

The Intelligent Choice for Disability Income Insurance

# Purposefully Engineered High-Performing Income Protection



GUARDIAN®

Keeping Income **strong**

We engineer our disability income products with features that deliver benefits sooner and continue paying benefits for a longer duration. ▶

## ProVider Plus™

- True Own-Occupation Definition of Total Disability & Specialty Language for Medical and Dental Specialties
- Non-Cancellable & Guaranteed Renewable to Age 65 or 67
- Residual Disability Benefit Rider (with Recovery Provision)
- Waiver of Elimination Period
- Waiver of Premium Benefit
- Future Increase Option Rider
- Cost of Living Adjustment Riders
- Presumptive Total Disability Benefit
- Graded Lifetime Indemnity for Total Disability Rider
- Retirement Protection Plus Disability Benefit Rider
- Unemployment Waiver of Premium Rider
- Catastrophic Disability Benefit Rider
- Automatic Benefit Enhancement Rider
- Capital Sum Benefit
- Social Insurance Substitute Rider
- Premium Options

The features and optional riders listed above are described in this brochure beginning on Page 4. Product provisions and features may vary from state to state. Optional riders are available for an additional premium. Please refer to the Appendix for more information regarding product terms, conditions and limitations.

## Consider What Your Income Makes Possible

Your income is the foundation of the life you created. Without income, our everyday lives and our plans for the future are affected. What does the life you built look like? What would be impacted if you were too sick or injured to work? Use the Monthly Expense Tool on this page to assess your personal situation and learn what may be at risk.

## What if the Unexpected Happened to You?

Illnesses like cancer, heart attack or diabetes cause the majority of long-term disabilities. Back pain, injuries, and arthritis are also significant causes.\* If the unexpected happened to you. . .

- How long would your savings last?
- Would your spouse or partner's income be sufficient for all your financial obligations?
- What lifestyle changes would you be forced to make – forgo college funding, postpone retirement, downsize your home?

## Sources of Income Replacement

When you lose the ability to earn a living, other sources of income become critical to maintaining your lifestyle. But are they enough? Will they be there when you need them?

- Employer-Sponsored Group Disability Coverage
- Social Security
- Worker's Compensation
- Retirement Savings
- Personal Assets
- Spousal Income

▶ Individual disability income protection is one of the most reliable and flexible sources of income replacement.



How do you spend your income and what would be at risk?

### MONTHLY EXPENSE TOOL

Housing	\$ _____
Utilities	\$ _____
Groceries	\$ _____
Credit Cards	\$ _____
Child Care	\$ _____
College Tuition	\$ _____
Retirement	\$ _____
Auto Payments	\$ _____
Loan Payments	\$ _____
Insurance Premiums	\$ _____
Entertainment/Miscellaneous	\$ _____

**TOTAL:** \_\_\_\_\_

\* Council for Disability Awareness website accessed July 2011, <http://www.disabilitycanhappen.org/chances-disability/causes.asp>

## Consider a Policy in its Entirety

Acknowledging that your current sources of income replacement may not be adequate in the event you become too sick or injured to work is an important first step. Now it's time to evaluate choices that will meet your needs for income replacement. It's important to consider how a policy performs in its entirety to determine if the coverage can provide sufficient value and financial assistance during a period of disability. The information below was developed to help you understand how disability income policies work and how they differ from company to company. Use the questions and key terms on this page to help identify the features to look for in a high-quality disability income policy.

### One -

#### How much income replacement will I need?

To start, use the Monthly Expense Tool on Page 1 to determine your risk. Discuss your personal situation with your insurance professional who can provide further detailed assessment of your income replacement needs.

### Two -

#### How much coverage may I qualify for?

The monthly benefit amount is based on your financial and occupational information. Most policies offer the opportunity to purchase more coverage as your income grows without the need to provide further evidence of good health.

### Three -

#### What will determine whether or not I'm disabled and when do benefits begin?

The core of any disability income policy, the definition of **Total Disability**, outlines what constitutes being totally disabled.

This definition is in every carrier's policy; however, it does not always mean the same thing. Some policies pay benefits if you're unable to perform the duties of your own occupation, even if you are at work in another occupation. Others pay only if you're unable to perform the duties of your own occupation and you are not working in any other occupation. Still others pay only if you cannot work in any occupation for which you are reasonably qualified.

