

Expanding Your Possibilities

Protecting Your Amazing Journey



GUARDIAN®

THE INTELLIGENT CHOICE FOR
DISABILITY INCOME PROTECTION

Income protection...

Designed for value. Built for flexibility.

Helping you live confidently on your terms.

Help Secure Your Path to the Future

You've invested a lot of time and money to get where you are now. Your income makes the life you enjoy possible, paying for day-to-day expenses as well as saving for the future.

But — What if the Unexpected Happened?

If your income stopped because you were too sick or injured to work, you might think you could rely on:

- ▶ Savings/401(k)
- ▶ Second household income
- ▶ Family or friends
- ▶ Social Security Disability
- ▶ Credit cards

What if it lasted for years? How would you get by?

Nearly 60% of the people who file for bankruptcy do so because of a health crisis — and 62% of them have health insurance.* Being too sick or injured to work impacts finances far beyond just the medical bills.

Prepare

While you can't predict the unexpected, you can prepare. Disability insurance (DI) is income protection, helping to replace income lost during a period when you're too sick or injured to work. You can use the monthly benefits just as you would your paycheck.



What Does Your Income Make Possible?

MONTHLY EXPENSES

Housing	\$ _____
Utilities	\$ _____
Phone	\$ _____
Groceries	\$ _____
Eating Out	\$ _____
Credit Cards	\$ _____
Child Care	\$ _____
Car Payment	\$ _____
Student Loan Payment	\$ _____
Other Loan Payments	\$ _____
Health Insurance	\$ _____
Other Insurance	\$ _____
Retirement Savings	\$ _____
Other Savings	\$ _____
Misc.	\$ _____

TOTAL: _____

Disability insurance helps maintain financial health, so you can focus on your physical and mental health.

What to Look for in a DI Policy

One size doesn't fit all, particularly when it comes to income protection. The *best* policy isn't necessarily the one loaded with every feature available. It's the one tailored to *your* life.

Disability insurance (DI) starts with a base policy. You add options to customize it to your specific circumstances both now and in the future. Most DI policies are bought to last until you're age 65-70, so it makes sense to look for an insurance company that takes the long view. After all, if you ever need your DI policy, you want to feel confident it'll be there for you.

► Strong Base Policy

The base policy is the foundation on which your policy is built. Look for a strong one with built-in features for a multitude of disability scenarios.

► Flexibility and Ability to Customize

With so much variation in a disability's severity and duration, many people tell us they want maximum flexibility in their DI policy. If you were to suffer a disability, you'd likely want to assess how it affected you and your loved ones at the time, and to make the best choices for those circumstances.

There are a number of ways for you to build added flexibility into a policy. Perhaps you want the choice to work in another occupation if totally disabled in your own. Or, you may be interested in protection for your ability to repay student loans, against increases in the cost of living, or in the opportunity to easily grow coverage as your income grows.

► Financial Strength

A DI policy may provide coverage for 30-40 years. Whether you need its benefits this year or in 20 years, you rely on the insurance company's promise to pay a benefit when you need it. And a promise is only as good as the company that can honor it. Evaluate a firm's long-term viability by looking at its investment philosophy and track record of financial strength. Most companies share their ratings from objective independent rating agencies to help your assessment.

Non-Cancellable and Guaranteed Renewable

Look for a policy that is *both* non-cancellable and guaranteed renewable. It lets you "lock in" the policy's benefits and cost when you buy it. As long as required premiums are paid, the policy can't be cancelled, premiums increased, or coverage terms changed until the policy expiration date.

Our Strong Base Policy

Built-In Benefits

Waiver of Premiums

You'll be able to continue your coverage, without paying the premium, while disabled and for six months after you're no longer disabled.

Exclusive! Waiver of Elimination Period

If you suffer a disability that lasts more than six months and we pay benefits, we'll waive the elimination period, or waiting period, for any subsequent disability of 30 days or more and that occurs within five years – regardless of the cause.

New! Hospice Care Benefit

If you're admitted into a qualified hospice program, we'll consider you to be totally disabled, plus we'll waive the policy elimination period, so you'll receive benefits faster.

