

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 Rebecca, a young cardiologist, who early in her career made the intelligent choice to protect her income and her business with our disability insurance products.

Rebecca's story helps illustrate:

- The need for individual disability income protection is real
- Disability insurance can be a critical element to your business strategy
- Choosing the right products to protect your income and your business is important

READ REBECCA'S STORY AND CONSIDER THIS:

What if Rebecca didn't protect herself with disability insurance – or purchased disability products with less than optimal features? How would her personal finances, her lifestyle or her business have suffered?

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

You can avoid having to make such difficult choices by protecting yourself now with industry-leading disability insurance products 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 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.

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

² Policy Forms 1400, 1500 and 1600.

³ Policy Forms 4100 and 4200.

⁴ Policy Forms 3100 and 3200.

⁵ The business value determined by the Business Valuation Endorsement is one of several factors used to determine the Disability Buy-Out benefit payable. As such, the Disability Buy-Out benefit amount may differ from the business value determined by the Business Valuation Endorsement. See policy form 3100 or 3200 "Provisions Related to Benefits" for details.

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.



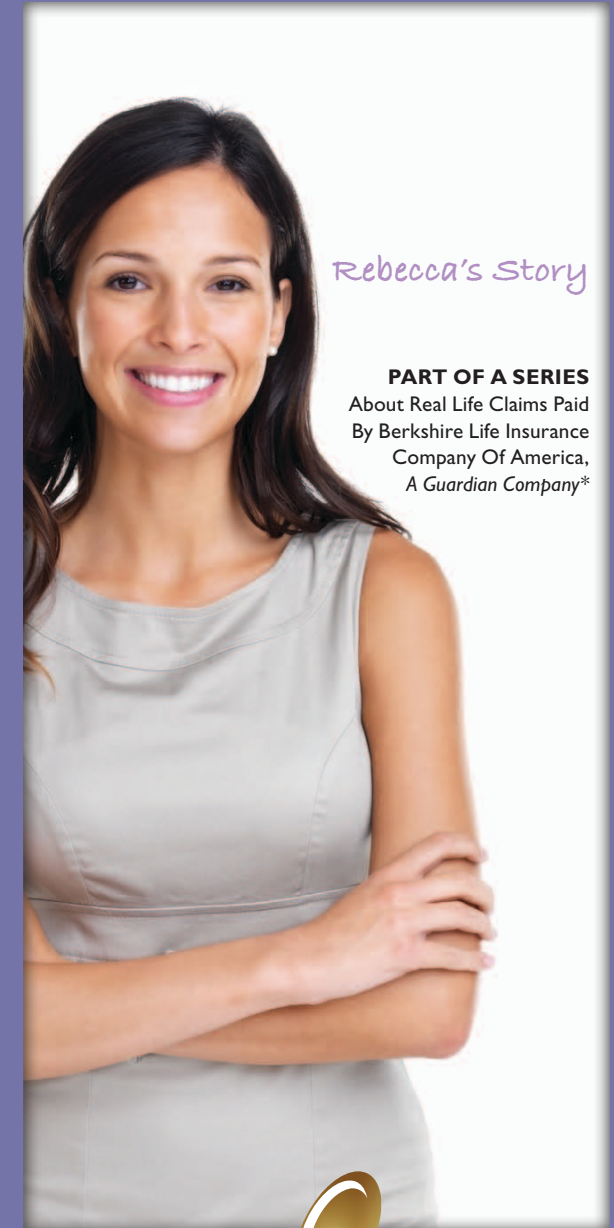
GUARDIAN®

The Guardian Life Insurance
Company of America

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Individual Disability Income Protection



Rebecca'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**

Rebecca, a 35 year old cardiologist with a thriving practice, injured her lower back one day while helping a friend move. As a result of the pain caused by this injury, Rebecca was unable to perform her duties as a cardiologist and as a 50% business partner of her practice. Fortunately, Rebecca protected her career and her business with disability insurance.

Rebecca protected her personal income with our comprehensive ProVider Plus disability income policy. Once she satisfied her elimination period, Rebecca's ProVider Plus policy paid \$14,220 a month in Total Disability benefits. Her policy's Cost of Living Adjustment Rider (COLA) will increase her benefits over time to help keep pace with inflation.¹ These annual COLA adjustments will grow her benefit at a 3% compounded rate and will continue for the life of her claim through the end of her benefit period.

Additionally, Rebecca protected her business with an Overhead Expense (OE) disability insurance policy and a Disability Buy-Out (DBO) insurance policy. As a business partner, Rebecca was responsible for 50% of all overhead expenses, which for the practice was in excess of \$100,000 a month. Her OE policy reimbursed her \$50,000 each month so she could continue to pay her share of the rent, employee salaries, utilities and equipment rentals. Even though Rebecca was unable to work, she was able to keep her business out of debt thanks to her OE disability policy.