Most policies also offer benefits for **Residual Disability** – those payable if your disability isn't "total" but does result in your inability to perform some aspects of your job. Residual disability benefits are typically payable in an amount that is proportionate to the loss of income suffered due to sickness or injury – many policies have different requirements.

A policy's **Elimination Period** (or waiting period) is the length of time that must elapse following the onset of disability before benefits become payable.

### Four -

#### How long will benefits be payable?

A policy's **Benefit Period** refers to the maximum length of time your policy will pay benefits once you become eligible. Standard choices include 2, 5, or 10 years; to age 65 and to age 67. A few, select policies offer the option to extend benefits for life should you remain continuously, totally disabled.

### Five -

#### Could my policy be changed, cancelled or my premium raised?

Renewability provisions are among the most critical features of any disability income policy because they define your rights for keeping your coverage in force. Policies can be non-cancellable and guaranteed renewable, or guaranteed renewable only. Policies that are both **Non-Cancellable** and **Guaranteed Renewable** offer the strongest premium and coverage guarantees available, which means as long as your premiums are paid on time, your policy cannot be cancelled, premiums cannot be increased and policy provisions cannot be changed. Policies that are only Guaranteed Renewable cannot be cancelled, but premiums can be increased.

### Six -

#### Will my benefits keep pace with inflation?

Most policies offer riders to help your benefits keep pace with inflation. A **Cost of Living Adjustment (COLA)** rider will adjust benefits each year while you remain disabled and eligible for benefits. COLA riders can be vital to maintaining your standard of living during an extended disability.



# High-Performing Income Protection

## ProVider Plus

When it comes to income protection, professionals should consider policies that can pay more during a disability and throughout recovery as described in this brochure.

It's true, we don't know when a disability may strike – but by choosing ProVider Plus, you can feel confident in owning a high-performing policy from a reputable industry innovator with superior financial ratings. Ratings for Berkshire Life, a Guardian company, as of July 2011:

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

Continue reading about ProVider Plus:

- ▶ **Total Disability**  
Unable to work in your occupation
- ▶ **Renewability Provisions**  
Non-Cancellable & Guaranteed Renewable
- ▶ **Residual Disability Benefit Rider**  
Able to work but with reduced earnings
- ▶ **More Policy Riders & Features**  
Flexible ways to customize your coverage and provide comprehensive protection

Berkshire Life Insurance Company of America, Pittsfield, MA, is a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY.

# Definition of Total Disability

## Feature Value:

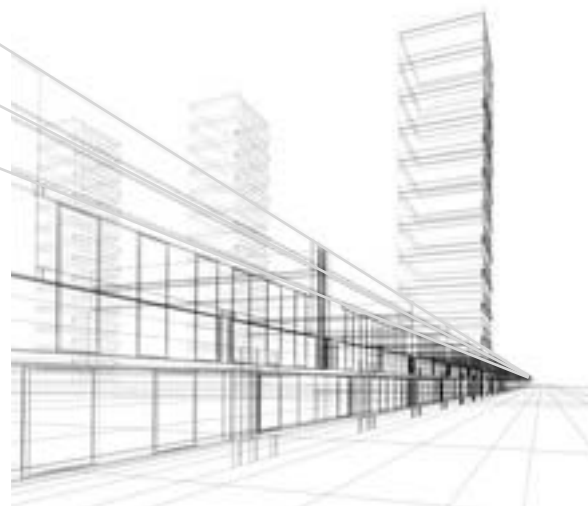
**The Choice to Work in Another Occupation is Yours**

## How this Feature Works to Protect You:

ProVider Plus is purposefully designed to include a true own-occupation definition of Total Disability. Our definition makes it possible for you to work in another occupation and still be eligible for total disability benefits. We consider you totally disabled if, solely due to injury or sickness, you are not able to perform the material and substantial duties of your occupation, even if you are at work in another occupation.

- ▶ If you have the energy, interest, and motivation to pursue another occupation, while totally disabled in your occupation, our true own-occupation definition doesn't prevent you from doing so.
- ▶ If you are a physician or a dentist who has limited your occupation to the performance of the material and substantial duties of a single medical or dental specialty, we will deem that specialty to be your occupation.

