



An income protection guide for  
individuals, families and business owners



# Live the life you love, always

**The Intelligent Choice<sup>®</sup>  
for protecting income**



# Your income makes the life you enjoy possible

What happens if you're unable to work due to a disabling injury or a prolonged illness? How long do you think you could maintain your current lifestyle without earning an income?

**1:4**

workers will become disabled during their working years<sup>1</sup>

**1:8**

workers will experience a long-term disability that lasts longer than five years<sup>2</sup>

**34.6 months**

average duration of a long-term disability claim<sup>3</sup>

**Almost 90%**

of long-term disabilities are caused by illnesses such as cancer, heart disease, arthritis, multiple sclerosis and lupus<sup>4</sup>

## One less "What if?"

While we can't predict the unexpected, we can help prepare for it. Disability Income (DI) insurance replaces a portion of your income when you're too sick or injured to work.

## DI benefits can be used for anything, such as:

- ☐ Mortgage
- ☐ Utilities
- ☐ Credit card payments
- ☐ Auto loans
- ☐ Personal loans
- ☐ Retirement contributions
- ☐ Student loans
- ☐ College or child care
- ☐ Groceries or dining out

**Disability income insurance replaces your income — and helps you maintain financial health.**

# Understanding how a policy works

Asking the right questions can help you evaluate the quality of a disability income insurance policy — and how it can support your specific needs, now and in the future.



## **“How much coverage can I qualify for?”**

The monthly benefit is the amount of monthly income replacement your policy will pay you. It is based on your financial and occupational information.



## **“What will determine whether I’m disabled and when do benefits begin?”**

The Definition of Total Disability outlines what constitutes being totally disabled. This definition is in every carrier’s policy; however, it does not always mean the same thing, so be sure to understand the details of your policy. A policy’s Elimination Period is like a deductible: it’s the length of time that must elapse following the onset of disability before benefits become payable.



## **“How long will benefits be payable?”**

A policy’s Benefit Period refers to the maximum length of time your policy will pay benefits once you become eligible. Standard choices include 2, 5, or 10 years; to age 65 and to age 67. Few companies, including ours, offer to age 70.



## **“Could my policy be changed or cancelled — or could my premium increase?”**

Policies that are both non-cancellable and guaranteed renewable offer the strongest premium and coverage guarantees available, which means if your premiums are paid on time, your policy cannot be cancelled, premiums cannot be increased and policy provisions cannot be changed. Policies that are only Guaranteed Renewable cannot be cancelled, but premiums can be increased.



## **“Will my benefits keep pace with inflation?”**

Most policies offer riders to help your benefits keep pace with inflation. A Cost of Living Adjustment (COLA) rider will increase benefits each year while you remain disabled and you’re eligible for COLA benefits. COLA riders can be vital to maintaining your standard of living during an extended disability.



# Provider Choice

Designed for value and built for flexibility so that you can live more confidently — on your terms.

One size does not fit all, particularly when it comes to protecting income. The appropriate policy isn't necessarily the one loaded with every feature available; it's often the one that's tailored to your needs. Provider Choice offers deep value and comprehensive coverage in its base policy (one of the strongest in the industry), then allows you the opportunity to add flexible options to further personalize your coverage.

## Our strong base policy:

### Five-Year Waiver of Elimination Period

This feature is not offered anywhere else!

If you suffer a disability that lasts more than six months and we pay benefits, we'll waive the elimination period for any subsequent disability of 30 days or more that occurs within five years — regardless of the cause.

### Hospice Care Benefit

If you're admitted into a qualified hospice program, we'll consider you to be totally disabled (eligible for benefits), plus we'll waive the policy elimination period, so you can receive benefits sooner.

### Presumptive Total Disability Benefit

This is designed to protect against severe disabilities, such as the total and complete loss of hearing, speech, sight in both eyes, or the use of any two limbs. We would consider you to be totally disabled and waive the elimination period even if you're still able to work. Unlike most other insurance companies, our Presumptive Total Disability Benefit is payable even if the loss is recoverable, meaning that the loss does not have to be permanent for you to qualify for this benefit.

