

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 Henry, a neurosurgeon, who made the intelligent choice to protect his income with our disability income insurance.

Henry'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 will make

READ HENRY'S STORY AND CONSIDER THIS:

What if Henry didn't protect his income with disability income insurance – or with a less than optimal policy? How would his personal finances, his lifestyle or 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 income policy from a reputable company with exemplary financial ratings. Ratings for Berkshire Life, a Guardian company, as of August 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.

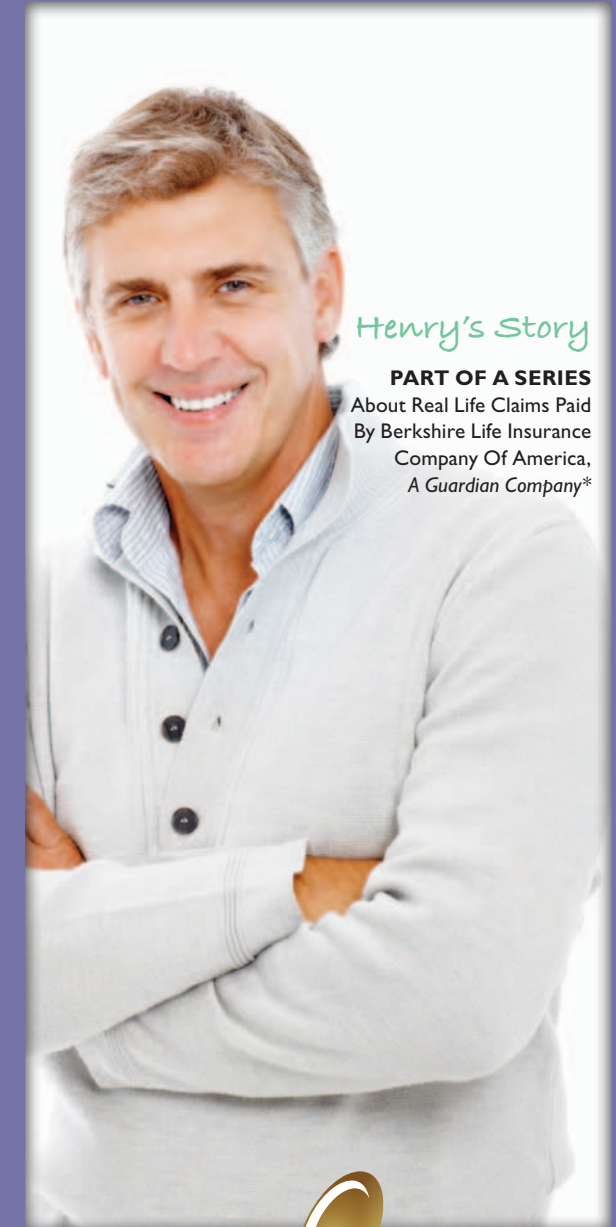
**The details of this story are based on an actual claim paid by Berkshire Life Insurance Company of America, a Guardian company. Personal details of the claim have been changed to protect the identity of the insured. Product provisions and features may vary from state to state. Optional riders are available 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.*

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

****This publication is offered for the purposes of education and information only and should not be considered tax or legal advice. For information on your specific situation, please consult your legal or tax advisor.*

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.

Individual Disability Income Protection



Henry's Story

PART OF A SERIES

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



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The Guardian Life Insurance
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7 Hanover Square
New York, NY 10004
www.GuardianLife.com



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Henry, a 51 year old neurosurgeon, with a brilliant career, got into a terrible car accident while on the way to pick his son up from hockey practice. His resulting injuries included compound fractures in both legs and severe injury to the left side of his upper body. Henry was left with minimal sensation on his left side and specifically in his left hand. As a result, Henry was no longer able to perform his duties as a neurosurgeon. Fortunately, Henry made the important decision early in his career to protect his income with a comprehensive ProVider Plus individual disability income policy to supplement his employer's group long-term disability (LTD) coverage.

As a result of the accident, Henry lost the use of both his legs for a period of time. This activated the Presumptive Total Disability benefit in his ProVider Plus policy, which waived his policy's elimination period and began paying him a monthly benefit of \$12,500 as of the date of the accident. This was a great relief to his family considering his employer's group LTD benefits required a lengthy 180-day elimination period.

Henry's ProVider Plus policy also included a Cost of Living Adjustment Rider (COLA), which will increase his benefits over time to help keep pace with inflation.** These annual COLA adjustments will increase his monthly benefit at a 3% compounded rate and will continue for the life of his claim through the end of his benefit period. Since there are no limits to the number of adjustments made before age 65, Henry's benefit would grow from \$12,500 to \$18,356 in 14 years if he remains disabled through the end of his benefit period.

