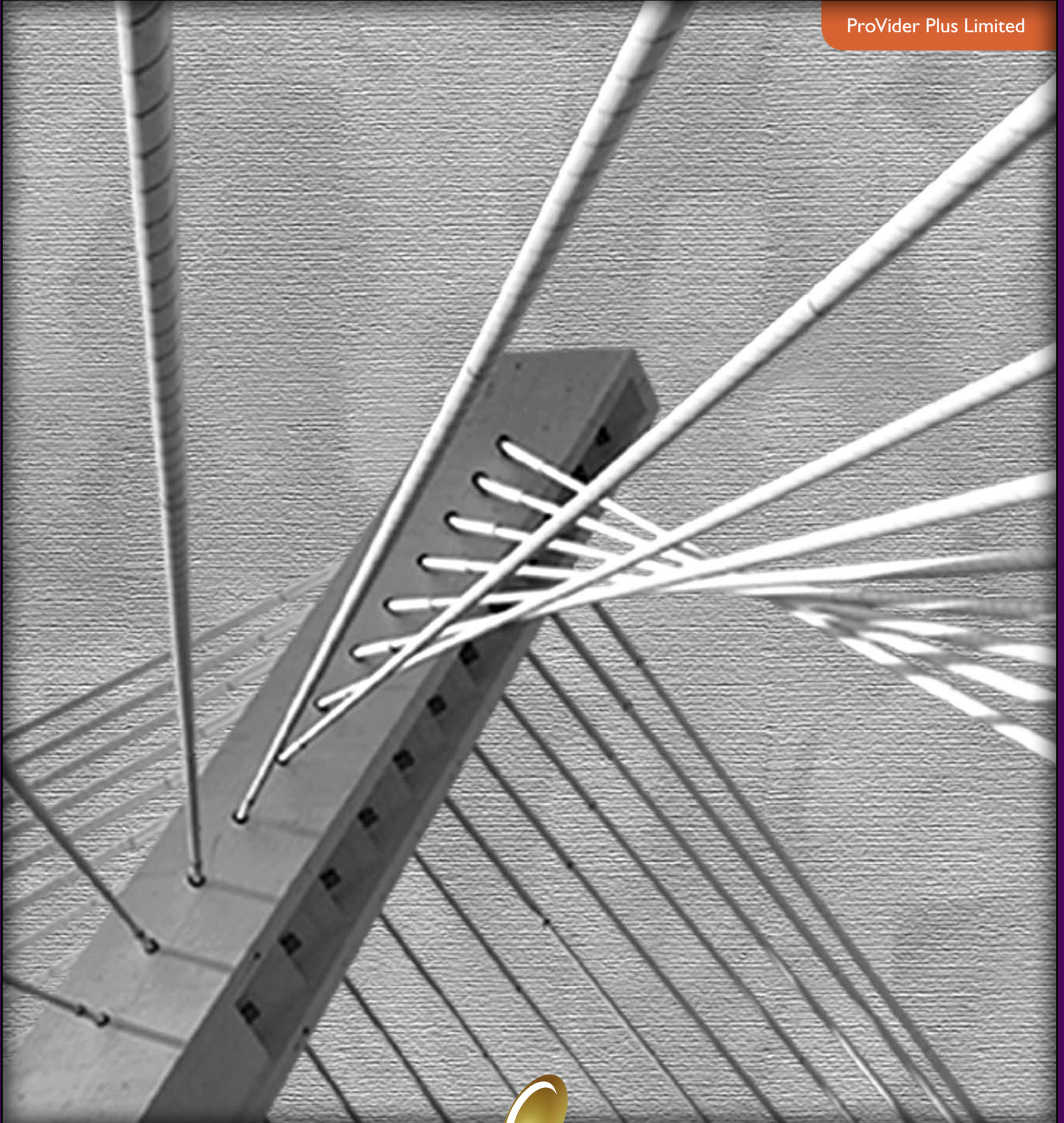


The Intelligent Choice for Basic Disability Income Protection

ProVider Plus Limited



GUARDIAN®

Keeping Income **strong**

We purposefully engineer our basic disability income product to provide benefit-rich features delivering strong income protection. ►

ProVider Plus Limited

- Definition of Total Disability
- Non-Cancellable & Guaranteed Renewable to Age 65 or 67
- Basic Residual Disability Benefit Rider* (with Recovery Benefit)
- Waiver of Elimination Period
- Waiver of Premium Benefit
- Benefit Purchase Rider
- Cost of Living Adjustment Rider*
- Presumptive Total Disability Benefit
- Retirement Protection Plus Disability Benefit Rider
- Unemployment Waiver of Premium Rider
- Automatic Benefit Enhancement Rider
- Catastrophic Disability Benefit Rider
- Social Insurance Substitute Rider
- Capital Sum Benefit
- Premium Options

* Applications for ProVider Plus Limited must include the selection of either the Basic Residual Disability Benefit Rider or the 3% Maximum Cost of Living Adjustment Rider.