Product provisions and features may vary by state.  
Please refer to the Appendix for more information regarding product terms and conditions.



# Non-Cancellable & Guaranteed Renewable

## Feature Value:

**Offers the Greatest Degree of Consumer Protection**

## How this Feature Works to Protect You:

Renewability provisions are among the most critical features of any disability income 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.

- ▶ In considering ProVider Plus, a policy that is both non-cancellable and guaranteed renewable, you are assured that premium rates and policy provisions will not be changed as long as premiums are paid on a timely basis.
- ▶ Personal ownership of a non-cancellable and guaranteed renewable policy means it is portable, so **you can take it with you** even if you change employers.

Product provisions and features may vary by state.  
Please refer to the Appendix for more information regarding product terms and conditions.

# Residual Disability Benefit Rider

## Feature Value:

**Delivers More Benefits Sooner and for a Longer Duration**

## How this Feature Works to Protect You:

Sometimes an illness or injury doesn't cause a total disability but limits your ability to work, which results in decreased income. Or, you might suffer a total disability and return to work, but not at your pre-disability earnings. This best-in-class rider helps support your financial recovery. Our Residual Disability Benefit Rider provides benefits when, due to injury or sickness, you suffer a loss of income of 15% or more.

- ▶ **SOONER:** Most other companies pay only when the loss of income is 20% or more, and may require a loss of time or duties in addition to the loss of income, possibly preventing you from receiving benefits sooner.
- ▶ **MORE:** 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.\* After the first 12 months, benefits are paid in proportion to your income loss. If the loss of income is 75% or more, we consider the loss to be 100%.

Engineered To Perform Better

ProVider Plus Residual Benefits	Most Other Policies' Residual Benefits**
15% or more income loss required	20% or more income loss required
No loss of time and duties required	Requires loss of income and a loss of time or duties
Dollar-for-dollar income replacement for first 12 months*, up to monthly benefit	Proportionate benefit only with a minimum of 50% of monthly benefit during the first 6 months
After benefits have been paid for 12 months, proportionate benefits begin in month 13	Proportionate benefits begin in month 7

\* If you own multiple disability insurance policies, the feature payable under the Residual Disability Benefit Rider will be reduced by benefits payable under those policies that were in force before this rider is issued, so that the sum of all disability benefits does not exceed actual lost income.

\*\* Assumes other policy residual benefits provide a minimum 50% of the total disability benefit during the first six months, followed by a benefit proportionate to income loss.

Product provisions and features may vary by state. Optional riders are available for an additional premium.

Please refer to the Appendix for more information regarding product terms and conditions.

# Recovery Provision

## Feature Value:

**Pays Benefits While You Recover Financially**

## How this Feature Works to Protect You:

This provision, which is built into our Residual Disability Benefit Rider, is designed to do more to assist with your financial recovery following a disability. Should you continue to suffer at least a 15% loss of income solely due to your sickness or injury – even after you have physically recovered and returned to work full-time, we continue to pay benefits for up to the full benefit period.

- ▶ **LONGER:** Other carriers may only pay for a limited time, which may or may not properly support your financial recovery.

CONSIDER THIS: You have a bike accident and injure your knee. Your initial prognosis is surgery with six months of rehabilitation. Unforeseen setbacks result in utilizing your ProVider Plus policy, with its Residual Disability Benefit Rider, for an extended period of disability.



Elimination Period	Unable to work at all	Physical recovery allows you to return to work part-time	Physical recovery allows you to return to work full-time	Financial recovery
	<b>No income</b>	<b>Suffered loss of income greater than 15%</b>	<b>Continued to suffer loss of income greater than 15%</b>	<b>Earnings grew to more than 85% of pre-disability income</b>
The elimination period is the length of time that must elapse following the onset of disability before benefits become payable.	Policy pays Total Disability Benefits.	Policy pays Residual Disability Benefits for loss of income.	Under the Recovery Provision, policy continues to pay Residual Disability Benefits for continued loss of income, despite your return to work full-time.	Claim ends.

Product provisions and features may vary by state. Optional riders are available for an additional premium. Please refer to the Appendix for more information regarding product terms and conditions.