### Exclusive Waiver of Premium

We'll waive any premiums due while you're disabled and receiving benefits. And unlike most other insurance companies, we'll continue to waive them for six months after you recover and benefits end.

### Serious Illness Supplemental Benefit Endorsement<sup>5</sup>

If you become totally disabled from cancer, a stroke, or a heart attack, we'll pay an additional 50% of your monthly benefit above and beyond your regular monthly benefit for up to 12 months over the life of your policy.

### Occupational Rehabilitation and Modification and Access Benefit Endorsement<sup>5</sup>

This benefit can pay for occupational rehabilitation expenses plus the cost of modifications to your work environment to accommodate physical limitations.

### Gender Affirmation Procedures Endorsement

With this policy feature, an injury or illness caused by a gender affirmation procedure will be treated no differently than any other disability and your coverage or premiums will not change.

### Suspension for Family Medical Leave Endorsement

While on family medical leave (FMLA), you have the option to temporarily suspend your policy. Premiums will not be due while your coverage is suspended.

### Waiver of Elimination Period for an Act of Violence

With this policy feature, we will waive the elimination period should you become disabled as a result of an act of violence, providing you with your benefits sooner.





# Definition of Total Disability

## Feature value:

### The choice to work in another occupation is yours.

The Definition of Total Disability is the core of any disability income policy because it is the key to determining your eligibility for benefits.

Our **True Own-Occupation** Definition of Total Disability provides you the ability to receive your full disability benefits, even if you're gainfully employed in another occupation or capacity — with no reduction in benefits. So, if you have the energy, interest and motivation to pursue another occupation while totally disabled in your occupation, our True Own-Occupation definition supports you in doing so.

If you are a dentist or physician who has limited your occupation to the performance of a single dental or medical specialty, we will consider that specialty to be your occupation.

### Other optional definitions:

#### ☐ Two-Year True Own-Occupation

This definition of disability offers a two-year period of True Own-Occupation. If you're still disabled after two years, your coverage converts to a Modified Own-Occupation definition of disability for the remainder of your benefit period. Modified Own-Occupation refers to when, solely because of sickness or injury, you're unable to perform the duties of your own occupation, and you're not gainfully employed.

#### ☐ Two-Year Modified Own-Occupation

Another option is to simply have a Modified Own-Occupation definition for the first two years. If you're still disabled after two years, your coverage converts to an Any-Occupation definition, which refers to when, solely due to sickness or injury, you're unable to work in any occupation.

With our True Own-Occupation, if totally disabled, you have the flexibility to be gainfully employed in another occupation while still receiving benefits.

### For example:



A trial attorney suffers a back injury and becomes totally disabled.



He's unable to continue practicing law.



While on claim, he begins teaching law at a local university, while still collecting benefits.

# A definition just for physicians

## Feature value:

Some of the strongest, most flexible protection a physician can get — this is not available anywhere else in the industry!

Our enhanced definition starts with our strong True Own-Occupation Definition of Total Disability. If totally disabled, it provides a physician with the flexibility to be gainfully employed, in some instances even in their own practice, and still receive total disability benefits.

Then, we add a straightforward, easy-to-understand formula to qualify for benefits. It's based on the source of your earnings and provides more ways to qualify for total disability benefits. We'll consider you totally disabled if more than 50% of your income is from:

- Hands-on patient care and, solely because of injury or sickness, you can no longer perform hands-on patient care; or
- Performing surgical procedures and, solely because of injury or sickness, you can no longer perform surgical procedures.

If you have limited your occupation to the performance of the material and substantial duties of a single medical specialty, we will deem that specialty to be your occupation.