The features and optional riders listed above are described in this brochure beginning on Page 4.

Product availability, provisions, and features may vary from state to state. Optional riders are available for an additional premium.

Please refer to the Appendix for more information regarding product terms, conditions and limitations.

Consider What Your Income Makes Possible

Your income is the foundation of the life you created. Without income, our everyday lives and our plans for the future are affected. What does the life you built look like? What would be impacted if you were too sick or injured to work? Use the Monthly Expense Tool on this page to assess your personal situation and learn what may be at risk.

What if the Unexpected Happened to You?

Illnesses like cancer, heart attack or diabetes cause the majority of long-term disabilities. Back pain, injuries, and arthritis are also significant causes.* If the unexpected happened to you. . .

- How long would your savings last?
- Would your spouse or partner's income be sufficient for all your financial obligations?
- What lifestyle changes would you be forced to make—forgo college funding, postpone retirement, downsize your home?

Sources of Income Replacement

When you lose the ability to earn a living, other sources of income become critical to maintaining your lifestyle. But are they enough? Will they be there when you need them?

- Employer-Sponsored Group Disability Coverage
- Social Security
- Worker's Compensation
- Retirement Savings
- Personal Assets
- Spousal Income

► Individual disability income protection is one of the most reliable and flexible sources of income replacement.



How do you spend your income and what would be at risk?

MONTHLY EXPENSE TOOL

Housing	\$ _____
Utilities	\$ _____
Groceries	\$ _____
Credit Cards	\$ _____
Child Care	\$ _____
College Tuition	\$ _____
Retirement	\$ _____
Auto Payments	\$ _____
Loan Payments	\$ _____
Insurance Premiums	\$ _____
Entertainment/Miscellaneous	\$ _____

TOTAL: _____

* Council for Disability Awareness website accessed November, 2011, <http://www.disabilitycanhappen.org/chances-disability/causes.asp>

Consider a Policy in its Entirety

Acknowledging that your current sources of income replacement may not be adequate in the event you become too sick or injured to work is a key first step. Now it's time to evaluate choices that will meet your needs for income replacement. It's important to consider how a policy performs in its entirety to determine if the coverage can provide sufficient value and financial assistance during a period of disability. The information below was developed to help you understand how disability income policies work and how they differ from company to company. Use the questions and key terms on this page to help identify the features to look for in a high-quality disability income policy.

One -

How much income replacement will I need?

To start, use the Monthly Expense Tool on Page 1 to determine your risk. Discuss your personal situation with your insurance professional, who can provide further detailed assessment of your income replacement needs.

Two -

How much coverage may I qualify for?

The monthly benefit amount is based on your financial and occupational information. Most policies offer the opportunity to purchase more coverage as your income grows without the need to provide further evidence of good health.

Three -

What will determine whether or not I'm disabled and when do benefits begin?

The core of any disability income policy, 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. Some policies pay benefits if you're unable to perform the duties of your own occupation, even if you are at work in another occupation. Others pay only if you're unable to perform the duties of your own occupation and you are not working in any other occupation. Still others pay only if you cannot work in any occupation for which you are reasonably qualified.

Most policies also offer benefits for **Residual Disability**—those payable if your disability isn't "total" but does result in your inability to perform some aspects of your job. Residual disability benefits are typically payable in an amount that is proportionate to the loss of income suffered due to sickness or injury—many policies have different requirements.

A policy's **Elimination Period** (or waiting period) is the length of time that must elapse following the onset of disability before benefits become payable.

Four -

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 or to age 67. A few select policies offer the option to extend benefits for life should you remain continuously, totally disabled.

Five -

Could my policy be changed, cancelled or my premium raised?

Renewability provisions are among the most critical features of any disability income policy because they define your rights for keeping your coverage in force. Policies can be non-cancellable and guaranteed renewable, or guaranteed renewable only. Policies that are both **Non-Cancellable** and **Guaranteed Renewable** offer the strongest premium and coverage guarantees available, which means as long as 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.

Six -

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 adjust benefits each year while you remain disabled and eligible for benefits. COLA riders can be vital to maintaining your standard of living during an extended period of disability.



Benefit-Rich Basic Income Protection

ProVider Plus Limited

When it comes to income protection, professionals should consider a strong policy to help them maintain a healthy income should they become too sick or injured to work.

