

Purposefully Engineered To Support Your Todays and Tomorrows

ProVider Plus



GUARDIAN®

THE INTELLIGENT CHOICE FOR
DISABILITY INCOME PROTECTION

We purposefully engineer our disability income products with features and options that address your income protection needs at each life phase.

ProVider Plus™

- Definition of Total Disability
- 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 Rider
- Lump Sum Disability Benefit Rider
- Graded Lifetime Indemnity for Total Disability Rider
- Presumptive Total Disability Benefit
- Retirement Protection Plus Disability Benefit Rider
- Student Loan Protection Rider
- Catastrophic Disability Benefit Rider
- Capital Sum Benefit
- Automatic Benefit Enhancement Rider
- Social Insurance Substitute Rider
- Unemployment Waiver of Premium Rider
- Premium Options

The features and optional riders listed above are described in this brochure beginning on Page 4.

Product provisions and availability may vary by state. 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



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	\$ _____
Student Loan Payments	\$ _____
Other Loan Payments	\$ _____
Insurance Premiums	\$ _____
Entertainment/Miscellaneous	\$ _____

TOTAL: _____

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

* Council for Disability Awareness 2013 Long Term Disability Claims Review

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 a key 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 or 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 period of disability.

High-Performing Income Protection

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.

We may not know when a disability could strike — but by choosing ProVider Plus, you can feel confident in owning a high-performing policy from a reputable industry innovator with exemplary financial ratings. Berkshire Life, a Guardian company, has the following ratings as of July, 2014:

- ▶ A++ from A.M. Best Company
- ▶ AA+ from Standard & 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 offer you options so that you can choose the definition of total disability that best serves your unique circumstances. This choice is made at the time that you initially purchase your policy.

With our **Modified Own-Occupation** definition of Total Disability, you will be eligible for total disability benefits when you are unable to perform the material and substantial duties of your occupation solely due to injury or sickness and you are not gainfully employed.

Our **True Own-Occupation** definition of Total Disability 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 unable to perform the material and substantial duties of your occupation.

Advantages of our **True Own-Occupation** definition of total disability include:

- ▶ If you have the energy, interest, and motivation to pursue another occupation, while totally disabled in your occupation, you may do so and still be eligible for your total disability benefits.
- ▶ 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 availability may vary by state. 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 to age 65 or 67.

- ▶ 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 availability may vary by state. Refer to the Appendix for more information regarding product terms and conditions.

Residual Disability Benefit Rider



Feature Value

Supports Your Financial Recovery as You Recover Physically

How this Feature Works to Protect You

Sometimes an illness or injury doesn't cause a total disability but does limit 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.

Our Residual Disability Benefit Rider¹ provides benefits when, solely due to injury or sickness, you suffer a loss of income of 15% or more. Benefits are calculated using **dollar-for-dollar income replacement** for the first 12 months, up to the policy's monthly benefit.² After that, benefits are paid in proportion to your income loss. If the loss of income is 75% or more, we will consider the loss to be 100%.

Our Residual Disability Benefit Rider includes a Recovery Provision. See how our Recovery Provision compares to other carriers:

ProVider Plus Recovery Provisions ³	Most Other Policies' Recovery Provisions
Must continue to suffer at least a 15% loss of income	Must continue to suffer at least a 15% or even 20% loss of income
No additional requirements	Additional requirements such as: ⁴ <ul style="list-style-type: none"> • A total or residual benefit must be paid prior to recovery • Must be back to work full-time • Back to work full-time in your prior occupation
If recovery occurs during first 12 months of residual disability claim, a dollar-for-dollar income replacement benefit would be payable.	If recovery occurs during first 6 or 12 months of residual disability claim, a proportionate benefit based on the percentage of lost income would be payable.

¹ In California, this is called the Partial Disability Benefit Rider. Additional conditions and limitations may apply.

² 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 was issued, so that the sum of all disability benefits does not exceed actual lost income.

³ Recovery provisions are included with Residual Benefit Rider.