Presumptive Total Disability Benefit

This is designed to help in the event of severe disabilities like the complete loss of sight in both eyes, hearing in both ears, speech, or the use of any two limbs. We would consider you to be totally disabled even if you're still able to work. In addition, we'd waive the policy elimination period. With our policy, unlike those of most other companies, you may qualify for this benefit even if your loss is not permanent.

Endorsements

These endorsements are benefits that can be added to a policy at underwriter discretion. They are typically added to a standard issue policy.

New! Serious Illness Supplemental Benefit

If you become totally disabled from cancer, a stroke, or a heart attack, we'll pay an additional 50% of your monthly benefit, above and beyond your regular monthly benefit, for up to 12 months, over the life of your policy. The benefit begins after you've satisfied the elimination period.

Occupational Rehabilitation and Modification and Access Benefit

This benefit can pay for occupational rehabilitation expenses, plus the cost of modifications to your work environment to accommodate physical limitations.



Definitions of Total Disability



Choose One:

The Choice to Work in Another Occupation Without a Reduction in Benefits is Yours

Key Policy Feature

How total disability is defined is at the core of determining your eligibility for total disability benefits. The severity and duration of disabilities varies dramatically. Many people tell us that if disability struck, they'd want to take a look at how it affected them and their loved ones — and *then* make the best choices for the circumstances. Disability protection with a definition of disability that enables choice around how to move forward makes ours some of the most flexible in the marketplace.

True Own-Occupation

A key advantage of a True Own-Occupation Definition of Total Disability is that ***you're able to receive your full disability benefits even if you're gainfully employed in another occupation or capacity — with no reduction in benefits.*** If determined to be totally disabled in your own occupation, there may be instances where you can even work in your own business or practice. Selecting this definition of disability for the full duration of your policy provides the strongest level of protection.

With the True Own-Occupation Definition of Total Disability, you're considered totally disabled when you're unable to perform the duties of ***your own occupation*** solely due to illness or injury.

If you're a dentist or physician who has limited your occupation to the performance of a single dental or medical specialty, we'll consider that specialty to be your occupation.

Two-Year True, Then Modified Own-Occupation

This definition of disability offers a two-year period of True Own-Occupation to enable you to focus on your health and plan next steps. If you're still disabled after two years, your coverage converts to a Modified Own-Occupation Definition of Total Disability. With the Modified Own-Occupation Definition, you're eligible for benefits when, solely because of illness or injury, you're:

- ▶ Unable to perform the duties of your ***own occupation, and***
- ▶ ***Not*** gainfully employed

This definition offers the strength of True Own-Occupation coverage for the first two years, along with solid protection for the remainder of the policy.

A Definition Especially for Physicians

Exclusive:

Physicians have unique DI protection needs.

Unparalleled Protection

As a leading provider of DI for physicians, we understand their unique needs when it comes to income protection. That's why we developed an Enhanced True-Own Occupation Definition of Total Disability* just for physicians and doctors of osteopathy.

It starts with our strong True Own-Occupation Definition of Total Disability. If totally disabled, it provides a physician with the flexibility to be gainfully employed, in some instances even in their own practice, and still receive total disability benefits.

More Ways to Qualify for Benefits

Then, we add a straightforward, easy-to-understand formula to qualify for benefits. It's based on the *source of your earnings* and provides more ways to qualify for total disability benefits. We'll consider you totally disabled if more than 50% of your income is from:

- ▶ Hands-on patient care and, solely because of injury or illness, you can no longer perform hands-on patient care; or
- ▶ Performing surgical procedures and, solely because of injury or illness, you can no longer perform surgical procedures.

That's not all. If you don't qualify for benefits under the source-of-earnings formula above, then we'll look at your key duties, including those you were performing in your medical specialty at the time your disability began, to assess whether or not you qualify. Because we evaluate your situation from multiple perspectives, we give you *more ways to qualify for total disability benefits*. This is some of the strongest, most flexible protection a physician can get.

HOW IT WORKS: See how three different physicians qualify for total disability. The first two qualify using the enhanced formula, and the third under a traditional assessment of how the disability affected his or her ability to perform occupational duties.