We may not know when a disability could strike — but by choosing ProVider Plus Limited, you can feel confident that you've selected a strong, feature-rich policy from a reputable industry innovator with exemplary financial ratings. Berkshire Life, a Guardian company, has the following ratings as of November, 2011:

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

Continue reading about ProVider Plus Limited:



Total Disability

Unable to work in your occupation



Renewability Provisions

Non-Cancellable & Guaranteed Renewable



Basic Residual Disability Benefit Rider

Able to work but with reduced earnings and in a reduced capacity



More Policy Riders & Features

Flexible ways to customize your coverage and provide comprehensive protection

Berkshire Life Insurance Company of America, Pittsfield, MA, is a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY.

Definition of Total Disability

Feature Value:

The Choice to Work in Another Occupation is Yours

How this Feature Works to Protect You:

ProVider Plus Limited is purposefully designed to offer you options so that you can choose the definition of disability that best serves your unique circumstances. This choice is made at the time that you initially purchase your policy.

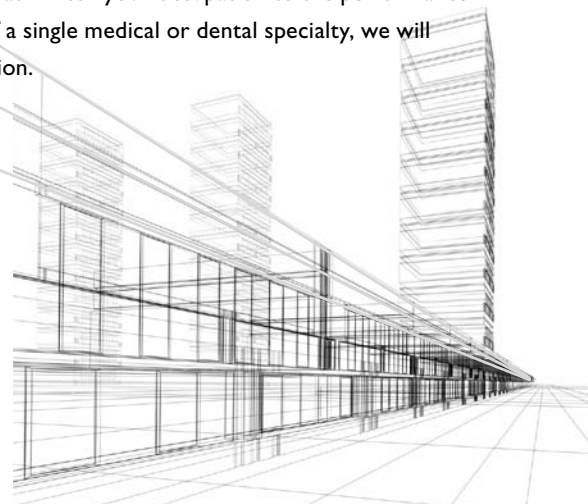
With our **modified own-occupation** definition of Total Disability, you will be eligible for total disability benefits when you are unable to perform the material and substantial duties of your occupation solely due to injury or sickness and you are not gainfully employed.

Our **true own-occupation** definition of Total Disability makes it possible for you to work in another occupation **and** still be eligible for total disability benefits. We consider you totally disabled if, solely due to injury or sickness, you are unable to perform the material and substantial duties of your occupation.

Advantages of our **true own-occupation** definition of total disability include:

- ▶ If you have the energy, interest, and motivation to pursue another occupation, while totally disabled in your occupation.
- ▶ If you are a physician or a dentist who has limited your occupation to the performance of the material and substantial duties of a single medical or dental specialty, we will deem that specialty to be your occupation.

Product availability, provisions, and features may vary from state to state.
Please refer to the Appendix for more information regarding product terms and conditions.



Non-Cancellable & Guaranteed Renewable

Feature Value:

Offers the Greatest Degree of Consumer Protection

How this Feature Works to Protect You:

Renewability provisions are among the most critical features of any disability income policy because they define your rights for keeping your coverage in force. ProVider Plus Limited offers one of the strongest premium and coverage guarantees available because it is both Non-Cancellable and Guaranteed Renewable to age 65 or 67.

- ▶ In considering ProVider Plus Limited, a policy that is both non-cancellable and guaranteed renewable, you are assured that premium rates and policy provisions will not be changed as long as premiums are paid on a timely basis to age 65 or 67.
- ▶ Personal ownership of a non-cancellable and guaranteed renewable policy means it is portable, so **you can take it with you** even if you change employers.

Product availability, provisions, and features may vary from state to state.
Please refer to the Appendix for more information regarding product terms and conditions.

Basic Residual Disability Benefit Rider

Feature Value:

Designed to Help You Through Your Physical and Financial Recoveries

How this Feature Works to Protect You:

Sometimes an illness or injury doesn't cause a total disability but does limit your ability to work, which results in decreased income. Or, you might suffer a total disability and return to work, but not at your pre-disability earnings. Our Basic Residual Disability Income Rider helps offset your disability-related earnings. This feature provides benefits when, solely due to injury or sickness, you suffer a loss of income of 20% or more and you can perform one or more, but not all, of the material and substantial duties of your occupation, or you can perform them all, but not for the length of time they normally require. Here's how it works:

- ▶ You are considered residually disabled if you are gainfully employed and, while not totally disabled, solely due to sickness or injury:
 - ▶ You experience a loss of income that is at least 20% of your prior income, *and either*
 - You can perform one or more, but not all, of the material and substantial duties of your occupation; or
 - You can perform them all, but not for the length of time they normally require.
- ▶ Benefits are payable in proportion to your loss of income and are payable for up to the policy benefit period, and:
 - ▶ We'll consider a loss of income of more than 75% to be 100%.
 - ▶ For the first 6 months that residual disability benefits are payable, we'll consider your loss of income to be 50% of your prior income or the actual percentage of loss, if greater than 50%.
- ▶ Even after you fully recover and return to work full-time, we will pay a recovery benefit as long as your loss of income is at least 20% of your prior income and is solely the result of the injury or sickness that caused the disability.