If you don't qualify for benefits under the source-of-earnings formula above, then we'll look at your key duties, including those you were performing in your medical specialty at the time your disability began, to assess whether you qualify.

### How it works:

See how three different physicians qualify for total disability. The first two qualify using the enhanced formula, and the third under a traditional assessment of how the disability affected his or her ability to perform occupational duties.

	Pre-disability sources of income	Post-disability capabilities	Under our Enhanced True Own-Occupation, considered	Employment options while totally disabled
Surgeon	<ul style="list-style-type: none"><li>• 60% from surgery</li><li>• 40% from patient care and office visits</li></ul>	<b>Persistent tremor in dominant hand</b> <ul style="list-style-type: none"><li>• Cannot perform surgery</li><li>• Able to diagnose and treat patients</li></ul>	Totally Disabled (full benefits) because more than 50% of income came from surgical procedures and he or she can no longer perform those due to disability.	Each physician, while eligible for total disability benefits, can choose to be: <ul style="list-style-type: none"><li>• Gainfully employed full time or part time anywhere, even in his or her practice/ business,</li></ul> or <ul style="list-style-type: none"><li>• Not gainfully employed</li></ul> <b>and still receive his or her full total disability benefits.</b>
Internist	<ul style="list-style-type: none"><li>• 100% from hands-on patient care and office visits</li></ul>	<b>Spinal cord injury</b> <ul style="list-style-type: none"><li>• Cannot diagnose and treat patients</li></ul>	Totally Disabled (full benefits) because more than 50% of income came from patient care and he or she can no longer do that due to disability.	
Pathologist	<ul style="list-style-type: none"><li>• 100% from specimen evaluation</li></ul>	<b>Macular degeneration</b> <ul style="list-style-type: none"><li>• Binocular vision impaired</li></ul>	Totally Disabled (full benefits): While unable to qualify under the enhanced formula, he or she <b>would qualify</b> based on the inability to perform the material and substantial duties of his or her own occupation (True Own-Occupation) due to disability.	

### True Own-Occupation Definition of Disability



More ways to qualify for benefits

### Enhanced True Own-Occupation Definition of Total Disability



Income protection that adds up to more!

## Options

# Enhanced Partial Disability Benefit

### Feature value:

#### Delivers more benefits sooner and for a longer duration than most in the industry

Sometimes a disability isn't a "total disability" but prevents you from working full time, so that you're unable to do the same tasks as before or it takes you longer to do them. Or, you may have recovered and are back to work, but you require time to get back to your pre-disability earnings.

We understand how important it is to get "back on your feet" after a disability. That's why we offer two Partial Disability Benefit options (also known as riders) to help.

Our Enhanced Partial Disability Benefit Rider can be particularly valuable for professionals and business owners who have fee-for-service income (derived from procedures or services).

#### Enhanced Partial Disability Benefit Rider

##### Sooner

→ This rider provides benefits when, solely due to sickness or injury, you suffer a loss of income of 15% or more (some other carriers require 20%); or you're unable to work as many hours; or unable to perform all the same duties you did prior to your disability.

##### More

→ For the first 12 months, the benefit is equal to the actual loss of income, up to 100% of your monthly benefit — with a minimum benefit of 50% of your monthly benefit (some other carriers would pay a proportionate benefit with a minimum of 50% of the monthly benefit for the first six months). After 12 months, benefits are paid in proportion to your income loss. If the loss of income is more than 75% of your prior income in any month, we consider the loss to be 100%.

##### Longer

→ Even after you fully recover and return to work full time, we'll continue to pay benefits as long as you have a loss of income of at least 15% of your prior income and the loss is solely the result of the injury or sickness that caused the disability.

##### Longer

→ We'll waive your monthly policy premiums while you're disabled and receiving benefits — and, thanks to our built-in Waiver of Premium Benefit, we'll continue to waive premium for another six months after recovery and benefits end.