	Pre-Disability Sources of Income	Post-Disability Capabilities	Under Our Enhanced True Own-Occupation Considered	Employment Options While Totally Disabled
SURGEON	<ul style="list-style-type: none">• 60% from surgery• 40% from patient care and office visits	PERSISTENT TREMOR IN DOMINANT HAND <ul style="list-style-type: none">• Cannot perform surgery• Able to diagnose and treat patients	Totally Disabled (full benefits) because more than 50% of income came from surgical procedures and he or she can no longer perform those due to disability.	Each physician, while eligible for total disability benefits, can choose to be: <ul style="list-style-type: none">• Gainfully employed full time or part time anywhere, even in his or her practice/business,
INTERNIST	<ul style="list-style-type: none">• 100% from hands-on patient care and office visits	SPINAL CORD INJURY <ul style="list-style-type: none">• Cannot diagnose and treat patients	Totally Disabled (full benefits) because more than 50% of income came from patient care and he or she can no longer do that due to disability.	or
PATHOLOGIST	<ul style="list-style-type: none">• 100% from specimen evaluation	MACULAR DEGENERATION <ul style="list-style-type: none">• Binocular vision impaired	Totally Disabled (full benefits) While unable to qualify under the enhanced formula, he or she would qualify based on the inability to perform the material and substantial duties of his or her own occupation (True Own-Occupation) due to disability.	<ul style="list-style-type: none">• Not gainfully employed and still receive his or her full total disability benefits.



* Not available for policies with a Graded Lifetime Rider or that do not include a partial disability rider

Partial Disability Benefits

Options

Supports Your Financial Recovery as You Recover Physically

When a Disability Isn't Total

Sometimes an illness or injury causes a drop in income, but doesn't totally prevent you from working. For example, you:

- ▶ Can only work reduced hours.
- ▶ Aren't able, or it takes you longer, to do some of the tasks you used to do.
- ▶ Have recovered from your disability but require time to get back to your pre-disability earnings.

You can choose from two Partial Disability Benefit options, also known as riders, that provide funds to help make up for some of your lost earnings while you recover.

Enhanced Partial

This option provides benefits when, solely due to injury or illness, you suffer a loss of income of 15% or more. Our Enhanced Partial Disability Benefit rider, unlike other carriers, uses the same definition of partial disability to qualify for benefits until you're recovered.

- ▶ For the first 12 months, the benefit is equal to the actual loss of income, up to 100% of your monthly benefit.
 - Minimum benefit is **50% of your monthly benefit**.
- ▶ After 12 months, benefits are paid in proportion to your income loss.
 - If the loss of income is more than 75% of your prior income in any month, we consider the loss to be 100%.
- ▶ Even after you fully recover and return to work full time, we'll continue to pay you benefits as long as you have a loss of income of at least 15% of your prior income and the loss is solely the result of the injury or illness that caused the disability.

A policy with an Enhanced Partial Disability Benefit Rider is particularly suited to professionals and business owners who:

- ▶ Have fee-for-service income (derived from procedures or services).

Exclusive Waiver of Premium

We'll waive any premiums due while you're disabled and receiving benefits. And unlike most other insurance companies, we'll continue to waive them for six months after you recover and benefits end. We understand you need time to recover physically and financially.

Partial Disability Benefits *(Continued)*

Options

Basic Partial

This option provides benefits when you’re working but your income is reduced by at least 20% as a result of the illness or injury that caused you to become disabled. In addition, you must either be unable to work as many hours, or aren’t able to perform all the same duties you did pre-disability.

- ▶ Benefits are payable in proportion to your loss of income up to the policy benefit.
 - If the loss of income is more than 75% of your prior income in any month, we consider the loss to be 100%.
 - For the first six months, we’ll consider the loss of income to be at least 50% if you meet the definition of partial disability.
- ▶ Lump Sum Payment: You will receive a lump sum payment that equals two times your monthly benefit if you return to work full time immediately after the end of your partial disability, and your partial disability ends within 12 months of your policy’s elimination period.

A policy with a Basic Partial Disability Benefit Rider is most suitable for individuals whose:

- ▶ Compensation is primarily salary
- ▶ Job type is not conducive to returning part time (often the case with W-2 employees)

HOW IT WORKS: You have a bike accident that results in surgery and rehabilitation. As your condition improves, you return to work part time, then eventually full time.