Product availability, provisions, and features may vary from state to state. Optional riders are available for an additional premium. Please refer to the Appendix for more information regarding product terms and conditions.

Recovery Provision

Feature Value:

Pays Benefits While You Recover Financially

How this Feature Works to Protect You:

This recovery benefit, which is built into our Basic Residual Disability Benefit Rider, is designed to do more to assist with your financial recovery following a disability. Should you continue to suffer at least a 20% loss of income solely due to your sickness or injury — ***even after you have physically recovered and returned to work full-time**** — we would continue to pay a recovery benefit for up to the full benefit period.

- ▶ We deliver benefits for a longer duration than most other companies. Other carriers may only pay for a limited time, which may or may not properly support your financial recovery.

CONSIDER THIS: You have a bike accident and injure your knee. Your initial prognosis is surgery with six months of rehabilitation. Unforeseen setbacks result in utilizing your ProVider Plus Limited policy, with its Basic Residual Disability Benefit Rider, for an extended period of disability.



Elimination Period	Unable to work at all	Physical recovery allows you to return to work part-time	Physical recovery allows you to return to work full-time	Financial recovery
	No income	• Suffered loss of income of 20% or more and • Suffered a loss of time or duties	Continued to suffer a loss of income of 20% or more	Earnings grew to more than 80% of pre-disability income
The elimination period is the length of time that must elapse following the onset of disability before benefits become payable.	Policy pays Total Disability Benefits.	Policy pays Residual Disability Benefits for loss of income.	Policy pays a Recovery Benefit for continued loss of income, despite your return to work full-time.	Claim ends.

* Your return to full-time employment must be immediately following a period of disability for which we paid benefits under the Policy.

Product availability, provisions, and features may vary from state to state. Optional riders are available for an additional premium. Please refer to the Appendix for more information regarding product terms and conditions.

Helps you regain financial strength as you regain physical strength

Waiver of Elimination Period

ProVider Plus Limited EXCLUSIVE

Feature Value:

Pays Sooner for Subsequent Disabilities Regardless of Cause

How this Feature Works to Protect You:

We understand that any period of disability can be emotionally and financially stressful. We took this into account when we designed our unique Waiver of Elimination Period (EP) policy feature. If you suffer a disability that lasts more than six months and we pay benefits, we will waive the elimination period for any subsequent disability that occurs within five years — regardless of the cause.

CONSIDER THIS: You have a heart attack and you're Totally Disabled for seven months. After satisfying the elimination period, you received benefits. Then you recover. Within five years, you become disabled again, from any cause — whether from residual effects of your previous heart attack or another cause, such as a car accident. With ProVider Plus Limited, you would not need to satisfy another elimination period requirement.

Month*	Status	ProVider Plus Limited	Other Policies
1st – 3rd	Disabled	EP	EP
4th – 7th	Disabled	\$40,000	\$40,000
8th – 54th	Recovered	\$0	\$0
55th – 57th	Disabled	\$30,000	EP

We Pay More Benefits Sooner

Chart Assumptions: \$10,000 monthly benefit, 90-day elimination period.

*The elimination period of a disability insurance policy may be referred to in days or months. The ProVider Plus Limited elimination period is expressed in terms of days. For the purpose of this illustration, one month equals 30 days.

Product availability, provisions, and features may vary from state to state.

Please refer to the Appendix for more information regarding product terms and conditions.

Waiver of Premium Benefit

Feature Value:

Helps Reduce Financial Stress After Recovery

How this Feature Works to Protect You:

We waive premiums during a period of disability and continue waiving for six months after your claim ends. What's more, we also reimburse for premiums you may have paid that apply to the period of disability — even if paid prior to your disability.

- ▶ We **refund any premiums you have paid** that apply to the period of disability.
- ▶ **We'll waive premiums for as long as you're disabled** in the same claim and receiving benefits.
- ▶ We'll **continue** to waive premiums for **six** months following your recovery.

While refunding ALL premiums paid that apply to a period of disability is not a typical practice with other disability insurance carriers, we believe it is the right thing to do.

Waiving premiums for six months after a disability ends is another unique advantage we provide. It helps you stay focused on getting back to work and restoring financial health.