⁴ Requirements vary by carrier.

Product provisions and availability may vary by state. Refer to the Appendix for more information regarding product terms and conditions.

Recovery Provision

Feature Value

Pays Benefits While You Recover Financially

And unlike most other carriers, **we'll waive any premiums due** while you are disabled and receiving benefits, and for six months after you recover and benefits end.

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 with no limitations or restriction** — we continue to pay benefits for up to the full benefit period. Unlike many other carriers, we **don't apply additional requirements to qualify for a benefit**.

CONSIDER THIS: You have a bike accident that results in surgery and rehabilitation. Unforeseen setbacks result in your using the Residual Disability Benefit of your ProVider Plus policy for an extended period.

Bike Accident	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
	<p>No income</p> <p>The elimination period is the length of time that must elapse following the onset of disability before benefits become payable.</p>	<p>No income</p> <p>Policy pays Total Disability Benefits.</p>	<p>Suffered loss of income of 15% or greater</p> <p>Policy pays Residual Disability Benefits for loss of income.</p>	<p>Continued to suffer loss of income of 15% or greater</p> <p>Under the Recovery Provision, policy continues to pay Residual Disability Benefits for continued loss of income, despite your return to work full-time.</p>	<p>Earnings grew to more than 85% of pre-disability income</p> <p>Claim ends.</p>
	<p>Helps you regain financial strength as you regain physical strength</p>				

Product provisions and availability may vary by state. Refer to the Appendix for more information regarding product terms and conditions.

Waiver of Elimination Period

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.

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.

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.

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 expressed in terms of days. For the purpose of this illustration, one month equals 30 days.

Product provisions and availability may vary by state. 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** in the same claim and receiving benefits.
- ▶ We'll **continue** to waive premiums for **six months** following your recovery.

This is another unique advantage we provide to help you stay focused on getting back to work and restoring financial health.



Product provisions and availability may vary by state. Refer to the Appendix for more information regarding product terms and conditions.

Future Increase Option Rider



Feature Value

Guarantees the Opportunity to Increase Benefits as Your Income Grows 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, for which you have applied, or for which you are eligible. 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.
- ▶ You may exercise your increase option, even if you are disabled and on claim. The premium for the increase would be waived while on claim and for six months afterwards. Your additional coverage would then apply to any new and separate disability.

Product provisions and availability may vary by state. 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 cannot 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 that may be made on your policy before age 65. Additionally, should you recover, you'd automatically retain increases, free of charge, until age 65 or 67.

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
TOTAL BENEFIT	\$2,370,000	\$4,384,271	\$3,194,445	\$2,941,391

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

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

Product provisions and availability may vary by state. Refer to the Appendix for more information regarding product terms and conditions.

CHOOSE FROM:

6% MAXIMUM

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%.

3% COMPOUND

After you've been disabled for 12 months, we'll increase your monthly benefit each year by 3%, compounded annually.

4-YEAR DELAYED

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.

Lump Sum Disability Benefit Rider

ProVider Plus is the only disability income policy in the marketplace that offers a rider for a lump sum disability benefit payment at age 65 or 67. This feature offers an opportunity to regain some of your financial footing following a disability.

Feature Value

Provides an Aggregate Benefit for Purposes of Your Choosing

How this Feature Works to Protect You

You could experience periods of disability during your prime earning years that interrupt the accumulation of savings for purposes such as college expenses, real estate investment, retirement or other long-term goals. Our Lump Sum Disability Benefit Rider¹ is designed to help you offset some of those missed opportunities for creating financial security. This class-leading feature, available only on ProVider Plus, includes a:

- ▶ Benefit equal to 35% of all total and residual disability benefits paid over the lifetime of your policy.²
- ▶ Lump sum payment at the policy expiration date.
- ▶ An added plus is that ***you do not have to be disabled at age 65 or 67 in order to qualify.***

¹ Protected by U.S. Patent 8,738,406.