Bike Accident		Elimination (Waiting) 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
	Enhanced Partial	No policy benefits	Policy pays Total Disability Benefits	Suffered loss of income of 15% or greater	Policy pays because you continue to suffer loss of income of 15% or greater due to disability even though you've returned to work full time	Earnings grow to more than 85% of pre-disability income so claim ends.
	Basic Partial	No policy benefits	Policy pays Total Disability Benefits	<ul style="list-style-type: none">• Suffered loss of income of 20% or greater, and• Suffered a loss of time or duties	Return to work in less than 12 months: Lump Sum payment of two times monthly benefit	
Helps you regain financial strength as you regain physical strength						

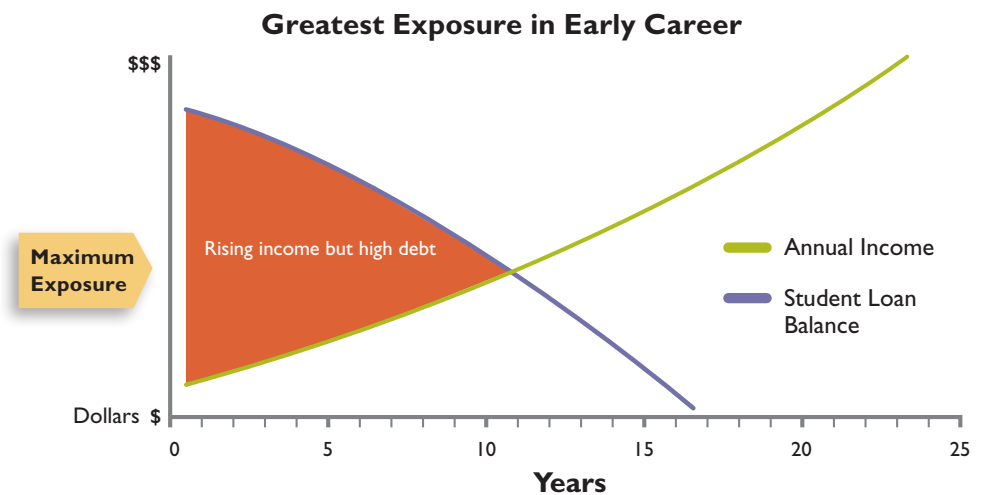
Student Loan Protection

Options

Safeguards Your Ability to Meet Student Loan Payments

Early Career Vulnerability

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.



Safeguard 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 **\$250-\$2,000** per month toward student loan payments*
- ▶ Choose a rider duration — 10 or 15 years**

Adding this option is easy. **No loan documentation is required** at the time you buy your policy and/or this rider.

* Reimburses \$250 - \$1,000 per month toward student loan debt incurred from a degree-granting institution; \$250 - \$2,000 if pursuing or holding an advanced degree (i.e., degree beyond undergraduate).

** This rider provides coverage for a period of 10 or 15 years from the 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.

Options to Increase Benefits

Options

Provides the Opportunity to Increase Protection as Your Income Grows with No Medical Underwriting

Income Growth Protection

As your income grows, you may want to obtain additional coverage. Typically, that would require evidence of good health each time you apply.

When you add either of our two riders, or options, you'll be eligible to purchase additional coverage with no medical insurability requirement. This is a great way to ensure that you can protect your income regardless of any changes in your health.

Each time that you apply to increase coverage, your eligibility is determined by your financial situation as determined by your income, employment, and other disability insurance.*



You can choose from two options:

Future Increase Option

This option provides the opportunity to increase benefits annually through age 55. It's your choice whether or not to apply for additional coverage.

Benefit Purchase Option

This cost-effective option is available if you've selected the Basic Partial Disability Benefit rider. It gives you the opportunity to increase benefits every three years until age 55. You're required to

- ▶ Apply for additional coverage every three years.
- ▶ Purchase at least 50% of the amount of any additional coverage offered in order to keep the rider in effect.**

*A 32-year-old making \$100,000 a year today would earn about \$6.9 million over his/her working career.*** Shouldn't that multi-million dollar asset be insured?*

* All other disability insurance that you own, have applied for, or for which you are eligible with any insurer.

** You cannot use the Benefit Purchase Rider to add coverage while you are disabled.

*** Assumes income increases at 3% annually and individual continues to work to age 65.

Cost of Living Adjustment

CHOOSE FROM:

6% MAXIMUM

After you've been disabled for 12 months, we'll increase 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

Increases begin on the fourth anniversary of the date you originally became disabled. We'll increase your monthly benefit each year by 3% compounded annually.