Product availability, provisions, and features may vary from state to state.
Please refer to the Appendix for more information regarding product terms and conditions.

Benefit Purchase Rider

Protecting increases in future income

Feature Value:

Benefit Increases with No Medical Underwriting

Guarantees the opportunity to purchase more disability income protection as your income grows, with no medical underwriting.

How this Feature Works to Protect You:

To help protect a growing income, our Benefit Purchase Rider is designed to help you increase coverage with ease. Obtaining additional coverage to protect a growing income normally requires providing evidence of good health. Our Benefit Purchase Rider offers you the opportunity to purchase additional coverage every three years in the form of a separate policy with *no medical insurability requirement*. Your eligibility will be determined by your then-current financial situation and taking into consideration other disability insurance you have in force, for which you have applied, or for which you are eligible. Here's how it works:

- ▶ You submit an application for an Increase Policy and other evidence of insurability every three years, until age 55.
- ▶ Then, we'll determine what amount of additional coverage, if any, you qualify for.
- ▶ You can choose to purchase all or part of the additional coverage amount we offer you. However, you must choose to accept at least 50% of the amount of additional coverage offered to keep this rider in effect.
- ▶ Special Benefit Purchase Option Offer! Our Benefit Purchase Rider also includes special option dates for events such as the loss of group long-term disability coverage, giving you the flexibility to apply for an increase outside of the normal three-year review period.
- ▶ There are no premiums associated with this rider. However, in order to elect this Benefit Purchase Rider, you must:
 - ▶ Also purchase the Basic Residual Disability Benefit Rider (described on Page 6 of this booklet)
 - ▶ Purchase at least 75% of the maximum benefit amount you are financially eligible for at the time the policy is issued

Product availability, provisions, and features may vary from state to state. Optional riders are available for an additional premium. Please refer to the Appendix for more information regarding product terms and conditions.

Cost of Living Adjustment Rider

Feature Value:

Can Increase Benefits During a Disability

How this Feature Works to Protect You:

During a disability, fixed dollar benefits cannot keep pace with inflation. That is why a Cost of Living Adjustment (COLA) Rider provides an important benefit. We offer you this COLA rider option which adjusts your policy's monthly benefit annually to help keep pace with inflation during a disability. It is designed to adjust your monthly benefit, whether you're totally or residually disabled, and includes compound annual adjustments and a maximum benefit adjustment of 3%. There are no limits to the number of annual adjustments that may be made on your policy before age 65. Here's how it works:

- ▶ 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).
- ▶ Benefit adjustments have a maximum annual increase of 3% compounded.
- ▶ Additionally, should you recover, you would automatically retain increases, free of charge until age 65 or 67.

Cumulative Annual Benefits

	Without COLA Rider	3% Maximum*
1	\$90,000	\$90,000
2	\$120,000	\$123,600
3	\$120,000	\$127,308
4	\$120,000	\$131,127
5	\$120,000	\$135,061
10	\$120,000	\$156,573
15	\$120,000	\$181,511
20	\$120,000	\$210,421
TOTAL BENEFIT	\$2,370,000	\$3,194,445

Chart Assumptions:

\$10,000 Monthly Benefit, 90-day Elimination Period, To age 65 Benefit Period, Totally Disabled from ages 45 to 65.

* Assumes the CPI-U increases by 3% annually throughout the entire period of disability.

Product availability, provisions, and features may vary from state to state. Optional riders are available for additional premium. Please refer to the Appendix for more information regarding product terms and conditions.

Presumptive Total Disability Benefit

Feature Value:
Engineered to Provide Immediate Benefits in More Situations

How this Feature Works to Protect You:
The ProVider Plus Limited Presumptive Total Disability Benefit is a built-in policy feature designed to provide extra financial protection for certain severe disabilities. Even if you can still perform some or all of your regular job responsibilities, and ***even if you are expected to recover***, we consider you to be totally disabled and entitled to full benefits if sickness or injury results in the total and complete loss of sight in both eyes, hearing in both ears, speech, or the entire use of both hands, both feet, or one hand and one foot.

- ▶ Engineered to provide day one benefits for these severe disabilities, we waive the elimination period and pay full benefits — ***even if you’re expected to recover***, and even if you’re fully employed and earning an income despite your condition.
- ▶ Other carrier policies might only waive the elimination period for presumptive disabilities that are permanent ***and irrecoverable***.

CONSIDER THIS: You suffer compound fractures in both feet due to a car accident, experience the total and complete loss of their use, ***but are expected to recover***.