# Waiver of Elimination Period

## ProVider Plus EXCLUSIVE

### Feature Value:

**Pays Sooner for Subsequent Disabilities Regardless of Cause**

### How this Feature Works to Protect You:

We understand that any period of disability can be emotionally and financially stressful. We took this into account when we designed our unique Waiver of Elimination Period (EP) policy feature. If you suffer a disability that lasts more than six months and we pay benefits, we will *waive the elimination period* for any subsequent disability that occurs within five years – regardless of the cause.

CONSIDER THIS: You have a heart attack and you're Totally Disabled for seven months. After satisfying the elimination period, you received benefits. Then you recover. Within five years, you become disabled again, from any cause – whether from residual effects of your previous heart attack or another cause, such as a car accident. With ProVider Plus, you would not need to satisfy another elimination period requirement.

Month*	Status	ProVider Plus	Other Policies
1st – 3rd	Disabled	EP	EP
4th – 7th	Disabled	\$40,000	\$40,000
8th – 54th	Recovered	\$0	\$0
55th – 57th	Disabled	\$30,000	EP

We Pay More Benefits Sooner

Chart Assumptions: \$10,000 monthly benefit, 90-day elimination period.

\*The elimination period of a disability insurance policy may be referred to in days or months. The ProVider Plus elimination period is in days. For the purpose of this illustration, one month equals 30 days.

Product provisions and features may vary by state.

Please refer to the Appendix for more information regarding product terms and conditions.

# Waiver of Premium Benefit

## Feature Value:

### Helps Reduce Financial Stress After Recovery

## How this Feature Works to Protect You:

We waive premiums during a period of disability and continue waiving for six months after your claim ends. What's more, we also reimburse for premiums you may have paid that apply to the period of disability – even if paid prior to your disability.

- ▶ We **refund any premiums you have paid** that apply to the period of disability.
- ▶ We'll waive premiums for **as long as you're disabled** with the same claim and receiving benefits.
- ▶ We'll **continue** to waive premiums for **six months following your recovery**.

While refunding ALL premiums paid that apply to a period of disability is not a typical practice with other disability insurance carriers, we believe it is the right thing to do.

Waiving premiums for six months after a disability ends is another unique advantage we provide. It makes getting back to work and restoring financial health your top priority.

Product provisions and features may vary by state.  
Please refer to the Appendix for more information regarding product terms and conditions.

# Future Increase Option Rider

## Protecting increases in future income

Guarantees the opportunity to purchase more disability income protection as your income grows, with no medical underwriting.

### Feature Value:

#### **Benefit Increases with No Medical Underwriting**

### How this Feature Works to Protect You:

To help protect a growing income, our Future Increase Option (FIO) Rider is designed to help you increase coverage with ease – even if you are disabled. Obtaining additional coverage to protect a growing income normally requires providing evidence of good health. Our Future Increase Option Rider offers you the opportunity to purchase additional coverage each year on the policy's anniversary, up to and including age 55, with no medical insurability requirement. Your eligibility will be determined by your then-current financial situation and taking into consideration other disability insurance you have in force or for which you have applied. Here's how it works:

- ▶ Annually, up to age 45, you can exercise all or part of your remaining FIO option amount.
- ▶ Annually, from age 45 and until age 55, you can exercise up to one-third of the original FIO amount (or your remaining FIO amount, if less than \$1,000).
- ▶ Special Option Dates! Our FIO rider also includes special option dates that allow off-anniversary increases for events such as the loss of group long-term disability coverage.
- ▶ Plus, you may exercise your increase option, even if you are disabled and on claim. The premium for the increase will be waived while on claim and for six months afterwards. Your additional coverage will then apply to any new and separate disability.

Product provisions and features may vary by state. Optional riders are available for an additional premium. Please refer to the Appendix for more information regarding product terms and conditions.

# Cost of Living Adjustment Rider

## Feature Value:

**Can Significantly Increase Benefits During a Disability**

## How this Feature Works to Protect You:

During a disability, fixed dollar benefits can't keep pace with inflation. That is why a Cost of Living Adjustment (COLA) rider provides an important benefit. We offer three different COLA rider options that adjust your policy's monthly benefit annually to help keep pace with inflation during a disability. Each of these riders is designed to adjust your monthly benefit whether you're totally or residually disabled and includes compound annual adjustments and a minimum benefit adjustment of 3%, calculated on a compounded basis. There are no limits to the number of annual adjustments made on your policy before age 65. Additionally, should you recover, you automatically retain increases, free of charge, until age 65 or 67.