After being on claim for nearly a year, with no physical recovery in sight, Rebecca's business partner voiced concerns about the future of the business. Her partner was concerned about covering future expenses and operating the business without Rebecca's help. Fortunately, after the 360-day elimination period was satisfied, the DBO policy provided \$560,000 to her business partner in order to buy-out Rebecca's share of the practice.

Rebecca made the intelligent choice to protect her income and her business against the financial impact of a disability. Her policies included features that were purposefully engineered to provide more benefits sooner than most other policies. Her claim continues today.

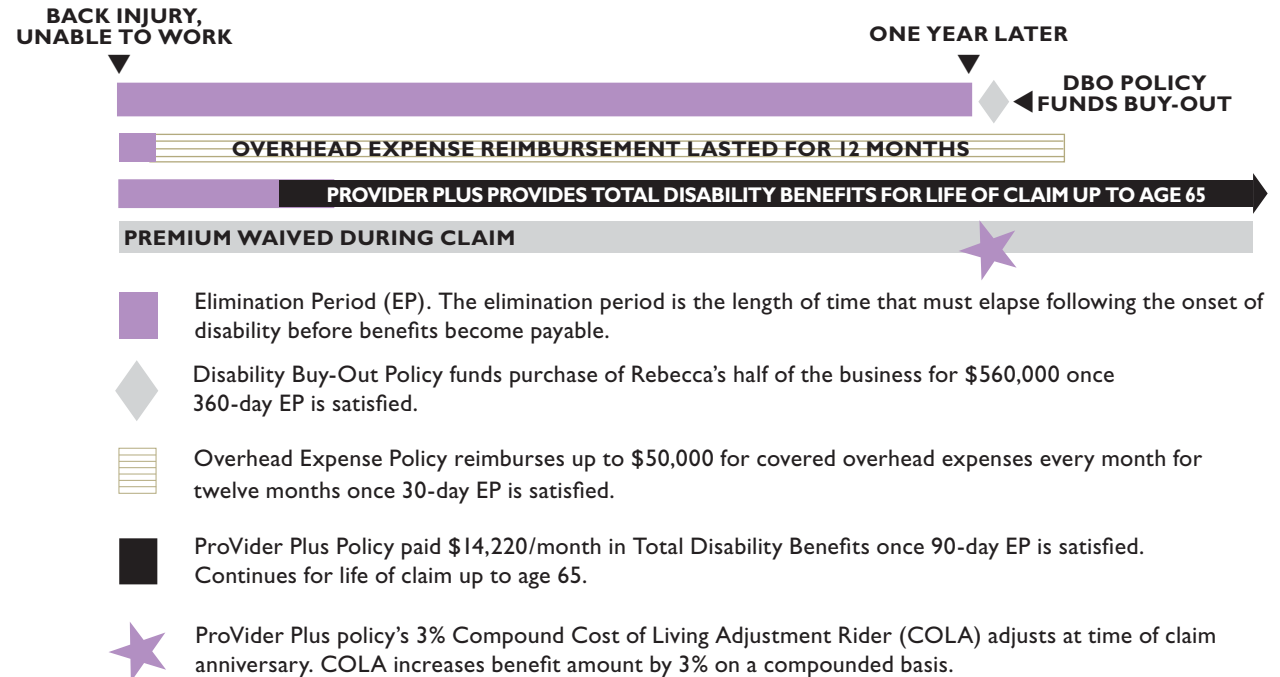
How Rebecca's Disability Policies Protected Her

OCCUPATION: Cardiologist, 50% Business Owner of Medical Practice

INCOME: \$318,000

POLICIES:

1. **ProVider Plus**² with a 90-day Elimination Period, To Age 65 Benefit Period, \$14,220 Monthly Benefit, 3% Compound Cost of Living Adjustment Rider
2. **Overhead Expense**³ with a 30-day Elimination Period, 12-month Benefit Period, \$50,000 Maximum Monthly Overhead Expense Benefit
3. **Disability Buy-Out**⁴ with a 360-day Elimination Period, \$560,000 Maximum Aggregate Benefit



ADDING STRENGTH TO STRATEGY

Rebecca made the intelligent choice to supplement her business strategy with comprehensive disability insurance designed to keep her business healthy in the event she became too sick or injured to work.

- Our Overhead Expense Disability Insurance Policy helped Rebecca keep her business out of debt. Two terrific features of our OE policy include:
 - The Accelerated Benefit Endorsement, which advances 50% of the First Monthly Benefit before submitting proof of expenses; and
 - The Supplemental Overhead Expense Benefit Rider, which provides an additional pool of benefits to help reimburse for extraordinary or fluctuating expenses, providing for ultimate flexibility.
- Our Disability Buy-Out policy funded the sale of Rebecca's share of the business. An unparalleled feature of our DBO policy is:
 - The business valuation formula is clearly defined in the policy, making it easier to understand how the business will be valued when coverage is purchased — and at time of claim.⁵