

INCOME PROTECTION IS IMPORTANT

Your income is the foundation upon which your lifestyle and future plans are built. Like Scott, 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 Scott's story is that along the way Scott encountered an unfortunate and life changing hurdle. Fortunately, he had made a decision to protect his income and this is his story.

Scott'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
- Disability insurance can be a critical element to business strategy, as a means to preserve the business' value despite a business owner's disability

READ SCOTT'S STORY AND CONSIDER THIS:

What if Scott didn't protect his income with disability income insurance — or with a policy with less than optimal features? How would his personal finances, his lifestyle or his business have suffered?

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 avoid having to make such difficult choices by protecting yourself now with ProVider Plus, a high-performing disability insurance policy from a reputable company with exemplary financial ratings (as of March, 2014):

- A++ from A.M. Best Company
- AA+ from Standard & 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, income and medical accounts are based on actual claim paid by Berkshire Life, a Guardian company. Claimant payments are 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.*

***Policy Form 4100 or 4200 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. The expected benefit ratio for this policy is 50%. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy.*

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.

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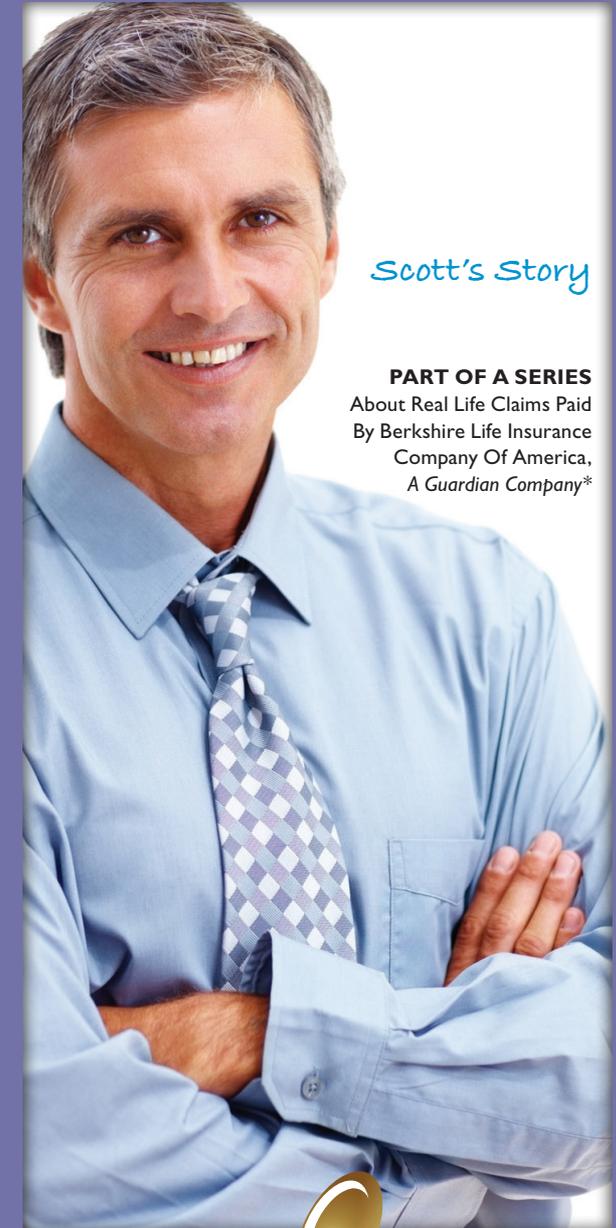


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7 Hanover Square
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www.GuardianLife.com

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Individual Disability Income Protection



Scott's Story

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



GUARDIAN®

Keeping income **strong**

Scott is the sole business owner of a high tech manufacturing company. Like most business owners, Scott's job duties encompassed many things, including sales, accounting, administration and also a precision design engineering component that required manual dexterity.

Well into his career, Scott was diagnosed with Multiple Sclerosis (MS). His symptoms were mostly intention tremors, which did not initially affect his job. However, at age 61, four years before he planned to retire, his condition worsened.

His tremors prevented him from performing the fine motor skill tasks needed for his job. Though he was still able to perform his sales, accounting and administrative duties, Scott's ProVider Plus Residual Disability Benefit Rider paid benefits for the partial loss of income he was suffering due to his illness.

Scott's condition worsened to include severe fatigue. At this point, Scott was unable to work at all and his ProVider Plus policy paid him \$13,000 monthly in Total Disability Benefits.

Scott's policy also adjusted to keep pace with inflation. Scott's benefit grew as a result of his policy's 3% Compound Cost of Living Adjustment Rider. These compounded adjustments will continue annually for as long as his disability lasts, or the end of the benefit period, whichever comes first.

