

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 Elana, a Marketing Consultant who made the intelligent choice to protect her income with a ProVider Plus disability insurance policy.

Elana's story helps illustrate:

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

CONSIDER THIS:

What if Elana didn't protect her income with disability insurance – or, with a less than optimal policy? Consider how her lifestyle and future would have suffered had she not purchased a ProVider Plus policy?

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. Berkshire Life, a Guardian company, ratings 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 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 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.*

*** Automatic Benefit Enhancement (ABE) Rider is available at underwriter's discretion at time of application. Increases apply to base policy, Cost of Living Adjustment and Residual Disability Benefit.*

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.

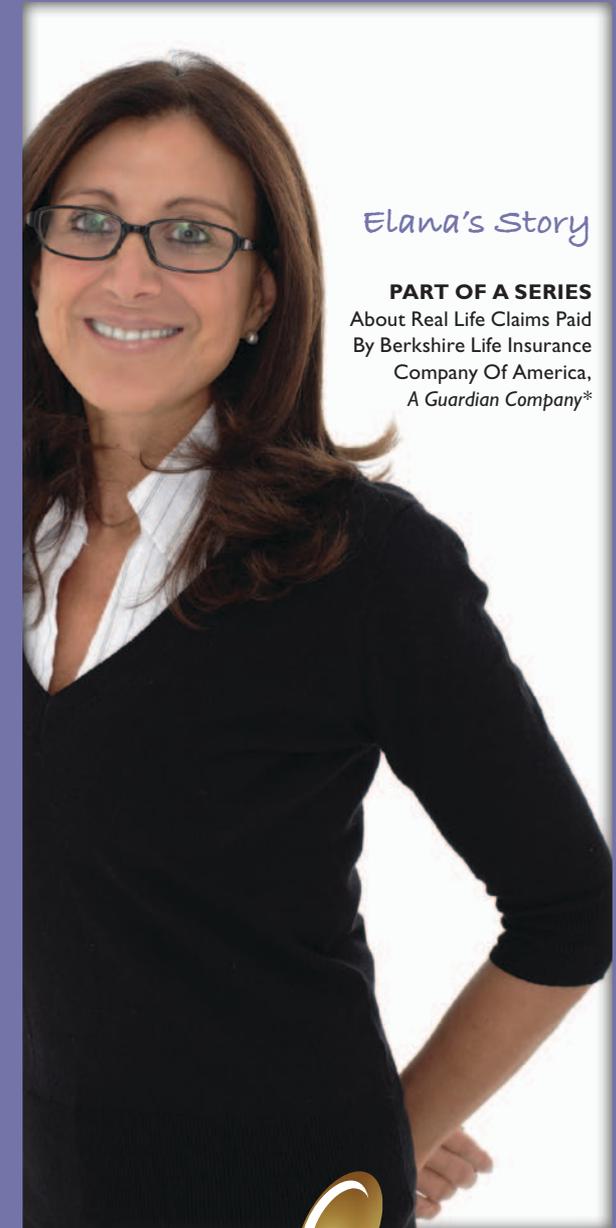


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Individual Disability Income Protection



Elana's Story

PART OF A SERIES
About Real Life Claims Paid
By Berkshire Life Insurance
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Keeping income **strong**

Elana, a marketing consultant, started her own business in her mid-thirties. Like most consulting firms, she billed by the hour for her services, which consisted mostly of creative writing and business strategy. Elana wanted a disability insurance policy that would well protect her as a fee-for-service professional. Soon after starting her business, she made the intelligent choice to protect her income with our ProVider Plus disability income insurance.

In her early forties, Elana began having significant pain and numbness in her dominant right wrist and arm, which was exacerbated by computer use. Elana was diagnosed with Carpal Tunnel Syndrome. She was treated with steroid injections in her wrist, which relieved the pain and allowed her to maintain her work schedule. However, after a year, her condition progressed to the point that the injections no longer worked and she found herself unable to work without significant pain and numbness. Elana needed surgery.

She underwent carpal tunnel release surgery and was unable to work for a period of three months following the surgery. Elana's doctor prescribed physical therapy and stiff braces, which she wore on her wrist 24 hours a day. Her ProVider Plus policy paid her monthly Total Disability benefits in the amount of \$12,770 once her elimination period was satisfied.

Eager to not let this physical disorder hinder the business and career she fervently built, once able she did what she could to keep working. She experimented with voice recognition software, which allowed her to resume some work. However, she had to turn away larger projects that would require extensive writing. This resulted in loss of income, which activated her policy's Residual Disability Benefit.

After working in a limited capacity for only a brief period of time, her symptoms resolved and she returned to her full duties. Unfortunately, she continued to experience a loss of income due to her condition and the resulting surgery. The Recovery Provision in her policy's Residual Disability Benefit Rider provided continued Residual Disability benefits until her earnings were restored to more than 85% of her pre-disability income.