## Options

# Basic Partial Disability Benefit

### Feature value:

#### Helps you regain financial strength as you regain physical strength

Our Basic Partial Disability Benefit Rider provides benefits that can help you through your recovery.

#### Basic Partial Disability Benefit Rider

This option provides benefits when you're working, but your income is reduced by at least 20% as a result of the sickness or injury that caused you to become disabled — and you're unable to work as many hours or unable to perform all the same duties you did prior to your disability.

Benefits are payable in proportion to your loss of income, up to the policy benefit.

- If the loss of income is more than 75% of your prior income in any month, we consider the loss to be 100%.
- Plus, for the first six months, we'll consider the loss of income to be at least 50% if you meet the definition of Partial Disability.

A policy with a Basic Partial Disability Benefit Rider is most suitable for individuals whose compensation is primarily salary and whose job type is not conducive to returning to work part time (often the case with W-2 employees).

#### Payout

→ Through our recovery provision, you will receive a benefit for up to twelve consecutive months for any one claim, which is determined by a simple formula (your loss of income for a month divided by your prior income multiplied by the monthly benefit) if you are no longer disabled; and you return to full time gainful employment immediately following a period of disability; and we paid benefits. The loss of income must be at least 20% of prior income.





## Options

# Student loan protection

### Feature value:

**Delivers additional funds to help meet student loan obligations when you are totally disabled.**

The effects of a disability early in your career — when student loan balances are at their highest — could have long-lasting consequences. Unlike other kinds of debt, under current law, federal student loan debt cannot be discharged during bankruptcy. It makes sense to safeguard your ability to continue loan payments during a period of disability.

Our Student Loan Protection Rider reimburses you for student loan payments — no matter how many you have, or how many institutions they're with — up to the benefit amount.

#### Additional coverage

Safeguard your ability to continue making your student loan payments with our optional Student Loan Protection Rider that lets you:

- Obtain additional coverage — up to \$2,500/month<sup>6</sup> — above what you might otherwise qualify for, based on your income
- Tailor coverage to your specific debt — reimburses \$250-\$2,500 per month toward student loan payments<sup>6</sup>
- Choose a rider duration — 10 or 15 years<sup>7</sup>

Adding this option is easy. **No loan documentation is required** at the time you buy your policy and/or this rider.

#### Early career vulnerability



With your degree may come high student loan debts.



For the next 10-15 years, as you build your career and your income, your loan debt will be at its highest.



With loan debt at its highest, there's maximum exposure in the event a disability sidelines your earning capability.

## Options

# Options to increase coverage

### Feature value:

#### **Opportunity to increase protection as income grows — with no additional medical tests.**

As your income grows, you may want to obtain additional coverage. Typically, that would require eligibility determined by your financial situation and evidence of good health (medical underwriting) each time you apply.

When you add either of the two options described below, you'll be eligible to purchase additional coverage with no medical insurability requirement. This is a great way to help ensure that you can protect your income, regardless of any changes in your health.

Each time that you apply to increase coverage, your eligibility is determined by your financial situation as assessed by your income, employment, and other disability income insurance.<sup>8</sup>



#### **Choose one:**

##### ☐ **Future increase option**

This option provides the opportunity to increase coverage annually until age 55. It's your choice whether or not to apply for additional coverage.

##### ☐ **Benefit purchase option**

This cost-effective option gives you the opportunity to increase coverage every three years until age 55. You're required to:

- Apply for additional coverage every three years.
- Purchase at least 50% of the amount of any additional coverage offered in order to keep the rider in effect.<sup>9</sup>

**Assuming 3% annual increases, a 32-year-old making \$100,000 per year today would earn about \$6.9 million by the time they're 65 years old. Shouldn't that multimillion-dollar asset be insured?**

## Options

# Cost of Living Adjustment (COLA)

### Feature value:

**Can significantly increase benefits during a disability.**

#### How this feature works to protect you:

During a disability, fixed dollar benefits won't keep pace with inflation. That is why a Cost of Living Adjustment Rider provides an important benefit. We offer three different COLA rider options that adjust your policy's monthly benefit annually to help keep pace with inflation during a disability.

