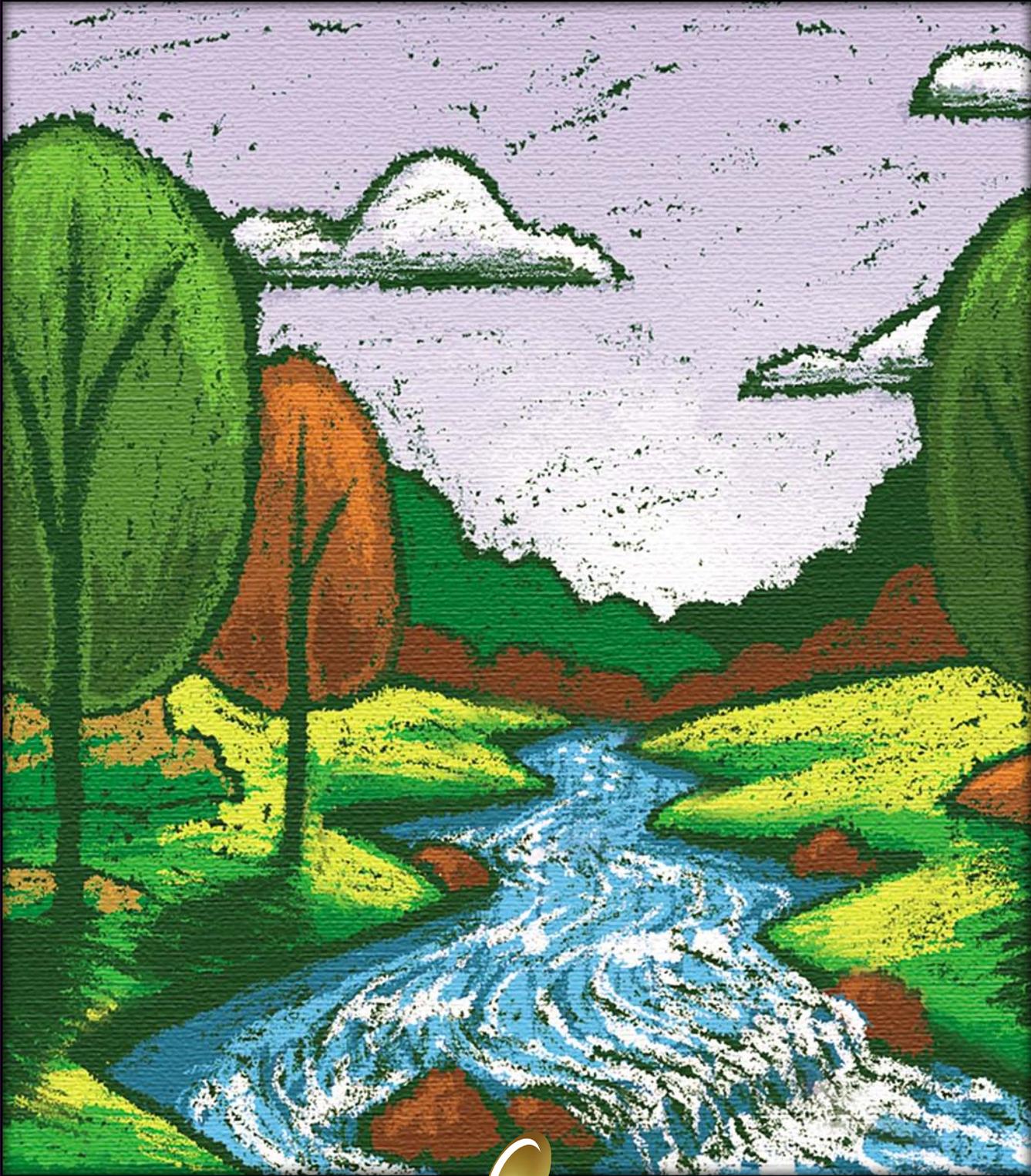


ProVider Plus™ Individual Disability Income Insurance

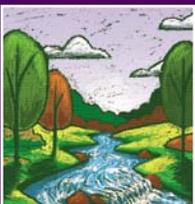


GUARDIAN®

Keeping income strong

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On the Cover

INCOME STREAM—

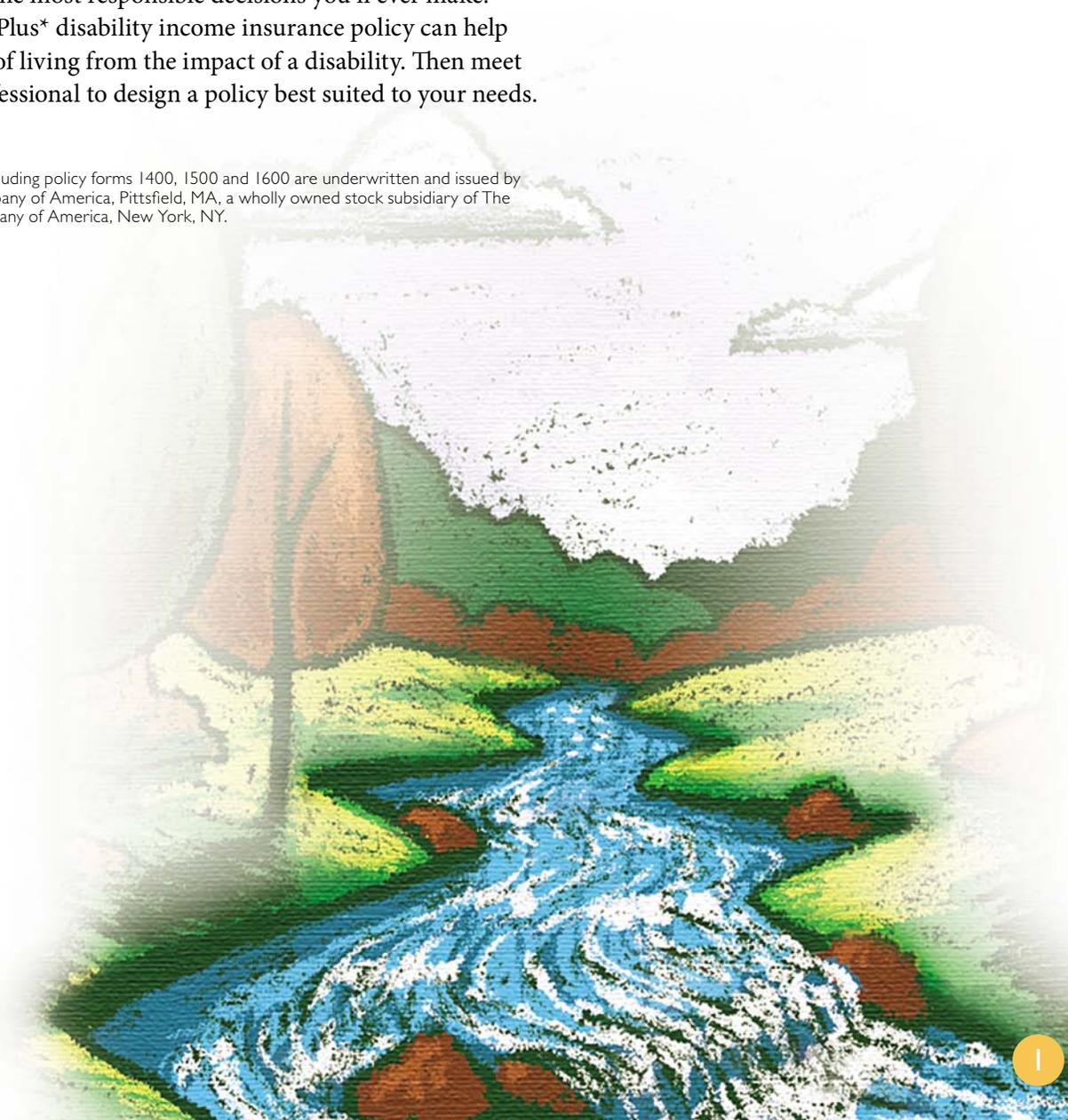
Our superior, benefit-rich products help you maintain a healthy income when you are too sick or injured to work.

Your income is your most valuable asset. Protect it!

Your income is your most valuable asset — it makes owning your home and valuables possible. Your income also determines your standard of living and provides for your long-term financial goals. Unfortunately, it's all at risk if you cannot work as the result of a disabling injury or accident.

That's why purchasing a disability income insurance policy to help protect your income is one of the most responsible decisions you'll ever make. Learn how a ProVider Plus* disability income insurance policy can help protect your standard of living from the impact of a disability. Then meet with an insurance professional to design a policy best suited to your needs.

* Disability income products including policy forms 1400, 1500 and 1600 are 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.



Disability — Could it happen to you?

