



Disability insurance products to protect your client's income, business and employees

As a leading provider of non-cancellable guaranteed renewable individual disability income insurance (DI), our products are designed for value and built for flexibility, giving you more possibilities to meet the needs of a wide range of clients and businesses.

Personal income protection

Our Provider Choice DI coverage protects your client's personal income should a disabling illness or injury strike.

- One of the strongest base contracts in the marketplace
- An abundance of optional riders, including Student Loan Protection and our unique Lump Sum rider
- Own Occupation Definition of Disability with specialty language for physicians and dentists

Small business protection

Many business owners fail to consider the detrimental effect a disability can have on their business. Our business disability products help protect business owners by:

- Covering overhead expenses
- Funding buy-sell agreements
- Covering fixed-term payment obligations

These products offer a combination of unique coverage features, competitive premiums, and compensation you won't find with other carriers.

Worksite benefits

Employers seek cost-effective ways to enhance their Group long-term disability (LTD) benefits. Challenges they face include:

- Group LTD benefit caps leave high-earning employees underinsured
- Group LTD plans may not cover bonus/incentive compensation or retirement plan contributions
- Taxation on employer-paid benefits
- Attracting, retaining and rewarding talent

Our **Supplemental Income Protection program** can provide a cost-effective way to take their benefits strategy further:

- Based on each employee's personal income situation with coverage for bonus/incentive compensation and retirement plan contributions
- Guaranteed Standard Issue (simplified underwriting)
- Permanent premium discounts
- First-class underwriting and implementation teams

Your opportunity to turn one sale into many has never been easier than with this Supplemental Income Protection Program.