Options

Can Significantly Increase Benefits During a Disability

Keep Pace with Inflation

Inflation is a fact of life, and often a forgotten economic hazard of a disability. A Cost of Living Adjustment (COLA) Rider adjusts your benefit to help keep pace with inflation during a period of disability. Each of our three riders:

- ▶ Is designed to increase your monthly benefit, whether you're totally or partially disabled.
- ▶ Includes compound annual adjustments and a minimum benefit adjustment of 3%, calculated on a compounded basis.
- ▶ Has no limit to the number of annual increases that can be made before the end of your policy.

*After you recover, the increased benefits remain on the policy — at no additional premium.**

Cumulative Annual Benefits

Year	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.
- 6% maximum COLA assumes the CPI-U increases by 6% annually throughout the entire period of disability.

* Provided the increase is \$300 or more.

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

Options

**Exclusive!
Not Available from
Other Carriers**

A period of disability during prime earning years impacts finances in two ways:

- Traditional disability benefits help you meet routine living expenses. However, putting money away for the future is often interrupted or stopped altogether.

HOW IT WORKS: You're in a serious auto accident at age 47. After three years of surgeries and rehabilitation, you return to work first part time, then eventually full time. From then until age 65, you remain healthy and working.

Status	90-Day Elimination Period	Totally Disabled	Return to work part time, then eventually full time	Healthy & working full time
Benefit		Total Disability Benefits	Partial Benefits including Recovery	
Amount		\$360,000	\$140,000	

Age 47 50 52 60 65

All Total and Partial Benefits Paid \$500,000

Lump Sum Benefit 35% of \$500,000 = \$175,000

\$675,000 Total Benefits Paid

*Policy must still be in force at age 60 to qualify for benefits. Lump Sum benefit comprised of 35% of all Total and Partial Disability benefits.

This information is provided for informational purposes only and should not be considered tax or legal advice. Contact your tax or legal advisor regarding the tax treatment of the policy and policy benefits. You should consult with your own independent tax and legal advisors regarding your 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.

Retirement Protection Plus

Options

Helps Replace Contributions to a Retirement Plan

Keep Retirement Savings on Track

This option, or rider, helps replace the contributions you'd have made to a defined contribution plan while you are totally disabled and not gainfully employed. A monthly benefit insuring up to 100% of your retirement contributions, including any employer match, will be paid into a trust established for your benefit. You direct how benefits are invested and can begin accessing them at age 65.

See the difference between how retirement contributions would fare with and without an interruption of contributions.

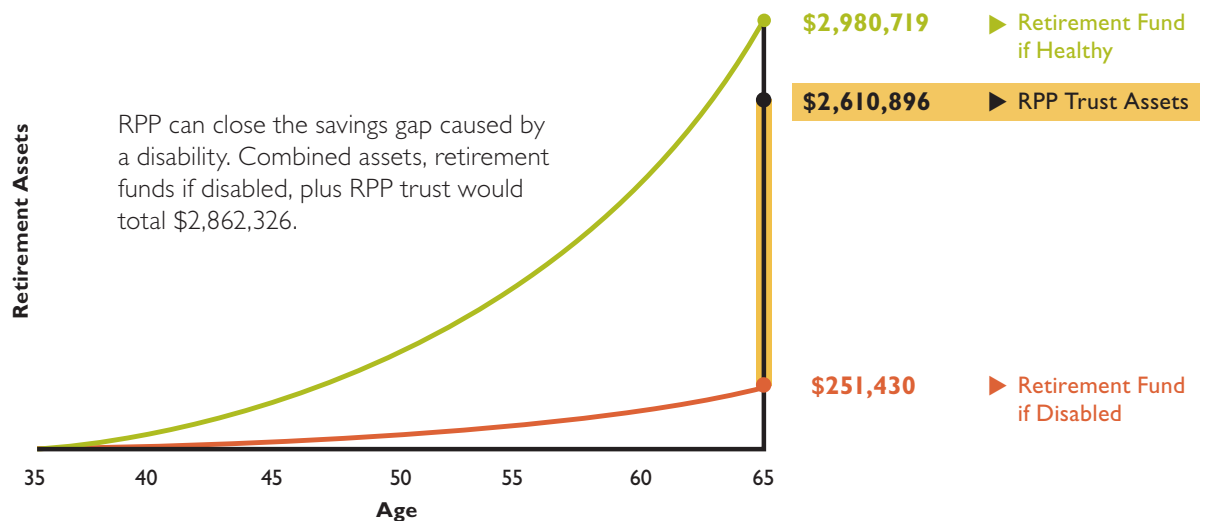


Chart Assumptions: \$2,000 per month contributed to the plan beginning at age 35. Total disability occurs at age 36 and contributions stop. Insured eligible for benefits under policy, with payments beginning 30 days following 180-day elimination period. Disability continues to age 65. 8% average annual 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 will likely vary.