Each of these riders is designed to adjust your monthly benefit, whether you're totally or partially disabled, and includes annual adjustments and a minimum benefit adjustment of 3%, calculated on a compounded basis. There are no limits to the number of annual adjustments made on your policy before the end of your policy. Should you recover, you automatically retain increases, free of charge, until the policy ends, provided that the increase is \$300 or more.

#### Choose one:

- ☐ 6% maximum: After you've been disabled for 12 months, we'll adjust your monthly benefit each year, according to changes in the Consumer Price Index for Urban Consumers (CPI-U). Compounded increases will be no lower than 3% compounded annually and no higher than 6%.
- ☐ 3% compound: After you've been disabled for 12 months, we'll increase your monthly benefit each year by 3%, compounded annually.
- ☐ 4-year delayed increases begin on the fourth anniversary of the date you originally became disabled. We'll increase your monthly benefit each year by 3%, compounded annually.

#### Cumulative annual benefits

Year	Without COLA rider	6% maximum	3% compound	4-year delayed
1	\$90,000	\$90,000	\$90,000	\$90,000
2	\$120,000	\$127,200	\$123,600	\$120,000
3	\$120,000	\$134,832	\$127,308	\$120,000
4	\$120,000	\$142,922	\$131,127	\$120,000
5	\$120,000	\$151,497	\$135,061	\$123,600
10	\$120,000	\$202,737	\$156,573	\$143,286
15	\$120,000	\$271,308	\$181,511	\$166,108
20	\$120,000	\$363,072	\$210,421	\$192,565
Total benefit	\$2,370,000	\$4,384,271	\$3,194,445	\$2,941,391

Chart Assumptions: \$10,000 monthly benefit, 90-day elimination period, to Age 65 benefit period, totally disabled from ages 45 to 65. 6% Maximum COLA assumes the CPI-U increases by 6% annually throughout the entire period of disability.

This rider provides benefits to help keep pace with inflation but may not cover all increases in the cost of living.



## Options

# Lump Sum Disability Benefit

### Feature value:

**Helps recover for lost “accumulation years” due to disability**

#### How this feature works to protect you:

A period of disability during prime earning years impacts finances in two ways — it affects your ability to pay your day-to-day living expenses and it impacts your ability to save for future plans, such as retirement or a child’s college education.

Our Lump Sum Disability Benefit is designed to give you the maximum flexibility to use a lump-sum amount of money at age 60 to plan the next phase of your life. So, whether you decide to use it to buy a business, buy a fixed income annuity to supplement your retirement savings, or keep as a legacy for your heirs, this benefit can be used however you deem necessary. Best of all, you don’t have to be disabled at age 60 to qualify.



#### How it works:

The benefit is equal to 35% of all Total and Partial Disability Benefits paid until age 60. (The sum of the Total and/or Partial Disability Benefits paid over the life of the policy must be equal to or greater than 12 times the policy’s monthly benefit for a Lump Sum benefit to be payable.)



In your forties, you are paid **\$360,000** in Total Disability Benefits over three years due to surgeries and rehabilitation for serious back issues.



You return to work part time, then eventually full time. You’re paid **\$140,000** in Partial Disability Benefits. You have no further health issues that activate your individual disability policy.



At age 60, you’re paid a Lump Sum Benefit of **\$175,000** to do with what you like. This amount is determined as follows:

\$360,000 Total Disability Benefits Paid  
+ \$140,000 Partial Disability Benefits Paid

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**\$500,000 x 35% = \$175,000**

# Options

## Retirement Protection Plus (RPP)

### Feature value:

#### Helps maintain a healthy retirement strategy

Retirement plans are one of the most important benefits an employee can use to create a healthy retirement income. However, should an employee become too sick or injured to work, generally all retirement saving stops — because neither the employee nor the employer can make contributions if the employee is not earning an income.