Even with benefit adjustments and a waived elimination period, quite possibly the most valuable feature of Henry's ProVider Plus policy is the own-occupation definition of total disability. A true own-occupation definition of total disability makes it possible for Henry to work in another occupation, yet still be considered totally disabled and eligible for his full monthly benefit.

Even though his injuries left him physically unable to perform his duties as a neurosurgeon, Henry had the strong desire to continue working and live a productive life. He began working from his home reviewing medical records for Worker Compensation claims that pertain specifically to neurological injuries. Henry's claim continues today.

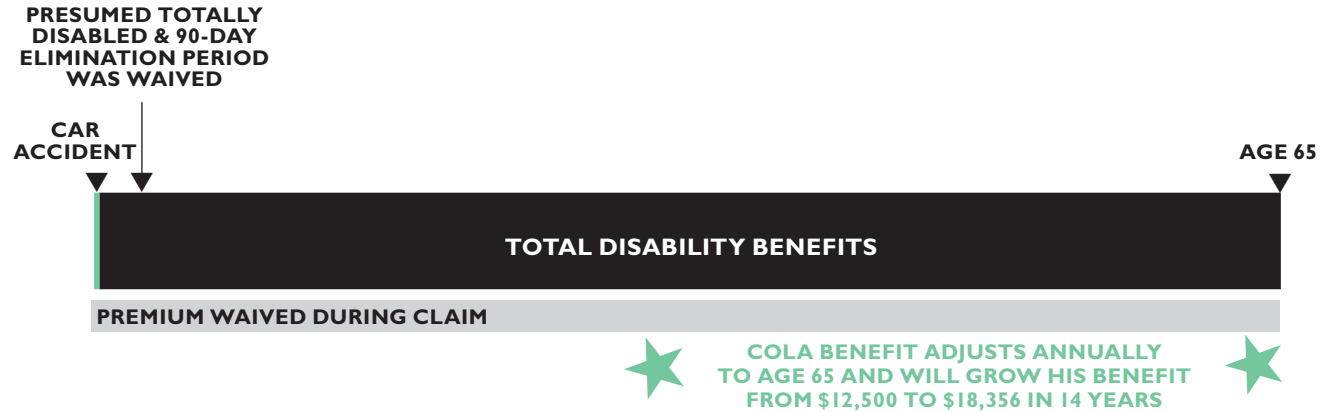
How Henry's Provider Plus Disability Policy Protected Him

OCCUPATION: Neurosurgeon

INCOME: \$500,000

POLICY: ProVider Plus with a 90-day Elimination Period, To Age 65 Benefit Period, \$12,500 Monthly Benefit

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



■ Policy paid \$12,500 a month in Total Disability benefits without needing to satisfy Elimination Period requirement. The elimination period is the length of time that must elapse following the onset of disability before benefits become payable.

★ Policy's 3% Compound Cost of Living Adjustment Rider (COLA) adjusts annually. COLA increases benefit amount by 3% on a compounded basis.

WHAT'S IMPORTANT?

- **BENEFITS IN MORE SITUATIONS:** Our Presumptive Total Disability Benefit is a built-in policy feature designed to provide immediate benefits in more situations. In Henry's case, even though he was expected to regain the use of his legs, we presumed him totally disabled due to the complete loss of use of both feet and waived his 90-day elimination period. Most other carriers might only waive the elimination period for presumptive disabilities that are irrecoverable.
- **OPPORTUNITY TO WORK IN ANOTHER OCCUPATION:** With ProVider Plus, true own-occupation definition of total disability, 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 gainfully employed in another occupation. Regardless if he couldn't be a neurosurgeon, Henry still had the strong desire to work. His ProVider Plus policy made this possible while still providing total disability benefits.
- **SUPPLEMENTING GROUP LTD COVERAGE:** Henry was smart to supplement his group Long-Term Disability (LTD) coverage with an individual policy. Here are reasons why group LTD sometimes isn't enough:
 - Employer-paid premiums are taxable, which can effectively reduce benefits
 - Benefit limitations placed on a group of employees (all with different levels of income) can leave highly compensated employees underinsured
 - Group coverage is not individually-owned by the employee. In Henry's case, his lengthy 180-day elimination period was not chosen by him
 - Group coverage is not portable and in Henry's case did not include a true own-occupation definition of total disability. This means that, if Henry's group coverage continued to pay after he began working and earning an income in another occupation, his group benefit may have been reduced.