	ProVider Plus Limited Presumptive Benefit	Most Other Policies' Presumptive Benefit
WAIVES ELIMINATION PERIOD & PROVIDES DAY ONE BENEFITS EVEN IF EXPECTED TO RECOVER	YES	NO
CONSIDERS YOU TOTALLY DISABLED EVEN IF EXPECTED TO RECOVER	YES	NO
PAYS YOU TOTAL DISABILITY BENEFITS FOR YOUR PRESUMPTIVE DISABILITY REGARDLESS OF YOUR ABILITY TO WORK AND YOUR EXPECTED RECOVERY	YES	NO

Product availability, provisions, and features may vary from state to state. Please refer to the Appendix for more information regarding product terms and conditions.

Retirement Protection Plus Disability Benefit Rider

Feature Value:

Helps Replace Retirement Contributions

How this Feature Works to Protect You:

Our Retirement Protection Plus (RPP) Disability Benefit Rider is designed to help you maintain a healthy retirement strategy by replacing contributions made to a defined contribution plan when you are totally disabled and not gainfully employed. Once eligible for benefits, a monthly benefit insuring up to 100% of your retirement contributions, including any employer-matching contributions, will be paid into a trust established by you. The trustee invests benefits at your direction. Here's how a retirement plan might fare with and without an interruption of contributions.

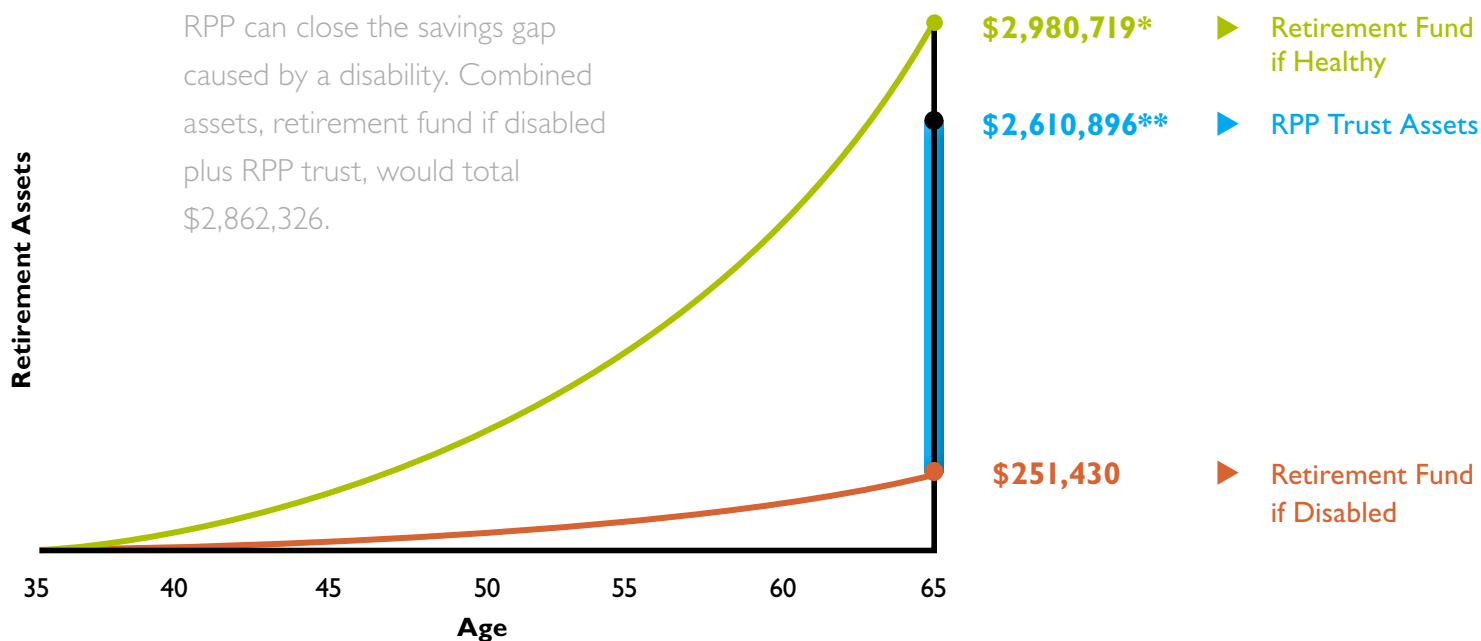


Chart Assumptions: \$2,000 per month contributed to the plan beginning at age 35. Total disability occurs at age 36 and contributions stop. Disability continues to age 65.

* Assumes an annual rate of return of 8% on retirement contributions, with no disbursements taken prior to age 65.