#### Replaces contributions (and matches!)

RPP helps mitigate this risk by replacing contributions you would have made to a defined contribution plan while totally disabled. A monthly benefit insuring up to 100% of your retirement plan contributions, including any employer match, will be paid into a trust established for your benefit. You direct how benefits are invested and you can begin accessing them at age 65.

#### How it works

See the difference between how retirement contributions would fare with and without an interruption of contributions.

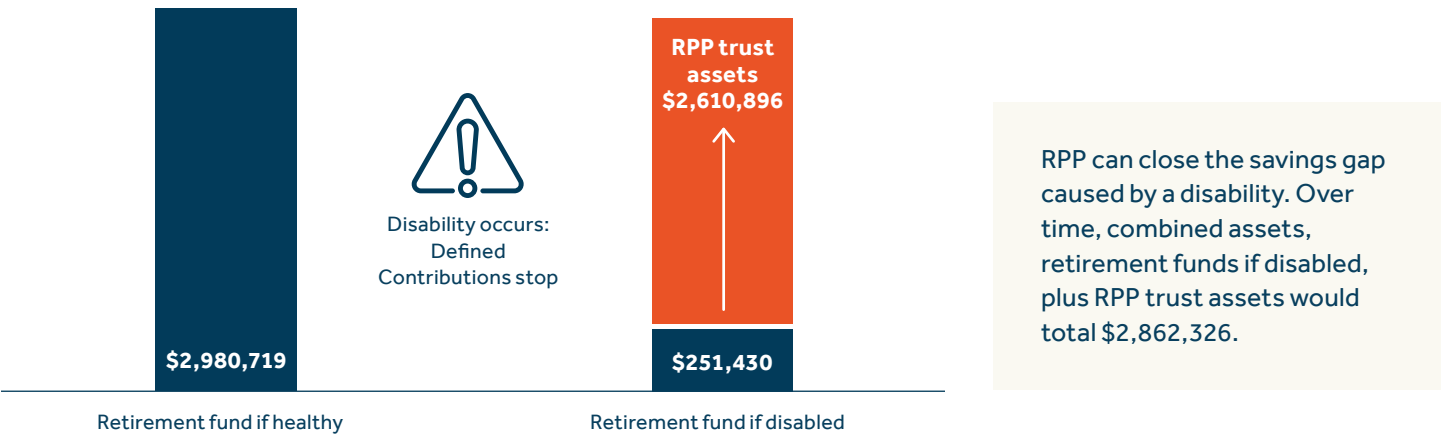


Chart Assumptions: \$2,000 per month contributed to the plan beginning at age 35. Total disability occurs at age 36 and contributions stop. Insured eligible for benefits under policy, with payments beginning 30 days following 180-day elimination period. Total disability continues to age 65. 8% average annual rate of return. This rate is for illustration purposes only. Actual rate of return will likely vary.

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

RPP is available as a stand-alone policy or as a rider.

# Options

## Catastrophic Disability Benefits (CAT)

### Feature value:

#### Provides extra funds during severe illness or injury.

A devastating illness or accident can leave you needing extra assistance. CAT provides extra funds so you'll have the flexibility to do things such as hire home health assistance or pay for items not covered by your health insurance.

There are two CAT benefit choices to choose from. Both offer flexibility and convenience to access extra funds during a severe illness or injury.

#### Exclusive stronger protection

Many disability income insurance carriers offer a catastrophic benefit. However, we're the only one with an Enhanced CAT rider that includes an automatic 3% compound cost-of-living increase.

#### Choose one:

##### ☐ Severe disability

- Provides extra funds if you are functionally impaired or irrecoverably disabled and may provide up to 100% income replacement when combined with the base policy benefit and other disability coverage.

