

## INCOME PROTECTION IS IMPORTANT

Your income is the foundation upon which your lifestyle and future plans are built. Like Lindsay, you are a professional who has invested both time and money necessary to achieve success in your career and fulfill your life's goals. What you'll read in Lindsay's story is that along the way she encountered an unfortunate and life changing hurdle. Fortunately, she had made a decision to protect her income and this is her story.

Lindsay's story helps us to understand:

- The need for individual disability income protection is very real
- The products we choose to protect our income is a serious aspect to consider while preparing for this need

## READ LINDSAY'S STORY AND CONSIDER THIS:

- What if Lindsay didn't protect her income with disability income insurance — or with a policy with less than optimal features?

What if the unexpected happened to you? What lifestyle sacrifices would you be forced to make — forgo college funding, postpone retirement, downsize your home?

You can help avoid having to make such difficult choices by protecting yourself now. By choosing ProVider Plus, you can feel confident in owning a high-performing policy from a reputable company with exemplary financial ratings (as of November, 2013):

- A++ from A.M. Best Company
- AA+ from Standard and Poor's

Talk to your Guardian Representative today to learn more about disability income insurance.

*\*Claimant's name has been changed for the purpose of this story. Claimant occupation and medical accounts are based on actual claim paid by Berkshire Life, a Guardian company. Claimant income is for illustrative purposes only and individual results may vary. Optional riders available for an additional premium. Please see a sample policy for details regarding eligibility for benefits.*

Disability insurance Policy Forms 1400, 1500 or 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.

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 1400, 1500, or 1600, the expected benefit ratio is 50% (including NY 1400). For policy forms 1400-F, 1500-F, or 1600 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.

Product provisions and availability may vary by state.

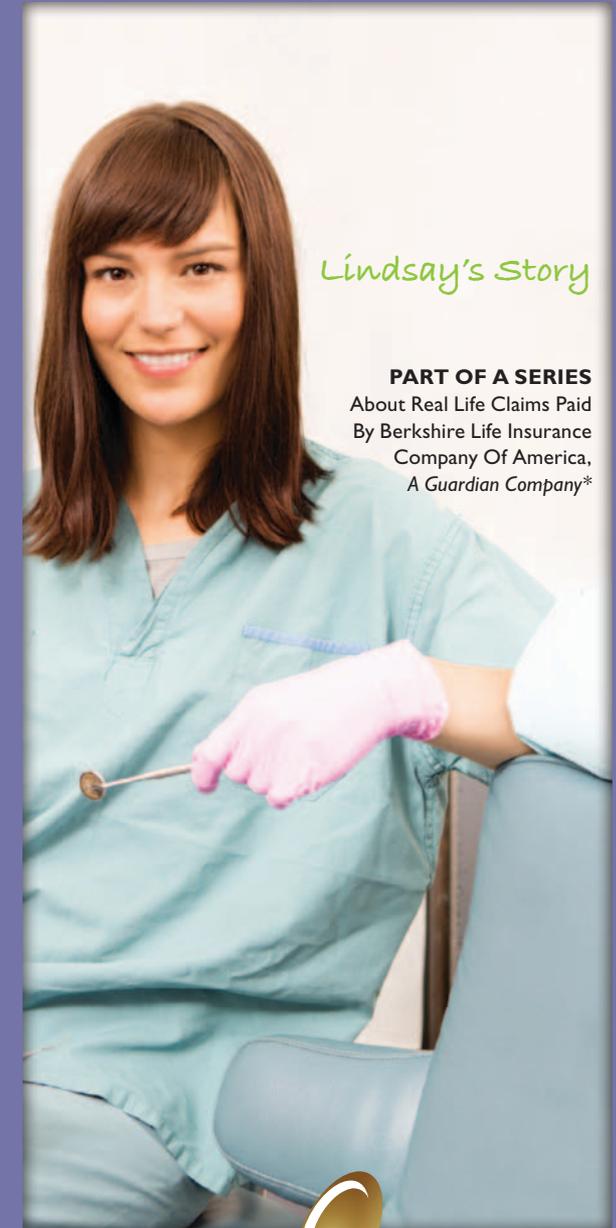
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Individual Disability Income Protection



Lindsay's Story

**PART OF A SERIES**  
About Real Life Claims Paid  
By Berkshire Life Insurance  
Company Of America,  
A Guardian Company\*



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Lindsay is a dentist. When Lindsay finished her education, she purchased our ProVider Plus Disability Income Policy. This turned out to be one of the most valuable investments she made in her career. Why? Because soon after beginning her career and building her clientele, Lindsay was diagnosed with Lupus.

