

## 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 Helen, a veterinarian, who made the intelligent choice to protect her income, and the small animal hospital she owned, with disability insurance.

Helen's story helps illustrate:

- The need for disability income protection is real and the policies you choose are a critical factor
- Disability insurance can play an important role in overall business strategy

## CONSIDER THIS:

What if Helen didn't protect her income and her business with disability insurance? Consider how her lifestyle – and potentially her retirement – would have suffered had she not purchased our ProVider Plus and Overhead Expense disability insurance policies.

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 high-performing disability insurance 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 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. For illustrative purposes only. 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. Product provisions and features may vary from state to state.

- <sup>1</sup> This benefit is not necessarily protection against increases in the cost of living.
- <sup>2</sup> Policy Forms 1400, 1500 and 1600.
- <sup>3</sup> Policy Forms 4100 and 4200.
- <sup>4</sup> With the Professional Replacement Endorsement the policy can provide a benefit to help pay the salary of a replacement. Eligibility for the Professional Replacement Endorsement is determined at time of underwriting. Please see a sample policy for details.
- <sup>5</sup> 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.

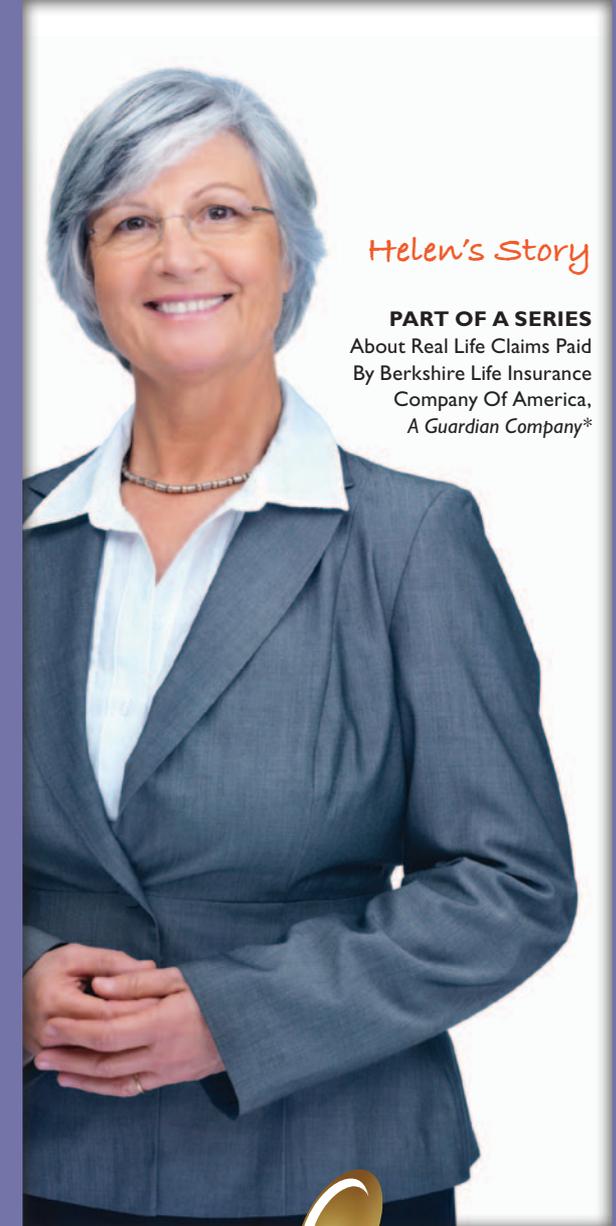
Disability income insurance is underwritten and issued by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. Product provisions and features may vary from state to state.



GUARDIAN®

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

Individual Disability Income Protection



### Helen'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**

It was Helen's dream to own a small animal hospital. In her forties, Helen had the means to make this dream a reality. As part of her plan to protect her dream for the long haul, Helen made the intelligent choice to protect her income and her business against the financial impact of a disability. Helen purchased a ProVider Plus individual disability income policy as well as an Overhead Expense Disability Insurance policy to protect the animal hospital in the event Helen became too sick or injured to work.

Well-established and well-run, Helen and her hospital thrived. In her fifties, Helen began experiencing joint pain. For years, she worked through the pain using over-the-counter pain relievers; however, in her late fifties she sought treatment. At age 59, she was diagnosed with Rheumatoid Arthritis.

For months Helen experienced increasing joint pain and fatigue that ultimately resulted in her inability to work. Her ProVider Plus policy paid \$10,000 a month in Total Disability benefits. While on claim, her policy's 3% Cost of Living Adjustment Rider increased her benefit annually to help keep pace with inflation.<sup>1</sup>

Helen's Overhead Expense policy reimbursed up to \$30,000 per month for covered overhead expenses. These expenses included rent, payment on equipment, utilities and the salaries of her non-veterinarian, non-owner employees. Since her policy included our *Professional Replacement Endorsement*, the salary of the replacement veterinarian Helen hired was also considered a covered overhead expense. This provided her with the time and resources needed to keep her business afloat until she was able to sell her practice.