Many of us don't want to think about struggling financially because we're unable to work. Yet it's a possibility, especially since disability is a common problem, and many people don't have adequate savings to support them for an extended period of time.

The causes of disabilities are more common than you might think. According to a claims review¹ conducted by the Council for Disability Awareness, common examples of long-term disabilities include:

- Neck and back pain; joint, muscle and tendon disorders; foot, ankle and hand disorders
- Cancer
- Heart and circulatory disorders; strokes
- Physical injuries

How would a disability impact your life?

The impact of disability isn't just physical. The consequences can have a profound emotional and financial affect on you, your loved ones and your future.

- Could you afford to live without your income?
- How would you pay your mortgage, car payments, utilities, food and other living expenses?
- How long would your savings last?
- What would happen to plans for the future — college funding, travel, retirement and legacies?

Government programs and group plans may leave you vulnerable

- Most disabilities are not work related, and therefore are not covered by worker's compensation.¹
- The majority of initial Social Security disability claim applications are denied. If claims are approved, the amount paid may be a fraction of your income.²
- Group Long Term Disability plans may not cover bonus or incentive compensation, and these plans generally aren't portable if you leave your job.
- Premiums for typical company and association plans can be raised and coverage can be cancelled, making these plans unreliable options.

¹ Council for Disability Awareness (CDA), Long-Term Disability Claims Review, 2010.

² Social Security Administration, Disabled Worker Beneficiary Statistics, ssa.gov.

Protect yourself from the financial impact of disability with ProVider Plus

If you become too sick or injured to work, disability income insurance can help replace your income and maintain your standard of living. Berkshire Life Insurance Company of America is the leading provider of individual disability income insurance³. Our high quality ProVider Plus policy protects against the financial impact of disability and offers these advantages:

- The policy can be tailored to your needs.
- You can cover income—including bonus and incentive compensation—as well as contributions to your retirement plan
- Because you own the policy, coverage remains with you even if you change jobs
- There may be tax advantages⁴:
 - Benefits paid to you are tax free when premiums are paid with after-tax dollars
 - If you own a business, you may be able to deduct the premiums as a business expense
 - If you're a key employee and receive a bonus to cover your premium, benefits paid to you may be tax free
- If you are a member of a Professional Group, Student or Resident Program, or if your employer sponsors a voluntary plan, you may be entitled to discounted coverage.⁵
- If you own or apply for ProVider Plus, you may also qualify for coverage for your student loans if you become totally disabled.⁶

³ Ranked #1 in non-cancellable individual disability income insurance according to a 2009 LIMRA International U.S. Individual Disability Income Insurance Annual Review Report based on annual premium.

⁴ This publication is offered for the purpose of education and information only and is not intended to constitute tax or legal advice. Consult your legal or tax advisor regarding your specific situation.

⁵ A Professional Group is defined as a group of 3 or more employees working for the same company. Contact your insurance professional for program eligibility requirements.

⁶ Contact your insurance professional for program eligibility requirements.

Ask these questions when evaluating disability income coverage:

Income protection policies differ from company to company. The following questions will help you find a policy that will provide the most value to you and your family.

1 **When will I be eligible for benefits?**

The language in the policy determines the conditions under which you become eligible for benefits.

Total Disability

The definition of total disability is a key factor in determining how valuable the policy will be during a disability.

Compare disability income policies — many don't provide true own occupation coverage and specialty language like ProVider Plus

ProVider Plus offers a *true own-occupation* definition of total disability that makes it possible for you to work in another occupation and still be eligible for disability benefits. It considers 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.⁷

If you are a medical or dental specialist and have limited your occupation to the performance of the material and substantial duties of a single medical or dental specialty, we will consider that specialty to be your occupation.

Residual Disability

Sometimes an illness or injury doesn't cause a total disability, but it limits your ability to work and reduces your income. Or, you might suffer a total disability and return to work, but not at your pre-disability level of income. For these reasons, you should look for a policy that provides benefits for partial (also called "residual") disabilities.

The ProVider Plus Residual Disability Benefit Rider⁸ provides a benefit when, due to illness or injury, you suffer a loss of 15% or more of your income. If the loss is 75% or more, we consider the loss to be 100%. Most other companies pay only when your loss of income is 20% or more, and may require a loss of time or duties.

⁷ A different true own-occupation definition of total disability applies to policies issued in California. Contact your agent or broker for complete details.

⁸ This optional rider is available to select occupations at an additional cost. In California, it is called the Partial Disability Benefit Rider. Additional conditions and limitations may apply.