Lindsay's symptoms were primarily severe fatigue, anemia and shortness of breath, however, these soon progressed to kidney problems and heart damage, which eventually required a pacemaker and a defibrillator.

Lindsay became too sick to work. Thankfully, her ProVider Plus Disability Income Policy protected her. Once Lindsay satisfied her policy's elimination period, and became eligible for benefits, her policy began paying her \$8,350 each month to help replace her income.

For two years, the severity of Lindsay's condition fluctuated. At times, she was able to work part-time and she suffered a loss of income as a result. This is when her policy's Residual Disability Benefit Rider paid benefits, replacing her income dollar-for-dollar during the first 12 months of her residual disability.

When she was physically able, Lindsay returned to work full-time — eager to rebuild her clientele and get back to being a full-time dentist. It took Lindsay five months to financially recover to where her loss of income was less than 15%. During this time her policy's Residual Disability Benefit continued to pay benefits as she continued to experience a loss of income due to her condition.

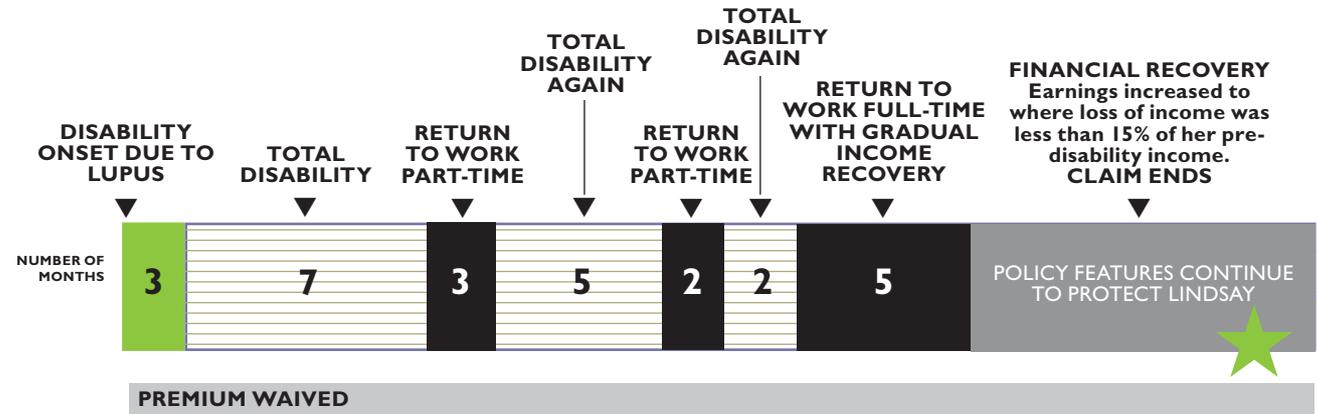
Lindsay's claim ended but her policy did not stop protecting her. For six months after claim Lindsay's policy continued to waive premium. Plus, should Lindsay become disabled again within five years, whether due to Lupus, which is likely, or an entirely new cause, her policy's Waiver of Elimination Period will work to provide Lindsay with "Day One" benefits.

## How Lindsay's Disability Income Policy Protected Her

**OCCUPATION:** Dentist

**INCOME:** \$180,000

**POLICY:** ProVider Plus with \$8,350 Monthly Benefit and a Residual Disability Benefit Rider



-  Policy's 90 day elimination period. (The elimination period is the length of time that must elapse following the onset of disability before benefits become payable.)
-  Policy paid \$8,350 Total Disability Benefits.
-  Policy paid Residual Disability Benefits, replacing her actual lost income, dollar for dollar, up to the policy's monthly benefit during each of the first 12 months of residual disability. As a result, she received her full monthly benefit for each month that her loss of income was more than 55%.

### ADDED VALUE

Lindsay's policy features continue to protect her even after her claim ends:

- Coverage continues: In fact, given that her Lupus is not cured, it's very likely she will need her ProVider Plus policy again due to episodes from the disease.
- Should Lindsay become disabled again within five years, whether due to Lupus, which is likely, or an entirely new cause, her policy's Waiver of Elimination Period provision will work to provide Lindsay with "Day One" benefits.
- For six months after her claim ends, her policy continues to waive her premiums. Another example of how ProVider Plus helps not only during claim but also during a time of financial recovery.