² To qualify, the sum of Total and/or Residual Disability Benefits paid over the life of the policy must be equal to or greater than 12 times the monthly indemnity. Not included in the benefit calculation are payments for Capital Sum Benefit, Occupational Rehabilitation Benefit, Modification and Access Benefit policy provisions, or any Catastrophic Disability Benefit Rider or Student Loan Protection Rider attached to the policy.

This brochure is provided for informational purposes only and should not be considered tax or legal advice. Your client should contact their tax or legal advisor regarding the tax treatment of the policy and policy benefits. Your client should consult with their own independent tax and legal advisors regarding their particular set of facts and circumstances. The information provided is not intended or written to be used, and cannot be relied upon, to avoid penalties imposed under the Internal Revenue Code or state and local tax law provisions.

Product provisions and availability may vary by state. Refer to the Appendix for more information regarding product terms and conditions.

CONSIDER THIS:

At age 47, you are in a serious auto accident and sustain numerous injuries requiring major surgeries and a lengthy period of physical therapy and rehabilitation. It is three years before you are able to return to work part-time, and then eventually full-time.

- ▶ You begin to collect your monthly disability benefit of \$10,000 after satisfying the policy elimination period.
- ▶ You receive \$531,000 in total and residual disability benefits, including recovery (more than the rider’s qualifying amount of 12 times the monthly benefit, or \$120,000).
- ▶ Although not disabled on the policy expiration date, in this case age 65, you would still qualify for this benefit.
- ▶ Your Lump Sum Disability Benefit would be \$185,850 which is 35% of the total and residual disability benefits paid over the life of the policy.

Lump Sum Disability Benefit Calculation

Status	90-Day Elimination Period	Totally Disabled	Return to work part-time, then eventually full-time	Healthy & working full time	Retire at age 65
Benefit		Total Disability Benefits	Residual Benefits including Recovery		Lump Sum Disability Benefit
Amount		\$360,000	\$171,000		\$185,850
Age	47	50	52		65

All Total and Residual Benefits Paid
 = \$531,000 times 35% = \$185,850

Product provisions and availability may vary by state. Refer to the Appendix for more information regarding product terms and conditions.

Graded Lifetime Indemnity for Total Disability Rider

If you are totally disabled prior to age 46 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.

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 prior to age 46, the lifetime indemnity is equal to 100% of your policy's monthly benefit. For continuous total disabilities that began after age 46, the lifetime indemnity amount is reduced (or graded) by 5% for each year.

