

Income Protection for Today's Realities



David
Age: 31
Specialty: Orthodontics
Status: Married, no children
Student Loan Debt: \$172,000

Meet David, Graduating Orthodontist.

David is completing dental specialty school in orthodontics. Like so many of today's dental students, David has a significant student loan burden — \$172,000. While he would like to work in his own practice someday, right now he is choosing to work for a corporate dental practice. And, it will be a number of years before he will be in the financial position to buy into a practice.

No Question of the Need for Coverage

David has made a substantial investment of time and money to get where he is today. However, he understands that if he became too sick or injured to work, he would in all likelihood be unable to reap the rewards of years of efforts. His plans for paying off his student loans and buying into a practice would be in serious jeopardy.

Group LTD Can Be a Good Base

While David's new employer offers Group Long Term Disability (LTD) coverage, the plan is designed to meet the needs of a wide range of occupations and income levels — dentists as well as hygienists and administrative staff. He knows that such a plan could leave higher earning professionals like him short and opts to purchase individual disability income coverage as well.

Why Worry About Disability Insurance Now?

David knows that now, while he is in excellent health, is the time to obtain individual disability coverage. His eligibility for disability insurance and ability to obtain it on the most favorable terms depend on his health at the time of application. And when David buys into a practice as planned, he'll be able to take his individual disability income coverage with him, something he could not do with Group LTD.

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Intelligent Choices in Income Protection

David decides to purchase a ProVider Plus policy with options:

- To protect him in his ***own occupation and specialty***
 - His policy provides benefits for total disability when he is unable, due to illness or injury, to perform the material and substantial duties of his ***own occupation***
 - Includes ***specialty language*** for physicians and dentists
- To increase coverage as his income grows with no medical insurability requirement¹
- For adjustments to keep pace with inflation²
- For benefits in the event of a partial disability and during recovery³
 - Support for both his physical and financial recovery

He also adds coverage to protect his ability to make student loan payments in the event of a disability.⁴

Why Buy From Us?

Early-career professionals like you and David face a very different environment than did those graduating even ten years ago. You'll want to work with an insurance carrier who has stayed on top of those changing realities and designed coverage that can be tailored to the unique needs of the dental marketplace.

Berkshire Life, a Guardian company, is one of the leading providers of disability income protection for dentists and dental specialists. We're a reputable industry innovator with exemplary financial ratings.

When choosing a disability income carrier, it's important to review the financial strength and stability of the insurance company. You're choosing protection not only for today's income and circumstances, but for your growing income and career as well. You want to choose a company with a demonstrated track record of surviving both the most prosperous as well as most turbulent of financial times.

After all, a disability income policy is a promise to pay a benefit when you most need it. And a promise is only as good as the company that can honor it.

Industry-Leading DI Protection from a Reputable Carrier

¹ Restrictions and limitations apply. The amount of additional coverage available will be financially underwritten based on the amount of disability insurance you have or are eligible to receive, as well as your income at the time you apply

² This benefit is not necessarily protection against increases in the cost of living.

³ The Loss of Income Indemnity payable under the Residual Disability Benefit Rider may be reduced by benefits payable under individual disability insurance policies that were in force before the effective date of this rider, according to your circumstances.

⁴ The Rider provides coverage for period of ten or fifteen years from the Policy Date. When a qualifying total disability occurs, benefits are only payable during the remaining portion of the ten or fifteen-year term that has not elapsed when the disability begins.

Individual 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. Optional riders are available for an additional premium.



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