Should you become residually disabled while your policy is in force, we will replace lost income dollar for dollar, up to the policy's monthly benefit, for the first 12 months.⁹ Then, benefits are proportionate to your loss of income and are payable for up to the policy benefit period. Other policies may provide only a single, lump sum payment or a monthly recovery benefit for a limited period of time.

If you are partially disabled, our Residual Disability Benefit Rider may cover more of your income than most other policies.

Compare how Residual benefits are paid:

Claim Month*	Income Loss (Prior Monthly Income \$18,333)	ProVider Plus Benefit	Other Policy's Benefit ¹⁰	Cumulative Difference
1	100%	\$18,333	\$10,000	\$0
2	100%	\$18,333	\$10,000	\$0
3	70%	\$12,833	\$7,000	\$3,000
4	60%	\$11,000	\$6,000	\$7,000
5	50%	\$9,167	\$5,000	\$11,167
6	40%	\$7,333	\$5,000	\$13,500
7	40%	\$7,333	\$4,000	\$16,833
8	35%	\$6,417	\$3,500	\$19,750
9	30%	\$5,500	\$3,000	\$22,250
10	25%	\$4,583	\$2,500	\$24,333
11	15%	\$2,750	\$0	\$27,083
12	15%	\$2,750	\$0	\$29,833

SCENARIO:

- Pre-disability income: \$220,000 annually (\$18,333 per month)
- \$10,000 monthly benefit with Residual Disability Benefit
- Residually disabled for 12 months, after satisfying the elimination period
- No other individual disability policies are in force

ProVider Plus pays MORE

* Assumes elimination period has been satisfied prior to claim month 1 shown.

⁹ If you own multiple disability insurance policies, the Loss of Income Indemnity payable under the Residual Disability Benefit rider will be reduced by benefits payable under those disability insurance policies that were in force before this rider is issued so that the sum of all disability benefits does not exceed actual lost income.

¹⁰ 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.

2 How much coverage am I eligible for?

Up to about 60% of net salary or business income. Most insurance companies place a cap on the maximum coverage they will issue, no matter how high your income is.

3 When do benefits start?

All disability insurance policies have an elimination period (or waiting period) — the period of time that must elapse before benefits become payable. ProVider Plus offers a choice of 6 elimination periods: 30, 60, 90, 180, 360¹¹ and 720¹² days.

With ProVider Plus, different periods of disability from the same — or different — cause count toward the elimination period. The days on which you are disabled need not be consecutive, but may instead occur within a specific accumulation period. For example, policies with a 90-day elimination period have an accumulation period of 210 days.

SCENARIO:

- \$10,000 monthly benefit
- 90-day elimination period
- To Age 65 benefit period
- A heart attack disables you for 2 months
- Four months after you recover, you are totally disabled by an auto accident

Month ¹³	Status	ProVider Plus	Other Policies
1st - 2nd	Disabled	Elimination Period	Elimination Period
3rd - 6th	Recovery	Not disabled	Not disabled
7th	Disabled	Satisfy Elimination Period	New Elimination Period begins
8th	Disabled	\$10,000	Elimination Period
9th	Disabled	\$10,000	Satisfy Elimination Period
10th	Disabled	\$10,000	\$10,000

*In this scenario, ProVider Plus will pay out **\$20,000 more** in benefits and pay sooner than many other policies*

¹¹ Not available on policies issued with a 2 Year benefit period in some states.

¹² Not available in some states.

¹³ 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.

Only ProVider Plus includes a 5 year WAIVER OF ELIMINATION PERIOD

The elimination period will be waived for any subsequent disability — related to or unrelated to the original disabling condition — that occurs within five years of the end of the previous disability, provided the original disability lasted more than 6 months and we paid benefits for that disability.

Month	Status	ProVider Plus	Other Policies
1st - 3rd	Disabled	\$0	\$0
4th - 7th	Disabled	\$40,000	\$40,000
8th - 35th	Recovery	\$0	\$0
36th - 38th	Disabled	\$30,000	\$0

ProVider Plus pays MORE

SCENARIO:

- \$10,000 monthly benefit
- 90-day elimination period
- You are totally disabled for seven months and collect benefits, then recover
- Within 5 years, you are again disabled (from a related or unrelated cause)

4 What are my benefit period options?

Generally, the shorter the benefit period, the lower the premium will be. With ProVider Plus, you can select from the following benefit period options:

- 2, 5 and 10 years;
- To age 65 and To age 67¹⁴

An optional *Graded Lifetime Indemnity for Total Disability rider* is also available. See page 9 for details.

