

Extra Protection When You're Most Vulnerable

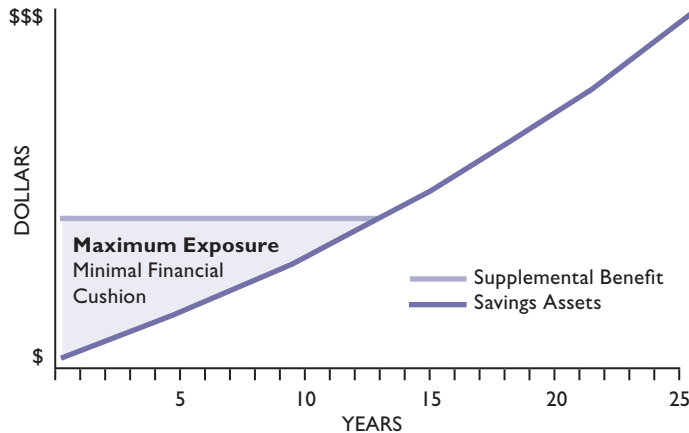


Position Yourself for a Secure Future

All of your financial goals depend on you being healthy enough to earn a paycheck. At a time when you're building a career and growing your earnings, you probably have some debt and possibly little financial cushion. This is the time that you're most exposed if an illness or injury were to interrupt your career.

Our Supplemental Term Rider is an affordable way to add extra protection and secure your goals for the future.

- An extra layer of protection to help with:
- Unexpected expenses
 - Paying down debt
 - Saving for retirement



Here's how it works:

- Offers \$250 - \$2,000/month above and beyond your policy's monthly benefit
- Makes payment directly to you, so you determine how funds are used
- Provides a choice of duration: 10 or 15 years*

And it's as little as \$5 a month.**

* Rider provides coverage for a period of 10 or 15 years from policy date. When a qualifying total disability occurs, benefits are only payable during the remaining portion of the 10- or 15-year term that has not elapsed when the disability begins. Only available in Connecticut, Florida, New York and Pennsylvania.

** 30-year-old male, occ class 4M, 90-day elimination period, 15-year term, generic non-discounted rates, \$500 per month coverage.

Individual disability insurance policy form I8ID underwritten and issued by Berkshire Life Insurance Company of America (BLICOA), Pittsfield, MA. BLICOA is a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. Optional riders are available for an additional premium. Product provisions and availability may vary by state. In New York: These policies provide disability insurance only. They do not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. For policy form I8ID, the expected benefit ratio is 50%. 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.

