

Get the Coverage Your Group LTD Plan May Not Provide

Stop Exposing Yourself

Your Group Long Term Disability (LTD) plan may not provide the coverage you need if you become too sick or injured to work.

Group plans cover base salary and cap benefits

Most group plans provide basic income protection but aren't geared to highly compensated employees because they typically only cover base salary and place a cap on monthly benefits. Most group plans don't cover bonus and incentive compensation — or retirement plan contributions* — so a considerable amount of your income may be exposed.

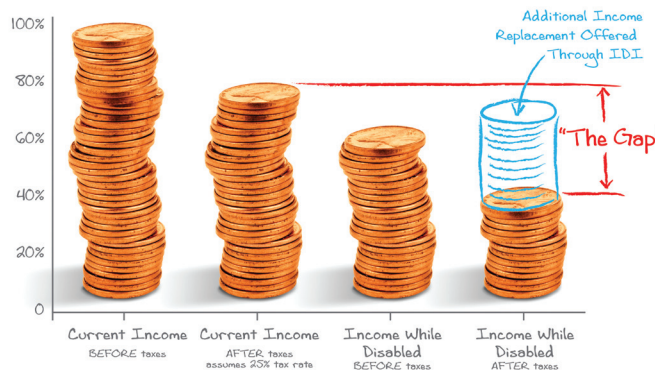
Taxes may further reduce your benefit

Because Group LTD is often paid for by the employer with pre-tax dollars, you'll be taxed on any benefit you receive.¹

You may be exposed if you:

- Have bonus or incentive compensation
- Are a highly compensated employee
- Contribute to a retirement plan

Is your income at risk?



Assumes: Group LTD Plan is 60% income replacement benefit.

Cover yourself with premium income protection

Individual disability income insurance can help replace your income and maintain your standard of living. Unlike Group LTD, coverage stays with you even if you change jobs. And, the benefits you receive are tax free when you pay with after-tax dollars.

Our ProVider Plus policy and its many available features and benefits helps you maintain your financial responsibilities and lifestyle when you are disabled due to injury or illness. Berkshire Life Insurance Company of America, the nation's #1 provider of non-cancellable individual disability income insurance.²

Apply today.

* Coverage for retirement plan contributions is available as a rider for an additional premium. Retirement Protection Plus is not a pension plan or a substitute for one.

¹ This publication is provided for informational purposes only and should not be considered tax or legal advice. Please 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.

² Berkshire Life is the leading provider of fully-underwritten non-cancellable disability income insurance according to the 2014 LIMRA International U.S. Individual Disability Income Insurance Participant's Report, based on 2013 annualized premium.

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. Product provisions and availability may vary by state.