Helen's long-term vision and planning paid off. The disability policies she put in place offered significant value and financial assistance late in her life. During a debilitating disability, Helen was able to keep her income strong and maintain her plans for retirement.

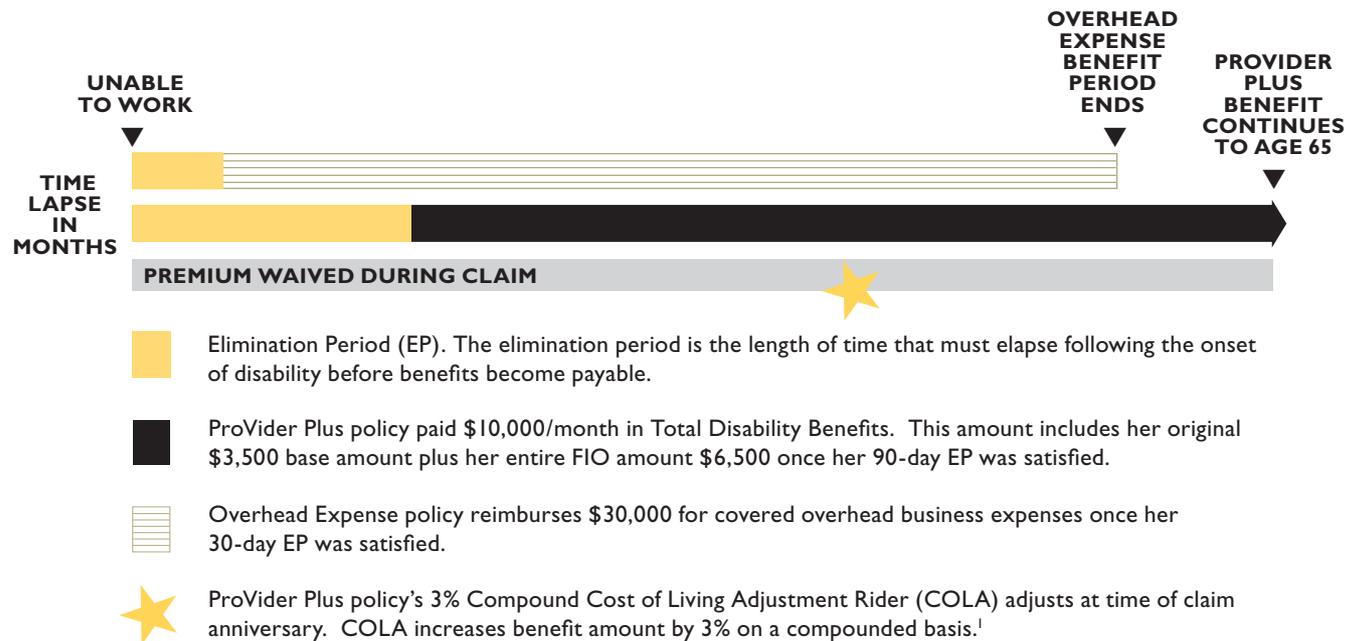
## How Helen's Disability Policies Protected Her

**OCCUPATION:** Veterinarian & Owner of a Small Animal Hospital

**INCOME:** \$232,000

**POLICIES:**

- ProVider Plus<sup>2</sup>** issued with a 90-day Elimination Period, To Age 65 Benefit Period, \$10,000 Total Monthly Benefit, Future Increase Option Rider, 3% Cost of Living Adjustment Rider
- Overhead Expense<sup>3</sup>** issued with a 30-day Elimination Period, 18-month Benefit Period, \$30,000 Maximum Monthly Overhead Expense Benefit, Professional Replacement Endorsement<sup>4</sup>



## WHAT'S IMPORTANT

- PROTECTING FUTURE INCOME:** When Helen purchased her ProVider Plus disability income policy, she knew her income would grow as a result of owning an animal hospital. She included in her purchase our Future Increase Option (FIO) Rider, which guaranteed her the opportunity to purchase more protection as her income grew – with no medical insurability requirements.<sup>5</sup> A very smart move on Helen's part. She exercised all of her FIO options over a period of time, which increased her Total Monthly Benefit from her original \$3,500 to \$10,000.
- ADDING STRENGTH TO STRATEGY:** Helen put the appropriate measures in place to help keep her business healthy and out of debt in the event she became disabled – a smart business strategy. When Helen's Rheumatoid Arthritis prevented her from working, Helen's Overhead Expense policy enabled her to hire a replacement veterinarian<sup>4</sup>, maintain her mortgage and utilities, and cover her employees' salaries. Helen was able to preserve the business' value – despite her disability, so she could sell her business interest and maintain her original retirement plan.