Scott was fortunate to have protected his income with disability insurance. However, as a business owner Scott might have also considered purchasing a policy for his business.

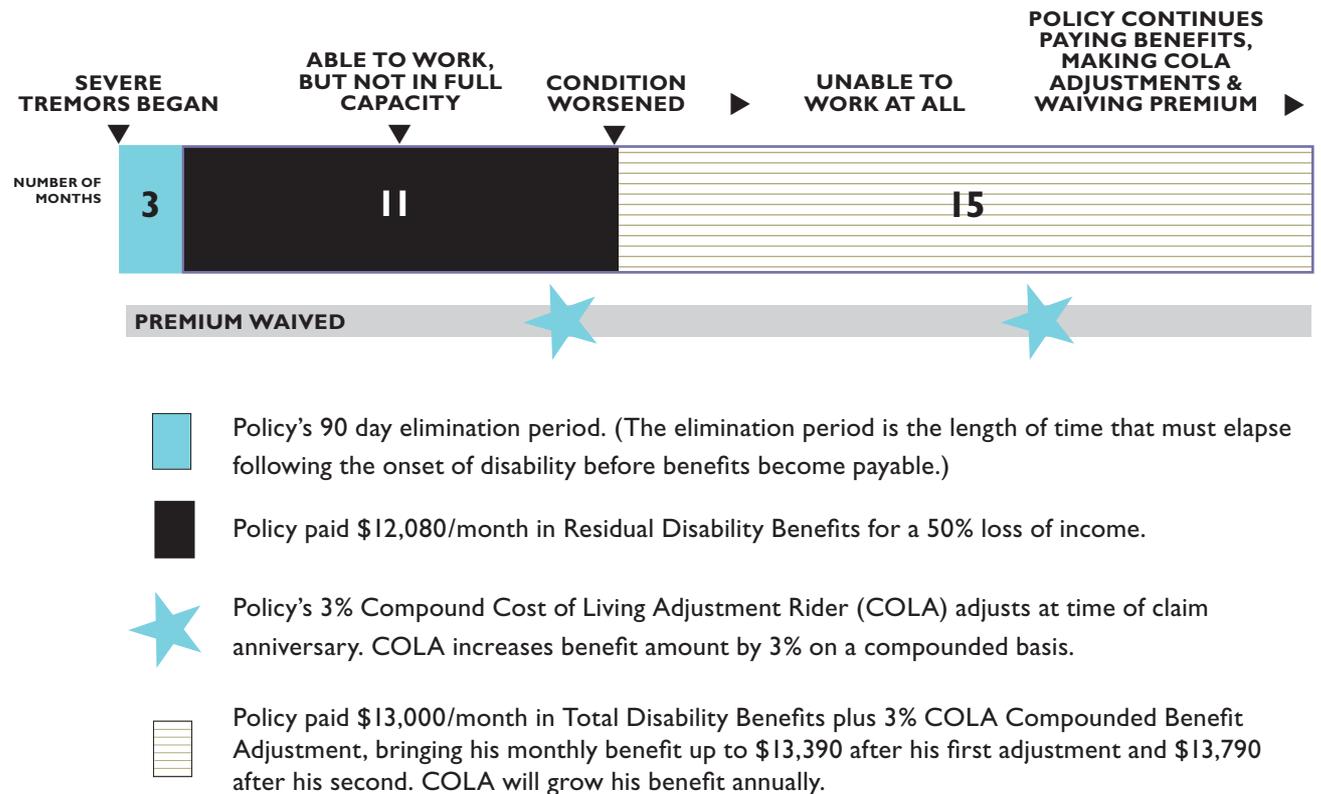
An Overhead Expense Disability Policy** could help Scott keep his business healthy and out of debt, ultimately helping Scott to preserve the business' value (despite his disability) so he could sell his business interest and stick to his original retirement plan.

How Scott's Disability Income Policy Protected Him

OCCUPATION: Business Owner of a High-Tech Manufacturing Company

INCOME: \$290,000

POLICY: ProVider Plus with a \$13,000 Monthly Benefit and a Residual Disability Benefit Rider



ADDING STRENGTH TO STRATEGY

As a business owner, Scott was also eligible to purchase Overhead Expense Disability Insurance. An Overhead Expense Disability Policy could help Scott keep his business healthy and out of debt. Helping Scott preserve the business' value — despite his disability, so he could sell his business interest and stick to his original retirement plan. Covered overhead expenses include:

- Real estate and property taxes
- Utilities
- Dues
- Licensing fees
- Scheduled installment payments of interest on debt
- Depreciation or scheduled installment payments of principal on debt
- Salaries employer-paid benefits for non-owner employees
- And more ...