Retirement Protection Plus is not a pension plan or a substitute for one.

Catastrophic Disability Benefits

Options

Provide Extra Funds During Severe Illness or Injury

Funds for Added Flexibility

A devastating illness or accident can leave you needing extra assistance. The Catastrophic Disability Benefit (CAT) provides extra funds so you'll have the flexibility to do things such as hire help and pay for items not covered by your health insurance.

Both the Enhanced and Basic CAT options provide benefits in the event of cognitive impairment or an irrecoverable disability as detailed in this policy option. In addition, the Enhanced CAT:

- ▶ Includes an automatic 3% cost of living adjustment.
- ▶ May also provide benefits if the insured is unable to perform two or more activities of daily living.

The CAT option can provide up to 100% income replacement when combined with the base policy benefit and other disability coverage.

Exclusive Stronger Protection

Many disability insurance carriers offer a catastrophic benefit. However, **we're the only one** with an Enhanced CAT rider that includes an automatic 3% compound cost-of-living increase.

Automatic 3% increase results in extra:

\$87,000 after 10 years

\$412,000 after 20 years

Enhanced CAT Fixed 3% Compounded Indexing			Basic CAT No Indexing Provision	
Year	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, Catastrophically Disabled from age 45 to 65.

More Options and Features



Options

Further Personalize Your Policy

Social Insurance Substitute Rider

This monthly benefit coordinates with payments received under Social Security and some other government programs*. This option is sometimes purchased in lieu of additional base policy coverage to reduce the overall cost of your policy.

Unemployment Waiver of Premium Rider

Should you ever find yourself unemployed and receiving unemployment benefits, this option helps by waiving your premiums for 12 months. It helps you maintain your coverage during a period of unemployment.

Automatic Benefit Enhancement Rider

This convenient rider helps keep your disability benefit aligned with normal, annual income increases you might experience when healthy. It's applied at underwriter discretion to eligible policies and provides an annual 4% benefit increase each year for six years, with no proof of income required. While there's no premium charged for this rider, each increase will include an additional premium based on your then-current age.

Graded Lifetime Indemnity for Total Disability Rider

This option provides a lifetime benefit for continuous total disabilities, beyond the policy's expiration. The monthly benefit amount is based on your age at the time the continuous total disability begins. For disabilities that begin prior to age 46, the benefit is equal to 100% of your policy's monthly benefit. For those that began after age 45, the benefit is reduced by 5% for each year past 45 that the disability began. Benefits are payable so long as you remain disabled.

Mental and/or Substance-Related Disorders

Unlike most other carriers, we offer coverage with no limit on the duration of benefits for conditions such as depression or anxiety and alcohol or drug abuse. If you choose to have a 24-month limit on such coverage, we provide a discount on your premiums.**

* 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.

** All new policies issued in California will have the Mental and/or Substance-Related Disorder (MSRD) limitation, whereas those issued in Vermont will not. Policies issued to anesthesiologists/anesthetists, emergency room physicians, pain management physicians, and nurse anesthetists will always have an MSRD limitation. Discounts are applied when there is an MSRD limitation of 24 months. MSRD limitations do not apply to policies issued as the result of a future increase or future purchase option when exercised from a policy that did not have such a limitation.

Next Steps

Finding Income Protection That's Right for You

Now that you've had a chance to learn a little more about income protection, talk with your insurance representative about a policy:

- ▶ With a strong base and built-in benefits.
- ▶ Flexible enough to align with your present and future needs.
- ▶ From a company known for strength and stability.

Evaluate an insurance company with an eye toward:

- ▶ Experience and expertise in disability insurance.
- ▶ Coverage that fits your needs and wallet.
- ▶ Financial soundness.

