

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 Richard, a dermatologist who made the intelligent choice to protect his income with a ProVider Plus disability insurance policy.

Richard'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

READ RICHARD'S STORY AND CONSIDER THIS:

What if Richard didn't protect his income with disability insurance – or, with a less than optimal policy? Most other disability policies in the industry include limitations for Richard's illness. Consider how his lifestyle and his future would have suffered had he 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 superior financial ratings. Berkshire Life, a Guardian company, ratings as of July 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 claim have been changed to protect the identity of the policy owner. 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 Twenty-four month mental and/or substance-related disorders limitation is included on all policies issued to anesthesiologists/anesthetists (MD or DO), emergency room physicians, pain management physicians, and nurse anesthetists. Limitation also applies to all policies issued in states of California and Florida.

² This benefit is not necessarily protection against increases in the cost of living.

³ Premium payments are based on ProVider Plus Policy Form 1400 (occupation class 3M, issue age 35) and are for illustrative purposes only. Maximum anticipated benefit assumes Richard remains continuously, totally disabled for the rest of his life (to age 80).

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. 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.

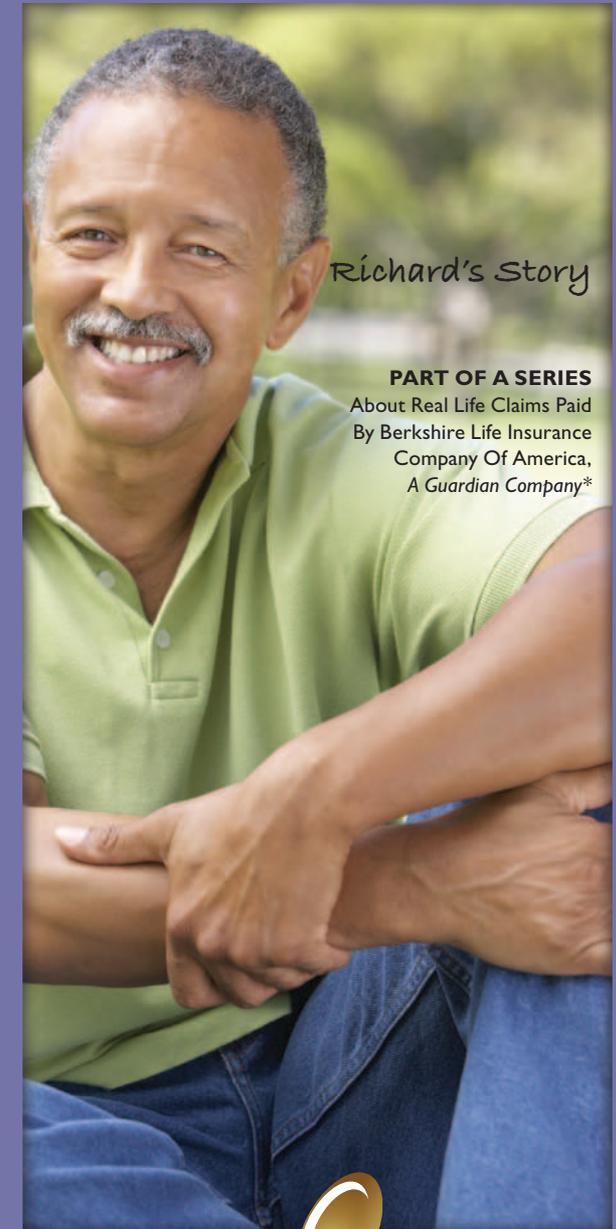
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Individual Disability Income Protection



Richard's Story

PART OF A SERIES

About Real Life Claims Paid
By Berkshire Life Insurance
Company Of America,
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Keeping income strong

Richard, a 51 year old dermatologist, worked tirelessly and successfully at his practice for more than 15 years. Then, Richard began developing symptoms of a mental health condition that interfered with his ability to perform his duties as a dermatologist. His interpersonal relationships also suffered. Richard did not initially recognize the role his symptoms played in the difficulties he was experiencing. However, with encouragement from those closest to him, he sought medical attention and his symptoms were eventually attributed to Bipolar Disorder. Shortly thereafter, Richard filed his claim for disability benefits.

Bipolar Disorder is a mental illness that can sometimes cause significant and long-term disabilities. Fortunately, Richard protected his income with a comprehensive ProVider Plus policy that did not include limitations for dermatologists with regards to this type of claim.¹

Once he satisfied his elimination period, Richard's policy paid \$10,000 a month in Total Disability benefits. His policy's Cost of Living Adjustment Rider (COLA) will help him grow his benefits over time to keep pace with inflation.² These annual COLA adjustments will help grow his benefit at a 3% compounded rate and will continue for the life of his claim.

Additionally, at age 65 when his benefit period ends, should Richard remain continuously, totally disabled, his policy's Graded Lifetime Indemnity for Total Disability Rider will provide him with a monthly lifetime indemnity of \$10,280 for the rest of his life. (The lifetime indemnity is determined by your age at which continuous, total disability begins. Since Richard's total disability began at age 51, his lifetime indemnity amount will be 70% of his monthly benefit at age 65, which due to his COLA adjustments, will grow to \$14,685 if he remains disabled.)