<b>6% MAXIMUM</b>	After you've been disabled for 12 months, we'll adjust your monthly benefit each year according to changes in the Consumer Price Index for Urban Consumers (CPI-U). Compounded increases will be no lower than 3% compounded and no higher than 6%.
<b>3% COMPOUND</b>	After you've been disabled for 12 months, we'll increase your monthly benefit each year by 3%, compounded annually.
<b>4-YEAR DELAYED</b>	We'll increase your monthly benefit each year by 3% compounded annually. Increases begin on the fourth anniversary of the date you originally became disabled.

### Cumulative Annual Benefits

	Without COLA Rider	6% Maximum*	3% Compound	4-Year Delayed
1	\$90,000	\$90,000	\$90,000	\$90,000
2	\$120,000	\$127,200	\$123,600	\$120,000
3	\$120,000	\$134,832	\$127,308	\$120,000
4	\$120,000	\$142,922	\$131,127	\$120,000
5	\$120,000	\$151,497	\$135,061	\$123,600
10	\$120,000	\$202,737	\$156,573	\$143,286
15	\$120,000	\$271,308	\$181,511	\$166,108
20	\$120,000	\$363,072	\$210,421	\$192,565
<b>TOTAL BENEFIT</b>	<b>\$2,370,000</b>	<b>\$4,384,271</b>	<b>\$3,194,445</b>	<b>\$2,941,391</b>

Chart Assumptions: \$10,000 Monthly Benefit, 90-day Elimination Period, To Age 65 Benefit Period, Totally Disabled from age 45 to 65.

\*Assumes the CPI-U increases by 6% annually throughout entire period of disability.

Product provisions and features may vary by state. Optional riders are available for an additional premium.

Please refer to the Appendix for more information regarding product terms and conditions.

# Presumptive Total Disability Benefit

## Feature Value:

**Engineered to Provide Immediate Benefits in More Situations**

## How this Feature Works to Protect You:

The ProVider Plus Presumptive Total Disability Benefit is a built-in policy feature designed to provide extra financial protection for certain severe disabilities. Even if you can still perform some or all of your regular job responsibilities, and even if you are expected to recover, we consider you to be totally disabled and entitled to full benefits if sickness or injury results in the total and complete loss of sight in both eyes, hearing in both ears, speech, or the entire use of both hands, both feet, or one hand and one foot.

- ▶ Engineered to provide day one benefits for these severe disabilities, we waive the elimination period and pay full benefits – even if you’re expected to recover, and even if you’re fully employed and earning an income despite your condition.
- ▶ Other carrier policies might only waive the elimination period for presumptive disabilities that are permanent and irrecoverable.

CONSIDER THIS: You suffer compound fractures in both feet due to a car accident, experience the total and complete loss of their use, but are expected to recover.

	ProVider Plus Presumptive Benefit	Most Other Policies' Presumptive Benefit
WAIVES ELIMINATION PERIOD & PROVIDES DAY ONE BENEFITS	YES	NO
CONSIDERS YOU TOTALLY DISABLED	YES	NO
PAYS YOU TOTAL DISABILITY BENEFITS FOR YOUR PRESUMPTIVE DISABILITY REGARDLESS OF YOUR ABILITY TO WORK	YES	NO

Product provisions and features may vary by state. Please refer to the Appendix for more information regarding product terms and conditions.