##### ☐ Enhanced CAT

- Provides extra funds if you are catastrophically disabled and may provide up to 100% income replacement when combined with the base policy benefit and other disability coverage.
- Includes automatic 3% compound cost of living adjustment.
- May also provide benefits if you cannot perform two or more Activities of Daily Living (ADLs), are cognitively impaired or irrecoverably disabled.

#### Cumulative annual benefits

Enhanced CAT Fixed 3% compounded indexing			Severe disability No indexing provision	
Year	Monthly CAT benefit	Cumulative benefit	Monthly CAT benefit	Cumulative benefit
1	\$5,000	\$45,000	\$5,000	\$45,000
2	\$5,150	\$106,800	\$5,000	\$105,000
3	\$5,305	\$170,454	\$5,000	\$165,000
4	\$5,464	\$236,018	\$5,000	\$225,000
5	\$5,628	\$303,548	\$5,000	\$285,000
10	\$6,524	<b>\$672,833</b>	\$5,000	<b>\$585,000</b>
15	\$7,563	\$1,100,935	\$5,000	\$885,000
20	\$8,768	<b>\$1,597,222</b>	\$5,000	<b>\$1,185,000</b>

**Automatic 3% increase results in an extra:**

← \$87,000 after 10 years

← \$412,000 after 20 years

Assumptions: \$5,000 monthly catastrophic/severe disability benefit, 90-day elimination period, To Age 65 benefit period, Catastrophically/Severely Disabled from ages 45 to 65.

## Options

# Personalize your policy

### Supplemental Benefit Term Rider

Early in your career, you may be burdened with higher levels of debt and a lower income stream creating a period of high risk. This term-based<sup>10</sup> option will help protect that area of exposure by providing an additional benefit during a period of total disability on top of the benefit you would normally receive from your base policy. This option provides an extra level of protection to help with unexpected expenses, paying down debt, and saving for retirement.

### Social Insurance Substitute Rider

This monthly benefit coordinates with payments received under Social Security and some other government programs. This option is sometimes purchased in lieu of additional base policy coverage to reduce the overall cost of your policy.

If legislated benefits paid are equal to or in excess of the Social Insurance Substitute Rider benefit amount, no Social Insurance benefit will be paid. In New York and New Jersey only, the Social Insurance Substitute Indemnity is payable only if you are not receiving any legislated benefits.

### Unemployment Waiver of Premium Rider

Should you ever find yourself unemployed and receiving unemployment benefits, this option helps by waiving your premiums for 12 months. It helps you maintain your coverage during a period of unemployment.

### Automatic Benefit Enhancement Rider

This convenient rider helps keep your disability benefit aligned with normal, annual income increases you might experience when healthy. It's applied at underwriter discretion to eligible policies and provides an annual 4% benefit increase each year for six years, with no proof of income required. While there's no premium charged for this rider, each increase will include an additional premium based on your then-current age.

### Mental and/or Substance-Related Disorders<sup>11</sup>

Unlike most other carriers, we offer coverage with no limit on the duration of benefits for conditions such as depression or anxiety and alcohol or drug abuse. If you choose to have a limit on such coverage, we provide a discount on your premiums.







# Next steps

## Finding income protection that's right for you

**Now that you've had a chance to learn about income protection, talk with your insurance representative about a policy:**

- With a strong base policy and built-in benefits
- Flexible enough to align with your present and future needs
- Applied for and delivered electronically, with 24/7 secure online policy access
- From a company known for strength and stability

### **What's next?**

- 1** Consider your protection needs and priorities.
- 2** Ask your insurance representative for a proposal or illustration.
- 3** Learn about two options for paying for a DI policy:
  - Level Premium is a fixed premium that never increases.
  - Graded Premium lets you pay a lower amount initially, with increases according to a pre-determined, guaranteed schedule. You have the option to convert to a level premium through age 50.