5 Can my policy be changed or cancelled, or my premiums raised?

ProVider Plus is non-cancellable and guaranteed renewable to age 65 (or to age 67)¹⁵, meaning we cannot change any policy provision and cannot increase the premiums as long as premiums are paid on a timely basis. This form of renewability offers the greatest degree of consumer protection.

¹⁴ To Age 65 and To Age 67 benefit periods available to occupation classes 6-3; 6M-3M

¹⁵ ProVider Plus is non-cancellable and guaranteed renewable to age 65 (or 67 with a To Age 67 benefit period), after which it is conditionally renewable for life, if you are gainfully employed full time. That means that after this time, your premiums can change on an annual basis.

6 *Will my benefit keep pace with inflation during a disability?*

We offer three optional COST OF LIVING ADJUSTMENT RIDERS¹⁶ that will adjust the monthly benefit to help keep pace with inflation during a disability.

7 *Will my benefit keep pace with earning increases?*

Our optional FUTURE INCREASE OPTION RIDER can help you protect a growing income by providing the opportunity to purchase additional coverage on each policy anniversary until age 55, without further proof of medical insurability. Applicants must undergo financial underwriting to determine if they are eligible to obtain additional coverage.¹⁷ The rider includes special option dates to allow off-anniversary increases for events such as the loss of group long-term disability coverage.

8 *Can I cover retirement plan contributions?*

The RETIREMENT PROTECTION PLUS DISABILITY BENEFIT RIDER helps ensure your ability to save for retirement in the event you become disabled. This coverage is also available as a stand-alone policy.¹⁸ Coverage is available for up to 100% of retirement contributions, including any employer-matching funds.

¹⁶ This optional rider is available to occupation classes 6-3; 6M-3M for an additional premium and is not necessarily protection against increases in the cost of living.

¹⁷ 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 Future Increase Option available for exercise. Please refer to the language of the Future Increase Option rider for further details. Available to occupation classes 6-3; 6M-3M for an additional premium.

¹⁸ This optional rider is available to occupation classes 6-3; 6M-3M for an additional premium. Not available in New Jersey. Retirement Protection Plus is not a pension plan or a substitute for one.

More reasons to consider ProVider Plus

Premiums are waived — and even reimbursed — during disability

The last thing you should have to worry about during a disability is paying your policy premium. So when a disability occurs and benefits are paid, only ProVider Plus offers a **WAIVER OF PREMIUM BENEFIT** that will do all of the following:

- Refund any premiums you have paid that apply to the period of disability, and
- Waive your premium for as long as you're disabled and receiving benefits in the same claim, and
- Continue to waive your premiums for six months following your recovery.

A presumptive total disability benefit, even if the disability isn't irrecoverable

With our **PRESUMPTIVE TOTAL DISABILITY BENEFIT** the disability need not be irrecoverable. We'll consider you totally disabled, waive any unexpired part of the elimination period and pay benefits based on the date you became totally disabled — *even if you are gainfully employed* — if an illness or injury causes 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.

Personalizing your policy

Extra protection from the financial impact of severe disabilities

Our optional **CATASTROPHIC DISABILITY BENEFIT RIDER**¹⁹ offers extra protection from the financial impact of severe disabilities resulting in cognitive impairment, the loss of two or more Activities of Daily Living, or total, complete and irrecoverable loss of sight in both eyes, hearing in both ears, speech or use of both hands, both feet, or one hand and one foot in their entirety. Includes an automatic annual 3% compound interest adjustment to the rider benefit when you are catastrophically disabled.

Benefits that continue beyond the normal retirement age

Few companies offer disability benefits that continue beyond normal retirement age. With the **GRADED LIFETIME INDEMNITY FOR TOTAL DISABILITY RIDER**²⁰, the policy includes a monthly benefit for total disability payable until the end of the benefit period (to age 65 or 67), followed by a lifetime indemnity should you remain continuously totally disabled. The lifetime indemnity amount is determined by your age when continuous, total disability begins. See a sample policy for details. Available with a To Age 65 or To Age 67 benefit period.

¹⁹ This optional rider is available to occupation classes 6-3; 6M-3M for an additional premium. Not available in California, Connecticut and Texas.

²⁰ This optional rider is available to occupation classes 6-3; 6M-3M for an additional premium. Not available in California.