# Graded Lifetime Indemnity for Total Disability Rider

## Feature Value:

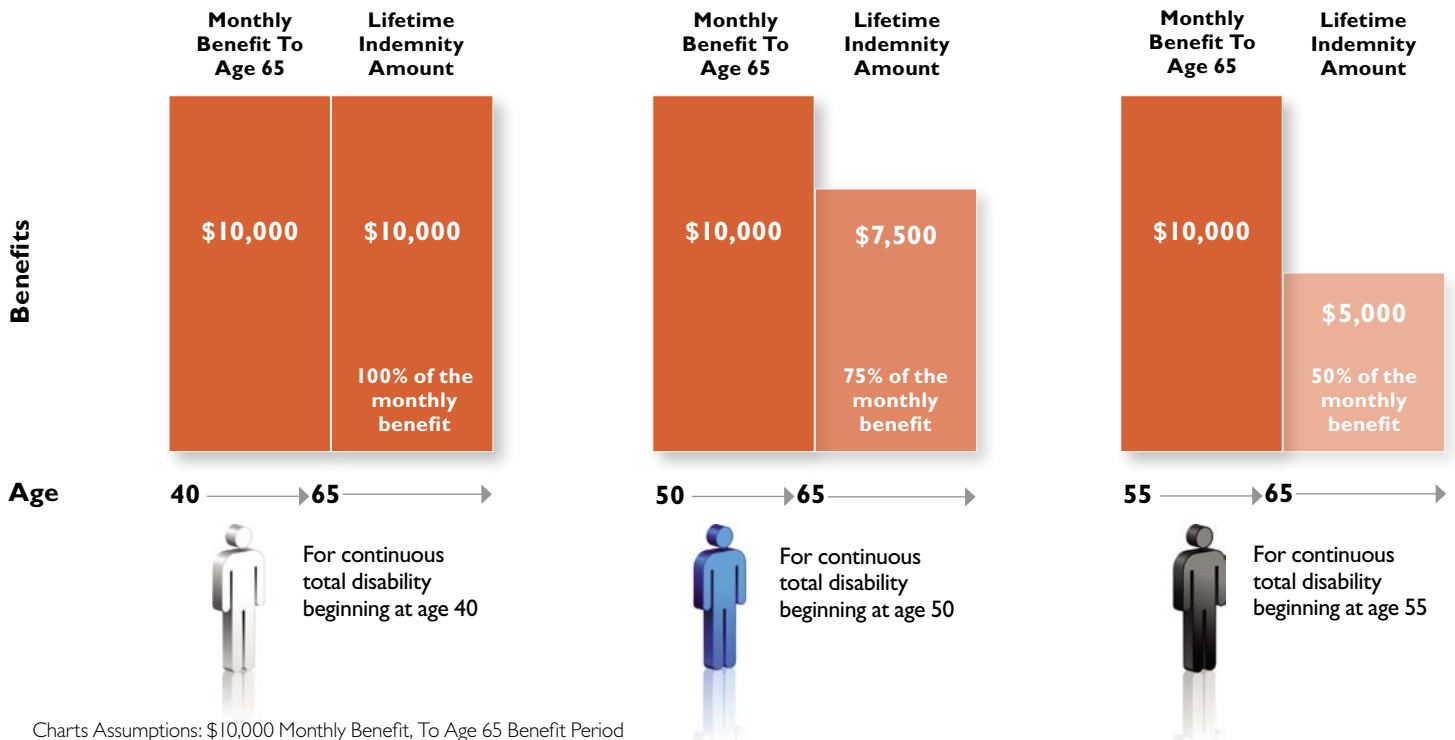
**Provides Benefits for Life**

## How this Feature Works to Protect You:

All disability income policies include a monthly benefit for total disability payable for the policy's benefit period. Few policies offer disability benefits that are payable beyond the benefit period – for life – like ProVider Plus. Our Graded Lifetime Indemnity for Total Disability Rider provides a monthly lifetime indemnity for continuous total disabilities, payable after the policy's benefit period.

The lifetime indemnity amount is determined at the end of your benefit period by your age when the continuous total disability began. For disabilities that began on or before age 45, the lifetime indemnity is equal to 100% of your policy's monthly benefit. For continuous total disabilities that began after age 45, the lifetime indemnity amount is reduced (or graded) by 5% for each year beyond age 45.

If you are totally disabled at or before age 45 and remain so to age 65, we will pay you 100% of your monthly Total Disability Benefit each month for your continuous total disability, for the rest of your life.



Charts Assumptions: \$10,000 Monthly Benefit, To Age 65 Benefit Period  
 Product provisions and features may vary by state. Optional riders are available for an additional premium.  
 Please refer to the Appendix for more information regarding product terms and conditions.

# Retirement Protection Plus Disability Benefit Rider

## Feature Value:

### Helps Replace Retirement Contributions

## How this Feature Works to Protect You:

Our Retirement Protection Plus (RPP) Disability Benefit Rider is designed to help you maintain a healthy retirement strategy by replacing contributions made to a defined contribution plan during a disability. Once eligible for benefits, a monthly benefit insuring up to 100% of your retirement contributions, including any employer-matching contributions, will be paid into a trust established by you. The trustee invests benefits at your direction. Here's how a retirement plan might fare with and without an interruption of contributions.