Provider Choice				Individual Protection	Business Protection		Worksite Benefits	Retirement
Product	Premier Package	Select Package	Essential Package	PayGuard Plus	Overhead Expense	Disability Buy-Out [‡]	Provider Choice	Retirement Protection Plus
Policy Form	Berkshire Policy Form 18ID/18UD	Berkshire Policy Form 18ID/18UD	Berkshire Policy Form 18ID/18UD	Berkshire Policy Form 18PG	Berkshire Policy Form 18OE	Berkshire Policy Form 18DB	Berkshire Policy Form 18GI	Provider Choice Policy Form
Use	Individual Disability Income insurance protection	Individual Disability Income insurance protection	Individual Disability Income insurance protection	Term-based Individual Disability Income Insurance Protection	Covers tax-deductible normal, necessary and customary expenses incurred to run the business	To fund the purchase of the totally disabled owner's interest in the business	Guaranteed Standard Issue Disability Income insurance for employees on an employer-sponsored basis	Individual & Guaranteed Standard Issue Disability Income insurance to help protect retirement contributions
Underwriting	Full underwriting	Full underwriting or Guaranteed Standard Issue through our Group Conversion Program	Full underwriting	Full underwriting	Full underwriting	Full underwriting	Guaranteed Standard Issue	Full underwriting or Guaranteed Standard Issue
Issue Ages	18 – 60 (Level) 18 – 50 (Graded)	18 – 60 (Level) 18 – 50 (Graded)	18 – 60 (Level)	18 – 65	18 – 64	18 – 60	18 – 75	18 – 60
Classes	6 – 1; 6M – 1M, 3D, 4D Standard and Select	6 – 1; 6M – 1M, 3D, 4D Standard and Select	6 – 1; 6M – 1M, 3D, 4D Standard and Select	6 – 2; 6M – 2M; 3D, 4D Select and Standard	6 – 3; 6M – 3M; 3D, 4D Select and Standard	6 – 3; 6M – 3M; 3D, 4D Select and Standard	6 – 3; 6M – 3M	6 – 3; 6M – 3M
Elimination Periods	30, 60, 90, 180, 360 or 720 days	30, 60, 90, 180, 360 or 720 days	30, 60, 90, 180, 360 or 720 days	90 or 180 days	30, 60 or 90 days	360, 540, and 720 days	90, 180, 360 and 720 days	180 or 360 days
Benefit Periods	To Age 65, To Age 67, To Age 70 10 Years, 5 Years, 2 Years	To Age 65, To Age 67, To Age 70 10 Years, 5 Years, 2 Years	To Age 65, 10 Years, 5 Years, 2 Years	Terms from 5 to 30 years, not to exceed age 60	Benefit period options of 12, 18 or 24 months*	Funding method options of Lump Sum, Installment (12, 24, 36, 48 or 60 months); or Down Payment	To Age 65, To Age 67, To Age 70, 10 Years, 5 Years, 2 Years	To Age 65
Renewability	Non-cancellable and Guaranteed Renewable	Non-cancellable and Guaranteed Renewable	Non-cancellable and Guaranteed Renewable	Conditionally Renewable	Non-cancellable and Guaranteed Renewable to age 65; Conditionally Renewable thereafter	Conditionally Renewable	Non-Cancellable and Guaranteed Renewable	Non-Cancellable and Guaranteed Renewable
Definition of Total Disability	True Own Occ [^] or Two-Year True	True Own Occ [^] or Two-Year True	Two-Year True or Two-Year Modified	Modified Own-Occupation	True Own-Occupation	Own-Occupation, and not at work for the business	True Own-Occupation [^] Modified Own Occupation Two-Year True Two-Year Modified	Two-Year True
Minimum Policy Size	\$500 per month	\$500 per month	\$500 per month	\$1,000 per month	\$500 per month	\$20,000	\$300 per month	\$200 per month
Maximum Issue Limit	Occupation Class Limit [#] 6/6M, 5/5M, 4M, 3M 4/4D, 3D 3 2/2M, 1/1M Maximum Issues \$20,000 (In CA: \$16,000) \$17,000 (In CA: \$16,000) \$10,000 \$7,500	Occupation Class Limit [#] 6/6M, 5/5M, 4M, 3M 4/4D, 3D 3 2/2M, 1/1M Maximum Issues \$20,000 (In CA: \$16,000) \$17,000 (In CA: \$16,000) \$10,000 \$7,500	Occupation Class Limit [#] 6/6M, 5/5M, 4M, 3M 4/4D, 3D 3 2/2M, 1/1M Maximum Issues \$20,000 (In CA: \$16,000) \$17,000 (In CA: \$16,000) \$10,000 \$7,500	Occupation Class Limit [#] 6/6M, 5/5M, 4M, 3M 4/4D, 3D 3 2/2M Maximum Issues \$30,000 (In CA: \$16,000) \$17,000 (In CA: \$16,000) \$10,000 \$7,500	6/6M - 4/4M Per-month Limits: \$60,000: 12-month benefit period \$45,000: 18-month benefit period \$35,000: 24-month benefit period 3/3M/3D, 4D Per-month Limits: \$50,000: 12-month benefit period \$40,000: 18-month benefit period \$30,000: 24-month benefit period	\$2,000,000 for 360 Day EP \$2,500,000 for 540 Day EP \$3,500,000 for 720 Day EP Occupation Class Limit Maximum Issues \$20,000 (In CA: \$16,000) \$17,000 (In CA: \$16,000) \$10,000	Occupation Class Limit Maximum Issues \$4,750 per month (Age 18-49) \$5,290 per month (Age 50 and over) (\$6,000 with Future Increase Option) [#]	
Premiums	Graded or Level	Graded or Level	Level	Gender Distinct Level Rates	Gender Distinct Level Rates; Unisex in MT	Gender Distinct Level Rates; Unisex in MT	Unisex Level Rates	Unisex, Gender Distinct, Level, Graded
Discounts	Employer-sponsored; [†] Student and Resident; Professional Group and Association Discount	Employer-sponsored; [†] Student and Resident; Professional Group and Association Discount	Employer-sponsored; [†] Student and Resident; Professional Group and Association Discount	10% Association Discount 10% Multi-client (3 lives)	10% Association Discount 10% Preferred Occupation 20% Multi-Client (3+ Lives) 5% Multi-policy (IDI/OE Combo)	10% Multi-client (3 lives) 10% Preferred Occupation	Select (Non-Nicotine) User and Employer-Sponsored	See discounts available with Provider Choice
Optionally Available Riders	Basic or Enhanced Partial Disability Benefit, Future Increase Option, Cost of Living Adjustment Rider, Student Loan Protection, Enhanced Catastrophic Disability Benefit, Severe Disability Benefit, Automatic Benefit Enhancement, Retirement Protection Plus, Lump Sum Disability Benefit, Unemployment Waiver of Premium, Graded Lifetime for Total Disability, Social Insurance Substitute, Supplemental Benefit Term Rider	Basic Partial Disability Benefit, Future Increase Option or Benefit Purchase Rider, Cost of Living Adjustment Rider, Student Loan Protection, Severe Disability Benefit, Automatic Benefit Enhancement Rider, Retirement Protection Plus, Lump Sum Disability Benefit, Unemployment Waiver of Premium, Graded Lifetime for Total Disability, Social Insurance Substitute, Supplemental Benefit Term Rider	Short-term Residual Social Insurance Substitute	True Own-Occ	Additional Overhead Expense Benefit, Benefit Purchase, Business Loan Protection Term, Future Increase Option, Partial Disability Benefit, Professional Replacement Benefit, Your Income Protection	Future Increase Option	Enhanced Catastrophic Disability Benefit, Severe Disability Benefit, Cost of Living Adjustment Rider, Enhanced Partial, Basic Partial & Short Term Residual Disability Benefit Riders, Retirement Protection Plus, Student Loan Protection, Unemployment Waiver of Premium, Supplemental Benefit Term Rider	Additional Monthly Benefit, Cost of Living Adjustment Future Increase Option
Other Notable Features	Hospice Benefit, Serious Illness Benefit Endorsement and Occupational Rehabilitation, Modification and Access Benefit Endorsement	Hospice Benefit, Serious Illness Benefit Endorsement and Occupational Rehabilitation, Modification and Access Benefit Endorsement	Hospice Benefit, Serious Illness Benefit Endorsement and Occupational Rehabilitation, Modification and Access Benefit Endorsement	Available as Key Person Coverage for Business Owners	Accelerated Benefits Endorsement, Occupational Rehab, Modification and Access Benefit	Business valuation formula defined in the contract	Enhanced Portability Feature, Hospice Benefit, Serious Illness Benefit Endorsement and Occupational Rehabilitation, Modification and Access Benefit Endorsement	
Mental/Nervous	No limit on Mental and/or Substance-Related Disorders*	Discount: 24-month limit on Mental and/or Substance-Related Disorders** up to 10% discount	Discount: 12-Month limit on Mental and/or Substance-Related Disorders*** up to 15% discount	No limit on Mental and/or Substance-Related Disorders (except when required by state)			Multiple limitation options: No limitation, 24 and 12-month limitation.	