** Assumes you are eligible for benefits under the policy, with payments beginning 30 days following the 180-day elimination period and an annual rate of return of 8% on RPP benefits. This rate is for illustration purposes only. Actual rate of return will likely vary.

Product availability, provisions, and features may vary from state to state. Optional riders are available for an additional premium. Please refer to the Appendix for more information regarding product terms and conditions.

More Policy Riders & Features



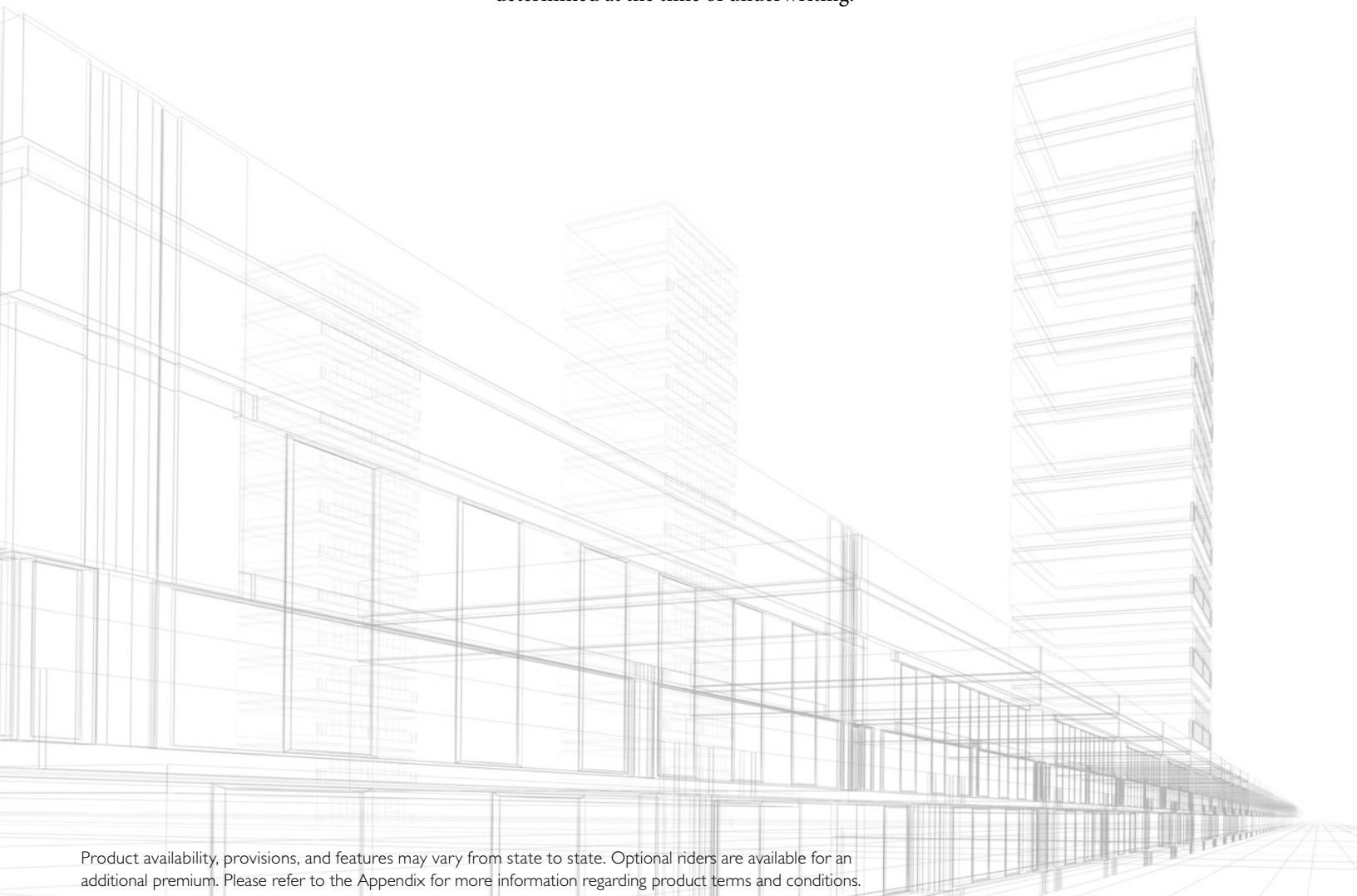
Unemployment Waiver of Premium Rider

Helps you maintain your coverage during a period of unemployment. This feature waives premium payments for 12 months if you become unemployed and receive unemployment compensation for at least 60 consecutive days — regardless of whether or not you return to work. Best of all, your coverage continues to protect you during this 12-month period.