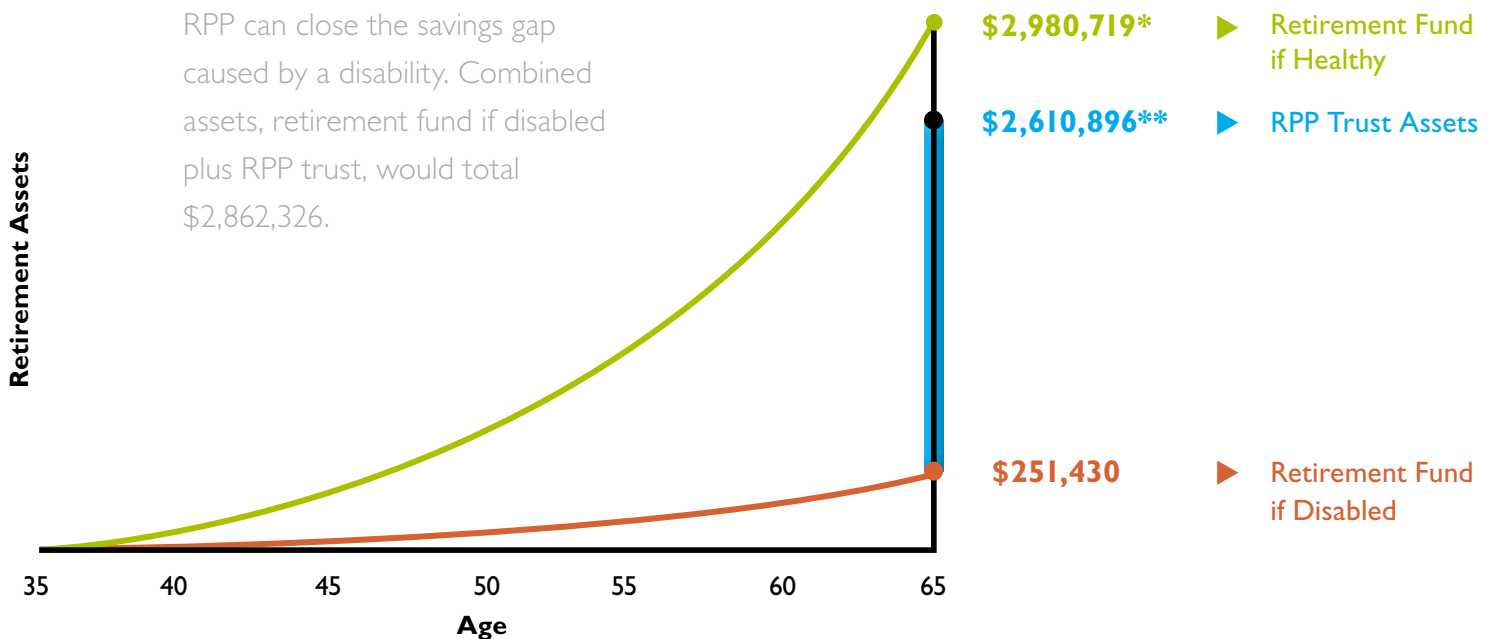


Chart Assumptions: \$2,000 per month contributed to the plan beginning at age 35. Total disability occurs at age 36 and contributions stop. Disability continues to age 65.

\* Assumes an annual rate of return of 8% on retirement contributions, with no disbursements taken prior to age 65.

\*\* Assumes you are eligible for benefits under the policy with payments beginning 30 days following the 180-day elimination period and an annual rate of return of 8% on RPP benefits. This rate is for illustration purposes only. Actual rate of return will likely vary.

Product provisions and features may vary by state. Optional riders are available for an additional premium. Please refer to the Appendix for more information regarding product terms and conditions.

# More Policy Riders & Features



## **Unemployment Waiver of Premium Rider**

Helps you maintain your coverage during a period of unemployment. This feature waives premium payments for 12 months if you become unemployed and receive unemployment compensation for at least 60 consecutive days – regardless of whether or not you return to work. Best of all, your coverage continues to protect you during this 12-month period.