Although Elana's claim ended, her ProVider Plus policy continued to provide value. Her policy continued to waive premium for an additional six months. Plus, should Elana become disabled in the next five years, whether due to Carpal Tunnel Syndrome or an entirely new cause, her policy's exclusive Waiver of Elimination Period Provision will waive her elimination period, providing Elana with day one income replacement.

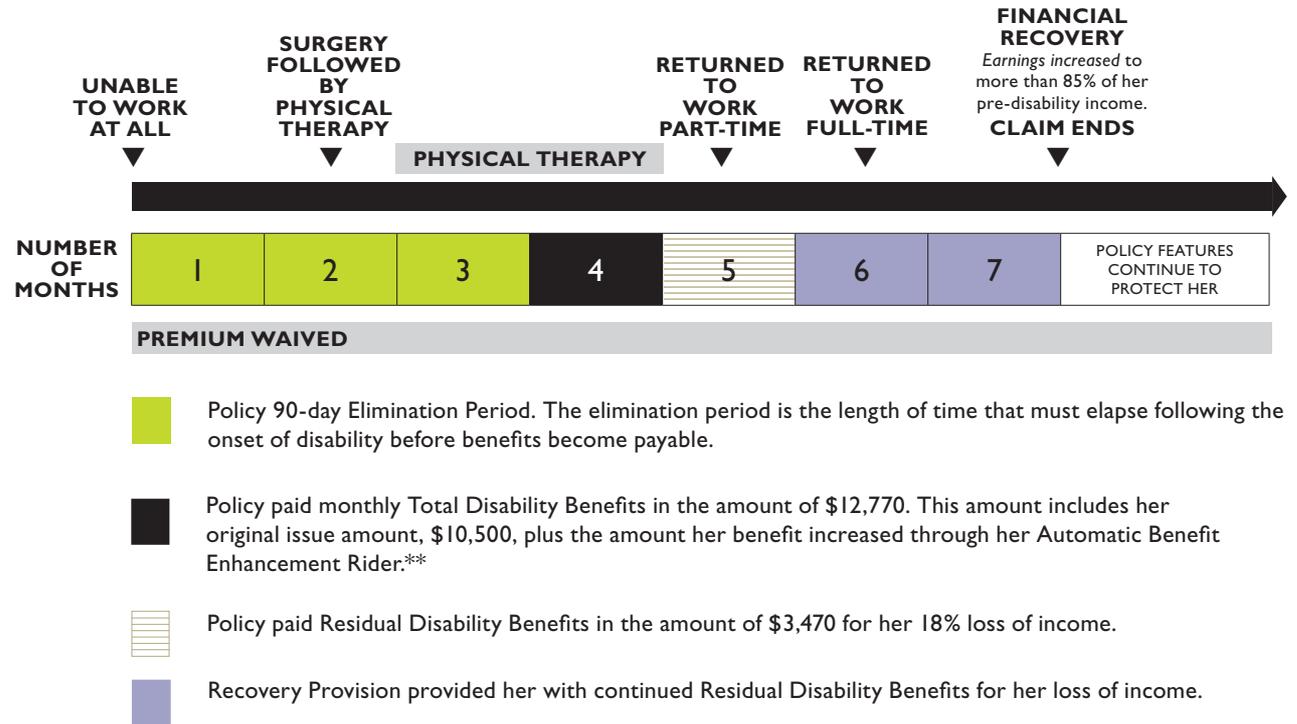
How Elana's Provider Plus Policy Protected Her

OCCUPATION: Marketing Consultant

INCOME: \$231,200

POLICIES: ProVider Plus issued with a 90-day Elimination Period, To Age 65 Benefit Period, and \$10,500 Monthly Benefit

RIDERS: Residual Disability Benefit, 3% Cost of Living Adjustment, Automatic Benefit Enhancement**



WHAT'S IMPORTANT

- **MORE BENEFITS SOONER:** Our ProVider Plus Residual Disability Benefit Rider provides benefits when, due to injury or sickness, you suffer a loss of income of 15% or more. Most other companies pay only when the loss of income is 20% or more. In Elana's case her 18% loss of income would not have been enough to meet most other policies' requirements in order to receive benefits.
- **MORE TO SUPPORT FINANCIAL RECOVERY:** Our Recovery Provision allows for continued Residual Disability Benefits should you continue to suffer a least a 15% loss of income solely due to your injury or sickness, even after you have physically recovered and returned to work full-time. Plus, after Elana's claim ended her policy continued to waive her policy's premium for an additional six months.
- **AUTOMATIC BENEFIT INCREASES:** Elana had our Automatic Benefit Enhancement (ABE) Rider applied to her ProVider Plus policy. This convenient, no-cost rider helps keep benefits aligned with normal, annual increases. It's applied automatically and provides a 4% benefit increase for five years with no proof of income required. In Elana's case, her policy benefit grew from \$10,500 benefit to \$12,770.