### **Considerations**

Your ability to earn an income is your most important asset, now and for years to come. As you think about protecting it, consider your:

- ☐ Age and health
- ☐ Occupation
- ☐ Income
- ☐ Financial status
- ☐ Existing disability income insurance

# Secure your path to the future

## Income is the cornerstone of a strong financial foundation

You've invested so much in your career, so it makes sense to protect your earning power. The outlook for the years ahead relies on a strong financial foundation with your income as the cornerstone.

### Evaluate an insurance company with an eye toward:

- Experience and expertise in disability income insurance
- Coverage that fits your needs and wallet
- Financial soundness
- Ease of doing business

### Work with a carrier you can trust

We're Berkshire Life, a Guardian® company and a leading provider of individual disability income insurance. We put customers first by building better products that can do more during a period of disability and by delivering on our promises, with award-winning claims and policy services.

**You've got an amazing journey ahead.  
Let us help protect the life you love.**



We are Guardian. Our company was started over 160 years ago by a group of forward-thinking individuals who recognized the value of working together to help protect what's important and plan for the future. We're known as The Guardian Life Insurance Company of America; those who know us, call us Guardian.

We are a community of passionate individuals who believe in always doing the right thing and delivering on the promises we make to our customers — a promise to listen and to be there when you need us. Over the years, we have acquired a number of firms that share this commitment and strong set of core values.

Berkshire Life Insurance Company of America, known as Berkshire Life, a Guardian company, is one such firm. A well-respected financial services firm that specializes in helping you protect your income, Berkshire Life has a strong history of providing high-quality income protection products to help you prepare for the unexpected — with your unique needs in mind. We are committed to helping you maintain financial health in the event of an injury or illness.

We look forward to working with you.



- 1 Social Security Administration Fact Sheet, June 2022.
- 2 Commissioner's Disability Insurance Tables A and C, assuming equal weights by gender and occupation class.
- 3 The Council for Disability Awareness, 2023 <https://disabilitycanhappen.org/overview/>
- 4 Integrated Benefits Institute, Health and Productivity Benchmarking 2019 (released September 2020), Long-Term Disability, All Employers. Condition-specific results. <https://files.ibiweb.org/uploads/general/Sample-Reports.zip>
- 5 An endorsement is a benefit that can be added to the base policy at underwriter discretion. Endorsements are typically added to standard issue policies. Additional restrictions may apply.
- 6 Reimburses \$250-\$2,500 per month toward student loan debt incurred from degree-granting institutions: up to \$1,000 if pursuing or holding an undergraduate degree; up to \$2,000 if pursuing or holding an advanced degree (i.e., degree beyond undergraduate); up to \$2,500 for physicians (MD or DO).
- 7 This rider provides coverage for a period of 10 or 15 years from the policy date. When a qualifying total disability occurs, benefits are only payable during the remaining portion of the 10- or 15-year term that has not elapsed when the disability begins.
- 8 All other disability income insurance that you own, have applied for, or for which you are eligible with any insurer.
- 9 You cannot use the Benefit Purchase Rider to add coverage while you are disabled.
- 10 Rider provides coverage for a period of 10 or 15 years from policy date. When a qualifying total disability occurs, benefits are only payable during the remaining portion of the 10- or 15-year term that has not elapsed when the disability begins.
- 11 Restrictions may apply.

Individual disability insurance policy forms 18ID and 18UD underwritten and issued by Berkshire Life Insurance Company of America (BLICOA), Pittsfield, MA. BLICOA is a wholly owned stock subsidiary of and administrator for 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. Refer to the insurance contract for a complete description of policy benefits and features.

In New York: These policies provide disability insurance only. They do not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. For policy form 18ID, the expected benefit ratio is 50%. For policy forms 18UD, and 18UD-F, the expected benefit ratio is 60%. 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.

An individual's eligibility for benefits is determined on a case-by-case basis, taking into consideration the factual circumstances presented as well as the terms and conditions of his/her policy(ies).

Some policy benefits and features are not available to all occupations.

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