## **Catastrophic Disability Benefit Rider**

Since catastrophic disabilities are often permanent – or at least long-term – we specifically designed our Catastrophic Disability Benefit Rider to include an automatic annual compounded 3% increase adjustment to help benefits grow faster and provide greater income protection. When combined with the base policy benefit and other disability coverage, the catastrophic disability benefit may provide up to 100% income replacement.

Catastrophic disabilities include:

- Cognitive impairment that requires substantial supervision
- The loss of two or more of the following Activities of Daily Living (ADL) – bathing, continence, dressing, eating/feeding, toileting and transferring
- Total, complete and irrecoverable loss of sight in both eyes, hearing in both ears, speech, or the entire use of both hands, both feet or one hand and one foot



## **Automatic Benefit Enhancement Rider**

This convenient, no-cost rider, helps keep your disability insurance benefit aligned with normal, annual income increases you might experience when healthy. It is applied automatically to eligible policies and provides an annual 4% benefit increase each year for five years with no proof of income required. Each increase will include corresponding attained age premium. Rider eligibility will be determined at the time of underwriting.



## **Capital Sum Benefit**

Our Capital Sum Benefit is paid in addition to any other benefits payable if, because of sickness or injury, you lose the entire sight of one eye with no possibility of recovery or suffer the complete loss of a hand or foot severed through or above the wrist or ankle and you survive it for 30 days. The Capital Sum Benefit is equal to 12 times your monthly benefit. No more than two Capital Sum Benefits are payable during your lifetime.



## **Social Insurance Substitute Rider**

A monthly benefit that coordinates with payments received under Social Security and some other government programs. This rider is often purchased to reduce the total cost of coverage, while helping to assure an adequate level of disability protection.

Product provisions and features may vary by state. Optional riders are available for an additional premium. Please refer to the Appendix for more information regarding product terms and conditions.

# Next Steps to Consider



## Make this About **You** and **Your** Life

Use the Monthly Expense Tool on Page 1 to help identify how much income protection you think you'll need. Next, consider which features you want and how much you're comfortable spending annually on a disability income policy. Use the space below to write down these and other considerations to discuss with your insurance professional.

A white notepad with a red pushpin at the top center. The notepad has five horizontal lines, each preceded by a number from 1 to 5, intended for writing down considerations.

## Decide how you want to pay for your policy:

- ▶ **Level Premium**  
Fixed premium that never increases.
- ▶ **Graded Premium**  
Lower initial premium that annually increases according to a pre-determined (yet guaranteed) schedule. If this is the payment option you choose, you may convert to a Level Premium Payment on any policy anniversary date through age 50.

# Appendix

## Product Information

Disability income insurance policy forms 1400, 1500 and 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. Product provisions and features may vary by state.

Definition of Total Disability	A different true own-occupation definition of total disability applies to policies issued in California. Contact your agent or broker for complete details.
Graded Lifetime Indemnity for Total Disability Rider	Not available in California.
Retirement Protection Plus Disability Benefit Rider	Not available in New Jersey. Retirement Protection Plus is not a pension plan or a substitute for one.
Unemployment Waiver of Premium Rider	Not available in Connecticut, Minnesota, New York and Tennessee.
Cost of Living Adjustment Rider	This benefit is not necessarily protection against increases in the cost of living.
Catastrophic Disability Benefit Rider	Not available in California, Connecticut and Texas.
Future Increase Option Rider	Restrictions and limitations apply. A Future Increase Option exercised while disabled will not increase the claimant's benefit while continuously disabled from the same, original cause. Other in force disability insurance may reduce the amount of the Future Increase Option available for exercises. Please refer to the policy language for further details.
Social Insurance Substitute Rider	If legislated benefits are paid in excess of the Social Insurance Substitute Rider benefit amount, no Social Insurance benefit will be paid. In New York and New Jersey only, the Social Insurance substitute indemnity is payable only if you are not receiving any legislated benefits.

Disability income insurance policy form 1400, 1500 and 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. Product provisions and features may vary by state.

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.

For more information about products and services available from Guardian and its subsidiaries, contact your financial representative or visit our website at [www.GuardianLife.com](http://www.GuardianLife.com).

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