The information provided in this table is offered for the purpose of education and is not intended to constitute tax or legal advice.

[†] Use Berkshire Policy Form 18UD. See Field Underwriting Guide for more information.

[‡] Refer to Policy for full details.

[^] Enhanced True Own Occupation Definition of Total Disability is available for physicians; Specialty True Own Occupation is available to dental markets. Some limitations may apply.

[#] Maximum issue limits shown apply to issue ages 18-55. See Field Underwriting Guide for other issue ages.

* Policies issued to anesthesiologists/anesthetists, emergency room physicians, dentists (general), and pain management physicians, as well as all policies issued in California, will have a mandatory Mental and/or Substance-Related Disorder (MSRD) limitation. For increase options exercised from such policies, the MSRD limitation will also be included. However, a policy may have been issued without the MSRD limitation; in that event, a new policy issued as a result of an increase option exercise is not required to have the MSRD limitation. Discounts are applied when there is an MSRD limitation.

** All new policies issued will have a 24-month Mental and/or Substance-Related Disorder (MSRD) limitation with an associated discount.

*** All new policies issued will have a 12-month Mental and/or Substance-Related Disorder (MSRD) limitation (6 months in CT, DC, DE, FL, MT, NY, ND, SD, WY; 24 months in CA) with an associated discount.

Special programs¹

Individual Coverage

Our **Special Limits for New Professionals program** offers special issue limits to students, residents, and first-year professionals in eligible occupations for coverage with no financial underwriting requirements.

The **Retirement Protection Plus (RPP) program²** is designed to continue retirement savings in the event of a disability. RPP is available as a stand-alone policy or as an optional rider with Provider Choice.

The **Group Conversion for New Professionals program** presents a unique opportunity to develop large numbers of new professionals as long-term clients. Under an approved program, medical residents, dental students and veterinary students are provided with Guardian Group Long Term Disability coverage during their residency/student years. Upon completing their program of training, they may apply to convert their group coverage to a Provider Choice individual disability insurance policy.

Business coverage

We offer a simplified underwriting program for **Start-Up Business Owners** to help provide disability income coverage to business owners without a track record of business earnings.

Our **Home-Based Business Owners program** enables you to provide coverage for certain home-based business owners that other companies may not want to insure.

Discount programs¹

The following discount programs offer a permanent 25% discount on premiums to groups with three or more issued lives.³

Employer-Sponsored Programs

- The **Qualified Sick Pay Program (QSPP)** enables employers to fund a qualified sick pay plan with disability income insurance.
- The **Executive Bonus program** is for employers who choose to provide a bonus to key employees in the value of the disability income insurance premium.

Programs for professional groups¹

A permanent 10% discount on premiums is offered under the following programs:

- The **Student/Resident Discount Program** is available to students and residents affiliated with a school or hospital.¹
- The **Professional Group Discount Program** is available to groups of three or more employees of the same company when no employer-sponsored program is in place.
- The **Association Discount Program** enables you to offer members of approved associations a 10% discount on individual DI and business overhead expense coverage.

The Guardian Life Insurance
Company of America

guardianlife.com

New York, NY

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¹ Certain conditions and eligibility requirements may apply.

² Retirement Protection Plus is not a pension plan, qualified retirement plan or qualified individual retirement account or a substitute for one.

³ Minimum lives required for discount eligibility may vary by state.

Individual disability income products underwritten and issued by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned stock subsidiary of and administrator for The Guardian Life Insurance Company of America (Guardian), New York, NY, or provided by Guardian. Product provisions and availability may vary by state. Optional riders are available for an additional premium. Some policy benefits and features are not available to all occupations.

This brochure is provided for informational purposes only and should not be considered tax or legal advice. Your client should consult his/her tax, legal, or accounting professional regarding his/her individual situation.