Help with premiums if you become unemployed

Our optional UNEMPLOYMENT WAIVER OF PREMIUM RIDER²¹ waives premiums for up to 12 months if you become unemployed and receive unemployment compensation for at least 60 consecutive days — even if you return to work! If you become unemployed again, we'll waive premiums again, as long as 48 months have passed since the end of the previous unemployment period.

Coordination with Social Security and government program benefits

Our SOCIAL INSURANCE SUBSTITUTE RIDER²² is a monthly benefit that coordinates with payments received under Social Security and some other government programs. It's often purchased to reduce the total cost of coverage, while helping to assure an adequate level of disability protection.

Automatic benefit enhancements

Our AUTOMATIC BENEFIT ENHANCEMENT RIDER provides you with automatic 4% compound increases to the monthly benefit each year for five years despite any change in health, income or occupation. Eligibility will be determined at the time of underwriting.

Coverage for student loan debt

Guardian's unique STUDENT LOAN PROTECTION²³ program covers up to \$2,000 in monthly payments on student loan debt in the event of total disability. Certain conditions and eligibility requirements apply.

Discounted coverage for students, residents, and eligible members of professional groups, associations, and employer groups may be available.

Ask your insurance professional for eligibility details.

Discounts for employer-sponsored programs

The Qualified Sick Pay Program (QSPP) enables employers to fund a qualified sick pay plan with disability income insurance. The Executive Bonus Program is for employers who choose to provide a bonus to key employees in the value of the disability income insurance premium. A Voluntary Income Protection Program is for business owners who want to provide income protection to their employees at no expense to the business. All three programs offer a 10% permanent policy discount to eligible employer groups. Ask your insurance professional for details.

²¹ This optional rider is available for an additional premium. Not available in Connecticut, Minnesota, New York and Tennessee.

²² This optional rider is available for an additional premium. 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.

²³ Student Loan Protection is available on Guardian Policy Form AH55-A.

Special issue limits are available to eligible professionals who are starting out in their careers without a proof of income requirement.

Ask your insurance professional for details on our Special Limits for New Professionals Program.

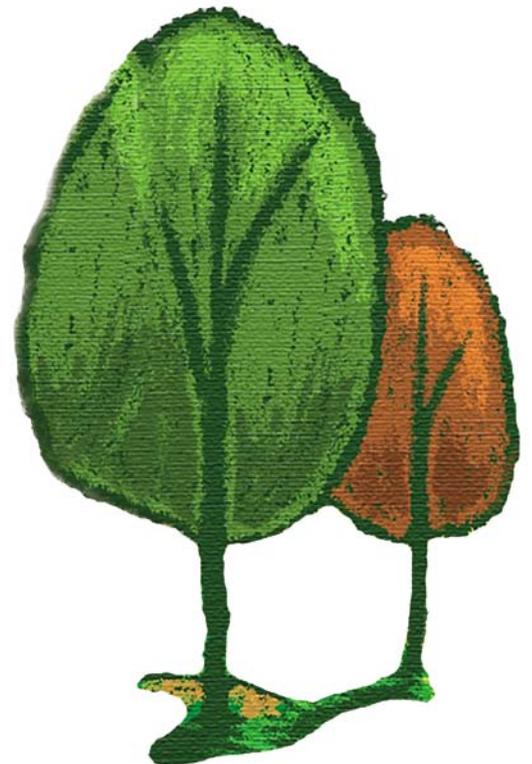
Programs for start-up business owners, and home-based business owners.

Ask your insurance professional for details of our Business Owner Advantage and Home-Based Business Owner programs.

Convenient Payment Options

With ProVider Plus, there are several payment options available including having your monthly premium automatically deducted from your bank account — without the built-in finance charges other companies might impose.

ProVider Plus offers comprehensive coverage — plus the flexibility to customize your policy to cover situations you may face.



Consider how valuable the ProVider Plus policy can be to you in the event that a disability limits your ability to earn an income.

Take action today

Contact your insurance professional to design a policy best suited to your needs.

How much monthly benefit should I apply for?

How soon will I need the benefits following the disability?

Which benefit period should I apply for?

Do I want the policy to keep pace with increased earnings?

Do I need to protect my retirement savings?

Should I consider a catastrophic disability benefit?

This publication is offered for the purposes of education and information only and should not be considered tax or legal advice. For information on your specific situation, please consult your legal or tax advisor.

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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. The expected benefit ratio for this policy is 50%. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy.

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