Even with lifetime benefits, quite possibly the most valuable feature of Richard's ProVider Plus policy is its *own-occupation* Definition of Total Disability. True own-occupation makes it possible for Richard to work in another profession, yet still be considered totally disabled and eligible for his full monthly benefit. Richard had the strong desire to continue working in some capacity. While still receiving benefits, he was able to take over a small farming endeavor. His claim continues today.

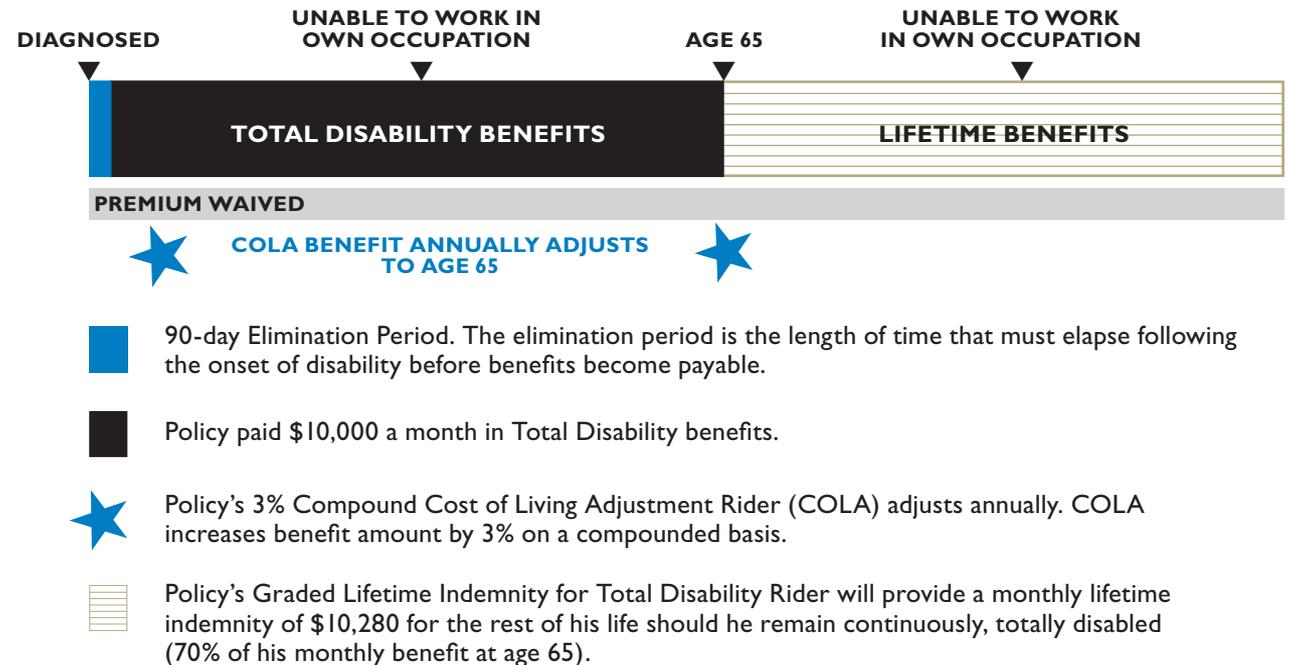
How Richard's Disability Income Policy Protected Him

OCCUPATION: Dermatologist

INCOME: \$243,000

POLICY: ProVider Plus with a 90-day Elimination Period, To Age 65 Benefit Period, \$10,000 Monthly Benefit

RIDERS: Residual Disability Benefit, Graded Lifetime Indemnity for Total Disability, 3% Compound Cost of Living Adjustment



WHAT'S IMPORTANT

Richard is extremely fortunate to have protected his income with a comprehensive disability policy. ProVider Plus is designed with features to provide more benefits, sooner and for a longer duration than most other policies. Here are some examples of what Richard found most important about his policy:

- **CHOICE TO WORK IN ANOTHER OCCUPATION:** With ProVider Plus, 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 at work in another occupation. Richard had the strong desire to continue working in some capacity while receiving total disability benefits; his ProVider Plus policy made this possible.
- **KEEPING UP WITH COST OF LIVING:** Richard's COLA Rider will grow his monthly benefit annually at a compounded rate. Since there are no limits to the number of annual adjustments made before age 65, Richard's total disability benefit will grow from \$10,000 to \$14,685 in 13 years if he remains disabled.
- **PREMIUM VS. BENEFITS:** Richard owned his disability policy for 16 years before he needed to use it. His premium payments totaled \$147,872. Since premium payments are waived while receiving benefits, Richard will not make another premium payment for the remainder of his claim. Richard's disability policy will yield significant financial value over the course of his life by providing him a total anticipated benefit of \$3,870,711.³