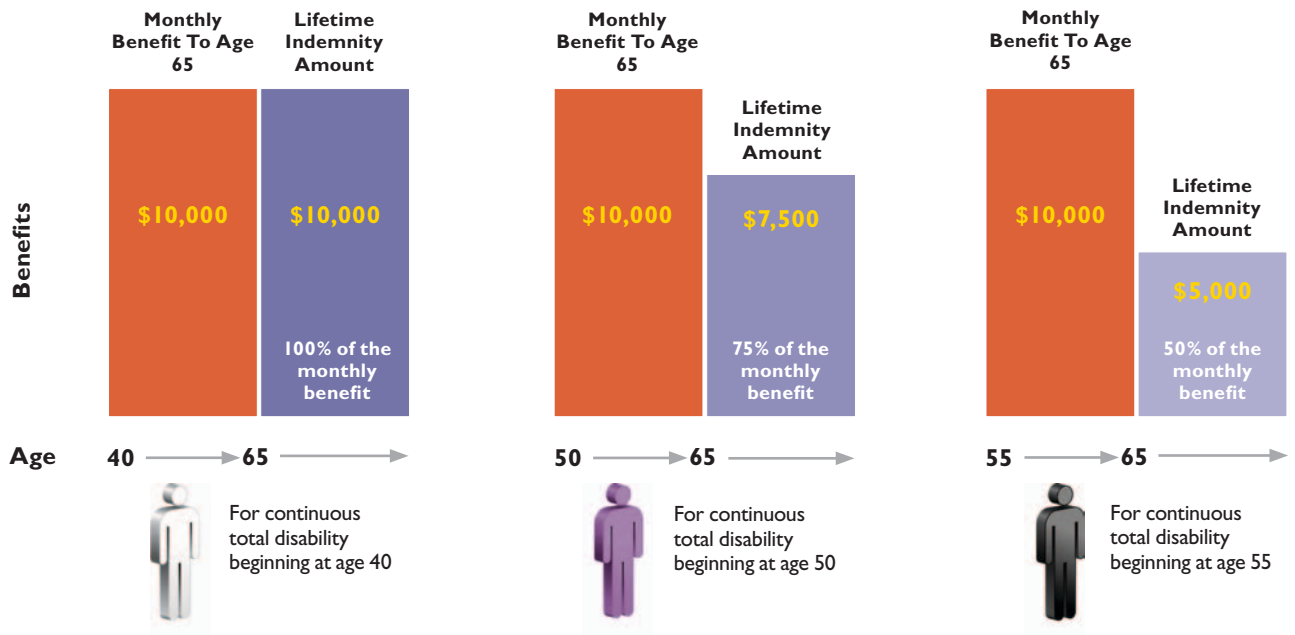


Chart Assumptions: \$10,000 Monthly Benefit, To Age 65 Benefit Period

Product provisions and availability may vary by state. 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 carriers' 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 even if expected to recover	YES	NO
Considers you totally disabled even if expected to recover	YES	NO
Pays you total disability benefits for your presumptive disability regardless of your ability to work and your expected recovery	YES	NO

Product provisions and availability may vary by state. 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 when you are totally disabled and not gainfully employed. 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.

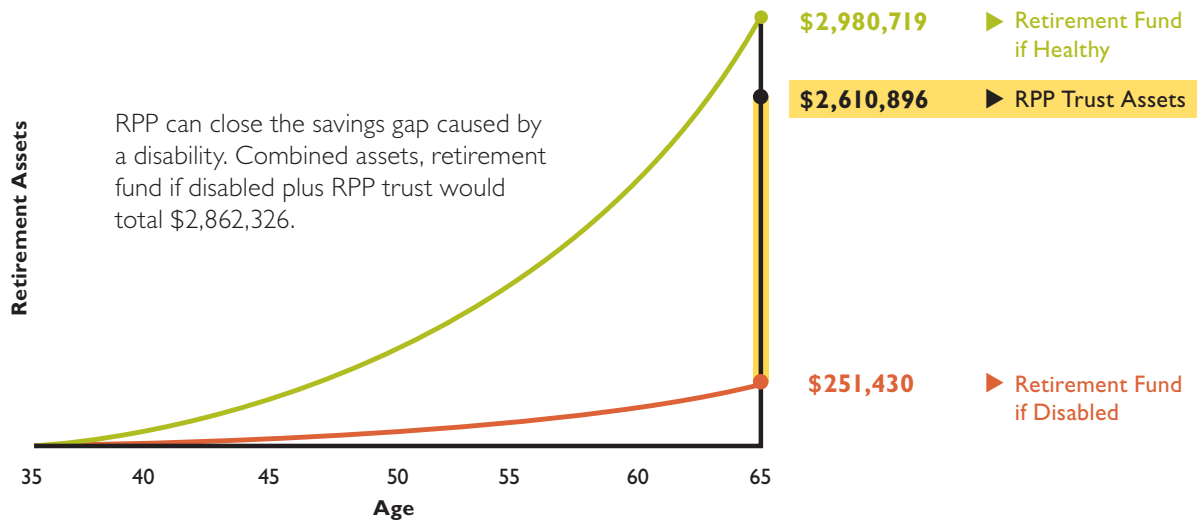


Chart Assumptions: \$2,000 per month contributed to the plan beginning at age 35. Total disability occurs at age 36 and contributions stop. Insured eligible for benefits under policy, with payments beginning 30 days following 180-day elimination period. Disability continues to age 65. 8% average annual rate of return, based on average annualized return of the S&P 500 from 1/1/90 – 12/31/10, 8.23%. This rate is for illustration purposes only. Actual rate of return may vary.