Automatic Benefit Enhancement Rider

This convenient, no-cost rider helps keep your disability insurance benefit aligned with normal, annual income increases you might experience when healthy. It is applied automatically to eligible policies and provides an annual 4% benefit increase each year for six years, with no proof of income required. Each increase will include an additional premium based on your then-current age. Rider eligibility will be determined at the time of underwriting.



Product availability, provisions, and features may vary from state to state. Optional riders are available for an additional premium. Please refer to the Appendix for more information regarding product terms and conditions.



Catastrophic Disability Benefit Rider

Since catastrophic disabilities are often permanent — or at least long term — we specifically designed our Catastrophic Disability Benefit Rider to include an automatic annual compounded 3% increase adjustment to help benefits grow faster and provide greater income protection. When combined with the base policy benefit and other disability coverage, the Catastrophic Disability Benefit Rider may provide up to 100% income replacement.

Catastrophic disabilities include:

- Cognitive impairment that requires substantial supervision
- The loss of two or more of the following Activities of Daily Living (ADL)—bathing, continence, dressing, eating/feeding, toileting and transferring
- Total, complete and irrecoverable loss of sight in both eyes, hearing in both ears, speech, or the entire use of both hands, both feet or one hand and one foot



Social Insurance Substitute Rider

A monthly benefit that coordinates with payments received under Social Security and some other government programs. This rider is often purchased to reduce the total cost of coverage, while helping to assure an adequate level of disability protection.



Capital Sum Benefit

Our Capital Sum Benefit is paid in addition to any other benefits payable if, because of sickness or injury, you lose the entire sight in one eye with no possibility of recovery or suffer the complete loss of a hand or foot severed through or above the wrist or ankle and you survive it for 30 days. The Capital Sum Benefit is equal to 12 times your monthly benefit. No more than two Capital Sum Benefits are payable during your lifetime.

Product availability, provisions, and features may vary from state to state. Optional riders are available for an additional premium. Please refer to the Appendix for more information regarding product terms and conditions.

Next Steps to Consider



Make this About **You** and **Your** Life

Use the Monthly Expense Tool on Page 1 to help identify how much income protection you think you'll need. Next, consider which features you want and how much you're comfortable spending annually on a disability income policy. Use the space below to write down these and other considerations to discuss with your insurance professional.

A white rectangular notepad is pinned to a light-colored surface with a single red pushpin at the top center. The notepad features five horizontal lines, each preceded by a red number from 1 to 5, providing a structured space for notes.

Decide how you want to pay for your policy:



Level Premium

Fixed premium that never increases.



Graded Premium

Lower initial premium that annually increases according to a pre-determined (yet guaranteed) schedule. If this is the payment option you choose, you may convert to a Level Premium Payment on any policy anniversary date through age 50.

Appendix

Product Information

Disability income insurance policy forms 1400, 1500 and 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. Products not available in all states. Product availability, provisions, and features may vary from state to state.

Benefit Period

A twenty-four month mental and/or substance-related disorders limitation is included on all ProVider Plus Limited policies except those issued in the state of Vermont. A discount may apply in some states and for some policy benefit periods.

Benefit Purchase Rider

While medical information is not required when applying for additional coverage pursuant to the Benefit Purchase Rider, applications will be financially underwritten, taking into consideration the insured's then-current income, occupation, and employment, as well as all disability insurance which is then in force, or for which the insured has applied or is eligible to receive. Coverage may not be added while the insured is disabled, when benefits are payable, or during a suspension period. Additional Restrictions and limitations apply.

Definition of Total Disability

A different definition of total disability applies to policies issued in California. Contact your agent or broker for complete details.

Retirement Protection Plus Disability Benefit Rider

Not available in New Jersey. Retirement Protection Plus is not a pension plan or a substitute for one.

Unemployment Waiver of Premium Rider

Not available in Connecticut, Maryland, Minnesota, New York and Tennessee.

Cost of Living Adjustment Rider

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

Catastrophic Disability Benefit Rider

Not available in California, Connecticut and Texas. In New Jersey, this benefit cannot exceed one times the Base Monthly Indemnity plus the Social Insurance Substitute Rider.

Social Insurance Substitute Rider

If legislated benefits are paid 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.

Disability income insurance policy form 1400, 1500 and 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 availability, provisions, and features may vary from state to state.

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.

This brochure is provided for informational purposes only and should not be considered tax or legal advice. Please contact your tax or legal advisor regarding the tax treatment of the policy and policy benefits. You should consult with your own independent tax and legal advisors regarding your particular set of facts and circumstances. The information provided is not intended or written to be used, and cannot be relied upon, to avoid penalties imposed under the Internal Revenue Code or state and local tax law provisions.

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