

INCOME PROTECTION IS IMPORTANT, BECAUSE INCOME IS IMPORTANT.

Your income is the foundation to the life you created. Unfortunately, most people don't realize their income and their earning power over time may very well be their biggest asset. Without income your ability to pay for everyday expenses as well as your ability for adequate financial and insurance planning — can fall apart.

In this brochure you'll read about a real-life claimant who protected her income using our premier disability income insurance. Her experience confirms:

- The need for disability income protection is very real
- The product you choose to protect your income is a critical factor — you have too much at stake not to have comprehensive disability

READ CAROL'S STORY AND CONSIDER THIS:

What if the unexpected happened to you? How long would your savings last? Would your household income be sufficient for all your financial obligations? 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 industry innovator with exemplary financial ratings (as of March 2014):

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

Talk to your Guardian Representative today to learn more about individual 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 and policy payments are for illustrative purposes only and individual results may vary. 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.

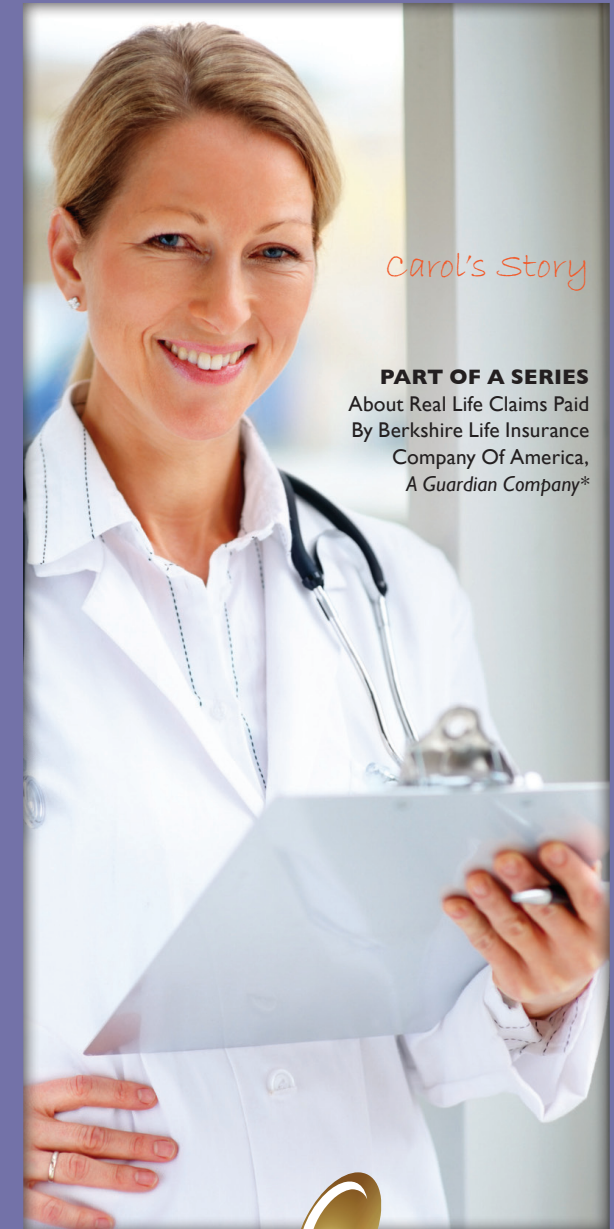
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Carol's Story

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



GUARDIAN®

Carol, an anesthesiologist making \$300,000 annually, went skiing one weekend and had an accident which tore her ACL. Her initial prognosis was to have surgery followed by six months of rehabilitation. Unfortunately, Carol experienced unforeseen setbacks during rehabilitation, including a very bad post surgical infection. As a result, she experienced extended immobilization of the knee, muscle wasting and weakness.

Due to her muscle weakening, Carol felt anxious and unsteady on her knee. This left her unable to return to work and perform her anesthesiologist duties. What Carol thought would be a difficult situation — missing work or maybe working part-time for six months or so — quickly became much more complicated.

Carol was unable to work for more than two and a half years, during which time she was receiving treatment in an effort to become well enough to return to her duties.

Afterwards, Carol began gaining strength in her knee. This physical recovery enabled her to return to work part-time. After another 28 months she achieved full physical recovery to where she was able to return to work full-time — however, she continued to suffer a loss of income for almost a year.

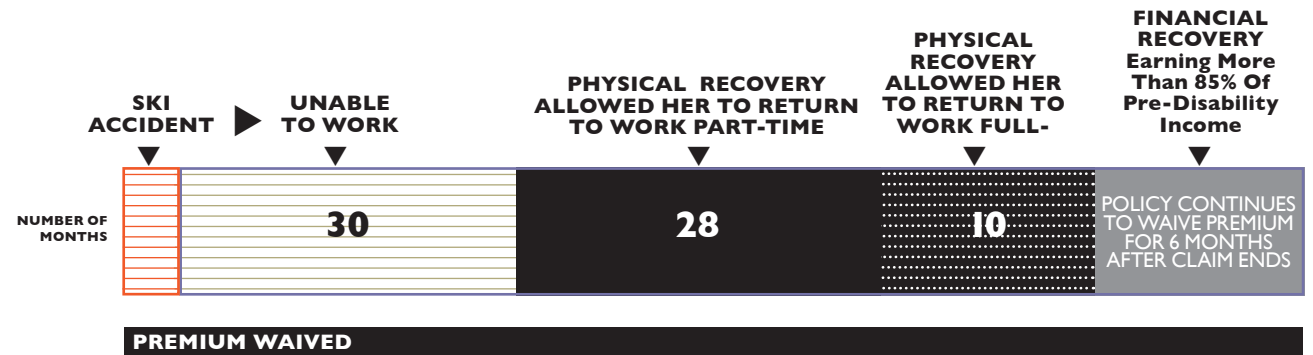
Ten months later, her earnings reached more than 85% of her pre-disability earnings — and after receiving disability benefits for five and a half years, her claim ended.

How Carol's Disability Income Policy Protected Her

OCCUPATION: Anesthesiologist

INCOME: \$300,000

POLICY: ProVider Plus with \$10,000 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 \$10,000 a month in Total Disability Benefits.



Policy's Residual Disability Benefit Rider replaced actual lost income of \$10,000 a month for first 12 months of residual disability for her 40% income loss. Policy rider then paid \$4,000 a month for her continued residual disability (40% income loss) during months 43-58.



Recovery Feature provided her with continued Residual Disability Benefits and paid an average of \$2,500 a month for her 25% income loss, despite her return to full-time anesthesiology duties.

ADDED VALUE

Although her claim ended after paying her benefits for more than five years, her policy's Waiver of Premium provision will continue to waive her premium payments for an additional six months (post-claim). Plus, should Carol become disabled again within five years, whether due to residual effects of her ski accident or an entirely new cause, her policy's Waiver of Elimination Period will waive her elimination period, providing Carol with "Day One" income replacement benefits.