Product provisions and availability may vary by state. Refer to the Appendix for more information regarding product terms and conditions.

Student Loan Protection Rider

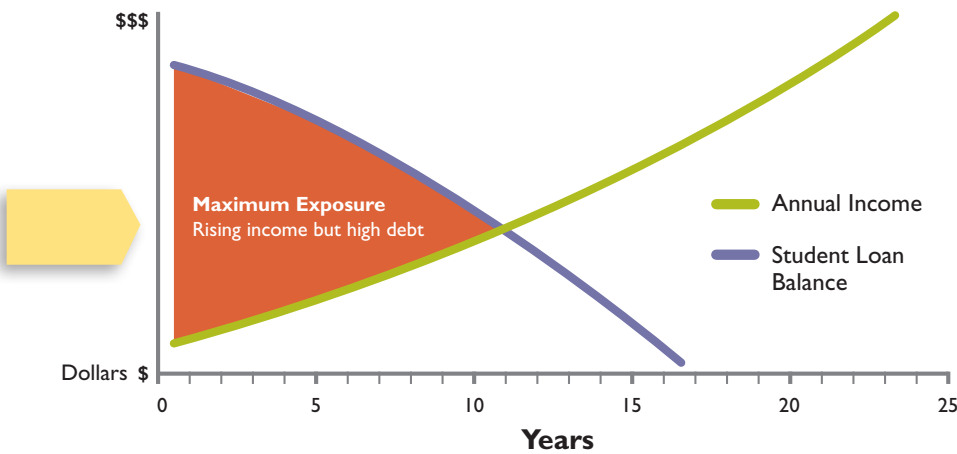
Feature Value

Safeguards Your Ability to Meet Your Student Loan Obligations

How this Feature Works to Protect You

As you begin your professional career, your income is just beginning to grow, and your unpaid student loan debt is at its highest. You're particularly vulnerable should disability strike.

Greatest Exposure in Early Career



CONSIDER THIS: If you became disabled only a few years into your career, you would be forced to make tough decisions around paying routine expenses or making student loan payments. As you may know, federal student loan debt cannot be dismissed in the event of bankruptcy. The Student Loan Protection Rider can give you peace of mind at an affordable price.

Protect your ability to continue making your student loan payments with our optional Student Loan Protection Rider that lets you:

- ▶ Obtain additional coverage — up to \$2,000/month* — above what you might otherwise qualify for based on your income
- ▶ Tailor coverage to your specific debt
 - Reimburses \$500-\$2,000 per month towards student loan payments*
- ▶ Choose a rider duration — 10 or 15 years

* Reimburses \$500 - \$1000 per month towards student loan debt incurred from a degree granting institution; \$500 - \$2000 if pursuing or holding an advanced degree.

Product provisions and availability may vary by state. Refer to the Appendix for more information regarding product terms and conditions.

Catastrophic Disability Benefit Rider

CONSIDER THIS:

Catastrophic Disabilities Include:

- Cognitive impairment requiring substantial supervision
- The loss of two or more of the following Activities of Daily Living: 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, feet or one hand and one foot

Feature Value

Provides Extra Funds for Severe Disabilities

How this Feature Works to Protect You

A devastating illness or accident can leave you needing help with basic activities like eating or getting dressed. Nursing or home health assistance can result in significant extra costs. Our Catastrophic Disability Benefit (CAT) Rider provides extra funds for severe disabilities and may provide up to 100% income replacement when combined with the base policy benefit and other disability coverage.

Many individual disability insurance carriers offer a catastrophic disability benefit. However, we're the only carrier to include an automatic 3% compound increase as part of the CAT rider, without your having to purchase a cost of living adjustment rider.