Secure Your Path to the Future

You've invested so much in your career, so it makes sense to protect that investment's earning power. The promise for the years ahead relies on a strong financial foundation whose cornerstone is your income.

Our commitment to protecting that foundation shapes the way we operate every day. We're Berkshire Life, a wholly owned stock subsidiary of Guardian. We have a rich history of integrity and trust.

Berkshire Life's demonstrated track record of financial strength is reflected in our ratings from major rating agencies as well as our Comdex ranking, shown below.

AGENCY	RATINGS	RATING SCALE EXPLANATION	
A.M. Best:	A++	Superior	Highest of 15 ratings
Fitch:	AA+	Very strong	2nd highest of 21 ratings
Standard & Poor's	AA+	Very strong	2nd highest of 22 ratings
COMDEX* RANKING: 99			99 out of 100

What's Next?

Now that you've had a chance to learn more, what are the next steps?

1. Consider your protection needs and priorities.
2. Ask your insurance representative for a proposal.
3. Learn about the two options for paying for a DI policy.
 - Level Premium is a fixed premium that never increases.
 - Graded Premium lets you pay a lower amount initially, with increases according to a pre-determined, guaranteed schedule.

You have the option to convert to a level premium through age 50.

Ratings and Comdex ranking from *Vital Signs*, May 2016 and are subject to change.

* The Comdex Ranking combines the ratings from the four major agencies and yields a single percentile ranking for each company. A carrier must be rated by at least two rating agencies to receive a Comdex ranking. Berkshire Life is rated by three of the four major agencies. The Comdex ranking indicates what percentage of companies are rated lower or higher than a given firm. For example, Berkshire Life's Comdex ranking of 99 means that only 1% of companies are ranked higher and 99% ranked lower.

Considerations

Your income is your most important asset, now and for years to come. As you think about protecting it, consider your:

AGE & HEALTH

The cost of disability insurance increases with age, so typically:

- ▶ When you buy young, you “lock in” a lower annual cost for the life of your policy.
- ▶ Health problems may increase with age, and affect pricing as well as the ability to get coverage with the most favorable terms.

OCCUPATION

Professionals who have invested a great deal of time and money in career preparation usually want:

- ▶ Protection in their specialty (physicians and dentists).
- ▶ The flexibility to choose to work in another occupation, if totally disabled, without a reduction in disability benefits.
- ▶ The option to take DI coverage with them each time they change employers. (Group and association plans are typically not portable.)

INCOME

Your earnings and their composition play a key role in:

- ▶ How much coverage you would need and qualify for.
 - Even dual career households generally depend on both incomes to get by.
- ▶ What is and isn't protected.
 - Bonus, commission, and incentive income can be covered under individual DI, but not usually with DI plans through work or associations.

FINANCIAL STATUS

Your savings and debt will influence choices around:

- ▶ How long to wait for benefits (your policy's elimination period).
- ▶ Whether or not student loan payments, retirement contributions, etc. need protection.

EXISTING DISABILITY INSURANCE

If you have any disability insurance already, it's important to understand:

- ▶ What it does and doesn't cover.
- ▶ How disability is defined (true own-occupation, modified own-occupation, etc.).
- ▶ Whether or not its benefits would be taxable. Typically, benefits are tax-free if you pay the premiums with after-tax dollars.

*You've got an amazing journey ahead.
Let us help protect you on the way.*

Individual disability insurance policy forms 181D and 18UD underwritten and issued by Berkshire Life Insurance Company of America (BLICOA), Pittsfield, MA. BLICOA is a wholly owned stock subsidiary of and administrator for 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. Refer to the insurance contract for a complete description of policy benefits and features.

All new policies issued in CA will have a Mental and/or Substance-Related Disorder (MSRD) limitation, whereas those issued in VT will not. Policies issued to anesthesiologists/anesthetists, emergency room physicians, pain management physicians, and nurse anesthetists will have an MSRD limitation. Discounts are applied when there is an MSRD limitation of 6 or 24 months. MSRD limitations do not apply to policies issued as the result of a future increase or future purchase option when exercised from a policy that did not have such a limitation.

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 181D, the expected benefit ratio is 50%. For policy forms 18UD, and 18UD-F, the expected benefit ratio is 60%. 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.

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