTHS Policy 90-day Elimination Period. The elimination period is the length of time that must elapse following the onset of disability before benefits become payable.

FIVE MONTHS Policy paid monthly Total Disability Benefits in the amount of \$6,650. This amount includes her original issue amount, \$5,000, plus the amount of FIO she exercised following residency, \$1,650.

WHAT'S IMPORTANT

- **INNOVATIVE PROGRAMS:** Our *Special Limits for New Professionals Program* provided Nailah a disability insurance benefit based on her income potential as a practicing doctor. Consequently, the total disability benefit of her policy was larger than she would have qualified for based on her residency income alone. Furthermore, Nailah did not have to provide any financial documentation to qualify. Our *Student/Resident Discount Program* provides those in training more affordable coverage with a 10% premium discount.
- **NON-CANCELLABLE & GUARANTEED RENEWABLE:** Renewability provisions are among the most critical features of any disability 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. Personal ownership of a non-cancellable and guaranteed renewable policy means you are assured that policy provisions will not be changed and premium rates cannot increase as long as premiums are paid on a timely basis. Plus, coverage is portable, so you can take it with you even if you change employers. In Nailah's case, she'll be able to take her policy with her should she want to pursue her dream of starting up her own practice.