Automatic 3% increase results in extra:

\$87,000 after 10 years

\$412,000 after 20 years

Year	ProViderPlus Fixed 3% Compounded Indexing		Most Other Policies No Indexing Provision	
	Monthly CAT Benefit	Cumulative Benefit	Monthly CAT Benefit	Cumulative Benefit
1	\$5,000	\$45,000	\$5,000	\$45,000
2	\$5,150	\$106,800	\$5,000	\$105,000
3	\$5,305	\$170,454	\$5,000	\$165,000
4	\$5,464	\$236,018	\$5,000	\$225,000
5	\$5,628	\$303,548	\$5,000	\$285,000
10	\$6,524	\$672,833	\$5,000	\$585,000
15	\$7,563	\$1,100,935	\$5,000	\$885,000
20	\$8,768	\$1,597,222	\$5,000	\$1,185,000

Chart Assumptions: \$5,000 monthly catastrophic disability benefit, 90-day elimination period, To Age 65 benefit period, Totally and Catastrophically Disabled from age 45 to 65.

Product provisions and availability may vary by state. Refer to the Appendix for more information regarding product terms and conditions.

More Policy Features & Riders

▶ 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 in 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.

▶ 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 six years, with no proof of income required. Each increase will include an additional premium based on your then-current age. Rider eligibility will be determined at the time of underwriting.

▶ 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.

▶ 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.



Product provisions and availability may vary by state. Refer to the Appendix for more information regarding product terms and conditions.

Make This About You and Your Life



Next Steps to Consider:

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.

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 availability may vary by state.

Benefit Period	Twenty-four month mental and/or substance-related disorders limitation is included on all policies issued to anesthesiologists/anesthetists (MD, DO, or CRNA), emergency room physicians, pain management physicians, and nurse anesthetists. Limitation also applies to all new policies issued in the states of California and Florida. The limitation does not apply to policies issued as a result of a future increase option or future purchase option where the policy from which the option is exercised does not contain such a limitation. The limitation does not apply to any policies issued in the state of Vermont, regardless of occupation.
Definition of Total Disability	A different definition of total disability applies to policies issued in California. Contact your agent or broker for complete details.
Future Increase Option Rider	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.
Cost of Living Adjustment Rider	This benefit is not necessarily protection against increases in the cost of living.
Lump Sum Disability Benefit Rider	Payable at the later of the policy expiration date or the end of the benefit period if disabled. To be eligible, the rider must be in force at the policy expiration date.
Retirement Protection Plus Disability Benefit Rider	Not available in New Jersey. Retirement Protection Plus is not a pension plan or a substitute for one.
Student Loan Protection Rider	Rider provides coverage for a period of ten or fifteen years from Policy Date. When a qualifying total disability occurs, benefits are only payable during the remaining portion of the ten or fifteen-year term that has not elapsed when the disability begins.
Catastrophic Disability Benefit Rider	Not available in California, Connecticut and Texas. In New Jersey, this benefit cannot exceed one times the Base Monthly Indemnity plus the Social Insurance Substitute Rider.
Unemployment Waiver of Premium Rider	Not available in Connecticut, Maryland, Minnesota, New York and Tennessee.
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.

Individual disability income insurance policy form I400, I500 and I600 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 availability may vary by state. Optional riders are available for an additional premium.

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 I400, I500, or I600, the expected benefit ratio is 50% (including NY I400). For policy forms I400-F, I500-F, or I600-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.

This publication is provided for informational purposes only and should not be considered tax or legal advice. Your client should contact their tax or legal advisor regarding the tax treatment of the policy and policy benefits. Your client should consult with their own independent tax and legal advisors regarding their particular set of facts and circumstances. The information provided is not intended or written to be used, and cannot be relied upon, to avoid penalties imposed under the Internal Revenue Code or state and local tax law provisions.

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All of the benefits provided by the insurance policy are the sole responsibility of the issuing insurance company according to the contractual obligations contained within the policy issued by the insurance company. The insurance policy is not backed by the insurance agency selling the policy, nor by any of its affiliates, nor do they make any representations or guarantees regarding the issuing insurance company's capacity to meet the contractual obligations contained within the policy. *ML approval # 14-004764* Pub6352BL



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