



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

Product	Premier Package	Select Package	Essential Package
Policy form	Berkshire policy form 18ID/18UD	Berkshire policy form 18ID/18UD	Berkshire policy form 18ID/18UD
Use	Individual Disability Income insurance protection	Individual Disability Income insurance protection	Individual Disability Income insurance protection
Underwriting	Full underwriting	Full underwriting or Guaranteed Standard Issue through our Group Conversion Program	Full underwriting
Issue ages	18 – 60 (Level) 18 – 50 (Graded)	18 – 60 (Level) 18 – 50 (Graded)	18 – 60 (Level)
Classes Occ Class 2/2M, 1/1M are only available in limited circumstances with restrictions — see Field Underwriting Guide for more details	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
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
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
Renewability	Non-cancellable and Guaranteed Renewable	Non-cancellable and Guaranteed Renewable	Non-cancellable and Guaranteed Renewable
Definition of Total Disability	True Own Occ [†]	Two-Year True	Two-Year Modified
Minimum policy size	\$500 per month	\$500 per month	\$500 per month
Maximum issue limit	Occupation Class Limit* 6/6M, 5/5M, 4/4M, 3M 4D, 3D 3 2/2M, 1/1M Maximum Issues \$30,000 (In CA: \$20,000) \$17,000 (In CA: \$16,000) \$15,000 \$7,500	Occupation Class Limit* 6/6M, 5/5M, 4/4M, 3M 4D, 3D 3 2/2M, 1/1M Maximum Issues \$30,000 (In CA: \$20,000) \$17,000 (In CA: \$16,000) \$15,000 \$7,500	Occupation Class Limit* 6/6M, 5/5M, 4/4M, 3M, 4D, 3D 3 2/2M, 1/1M Maximum Issues \$30,000 (In CA: \$20,000) \$17,000 (In CA: \$16,000) \$15,000 \$7,500
Premiums	Graded or Level	Graded or Level	Level
Discounts	Preferred Occupation; QSPP/Executive Bonus;† Student and Resident; Professional Group and Association Discount	Preferred Occupation; QSPP/Executive Bonus;† Student and Resident; Professional Group and Association Discount	Preferred Occupation; QSPP/Executive Bonus;† Student and Resident; Professional Group and Association Discount
Optionally available riders	Basic or Enhanced Partial Disability Benefit, Future Increase Option or Benefit Purchase Rider, 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 or Enhanced 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
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
Mental/Nervous	No limit *, 24-month**, or 12-month limit*** on Mental and/or Substance-Related Disorders*	No limit*, 24-month**, or 12-month limit*** on Mental and/or Substance-Related Disorders	12-Month limit on Mental and/or Substance-Related Disorders***

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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 18–60. See Field Underwriting Guide for other issue ages.

Individual protection		Business protection		Worksite benefits		Retirement
PayGuard Plus		Overhead Expense	Disability Buy-Out [‡]	Provider Choice		Retirement Protection Plus
Berkshire policy form 18PG		Berkshire policy form 18OE	Berkshire policy form 18DB	Berkshire policy form 18GI		Provider Choice policy form
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
Full underwriting		Full underwriting	Full underwriting	Guaranteed Standard Issue		Full underwriting or Guaranteed Standard Issue
18 – 60 (term cannot exceed age 65)		18 – 60	18 – 60	18 – 75		18 – 60
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
90 or 180 days		30, 60 or 90 days	360, 540, and 720 days	90, 180, 360 and 720 days		180 or 360 days
Terms from 5 to 30 years, not to exceed age 65		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
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
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
\$1,000 per month		\$500 per month	\$20,000	\$300 per month		For IDI: \$250 for RPP Rider \$500 for RPP Policy
Occupation Class Limit [†]	Maximum Issues	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	\$4,750 per month (age 18-49) \$5,290 per month (age 50 and over) (\$6,000 with Future Increase Option) [†]
6/6M, 5/5M, 4/4M, 3M 4D, 3D 3 2/2M	\$30,000 (In CA: \$20,000) \$17,000 (In CA: \$16,000) \$15,000 \$7,500			6/6M, 5/5M, 4M, 3M 4 3	\$30,000 (In CA: \$20,000) \$30,000 (In CA: \$20,000) \$15,000	
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
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)	25% Multi-client (3 lives) 10% Preferred Occupation	Select (Non-Nicotine) User and QSP/Executive Bonus		See discounts available with Provider Choice
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		For IDI: Automatic Benefit Enhancement, Cost of Living Adjustment, Future Increase Option
Conversion Option Endorsement, Spousal 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		
No limit on Mental and/or Substance-Related Disorders (except when required by state)		No limit on Mental and/or Substance-Related Disorders*		Multiple limitation options: No limitation, 24 and 12-month limitation.		

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* 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 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 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.

Our **Start-Up Savvy** underwriting programs offer a simplified underwriting approach for new business owners.

Our **Business Owner Advantage program** allows medical and non-dental business owners qualify for a monthly DI benefit up to a maximum of \$2,000 above normal Issue and Participation limits.

Discount programs¹

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

- 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.

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 an approved school or hospital.¹
- The **Professional Group Discount program** is available to groups of three or more employees of the same company with the same employment location when no employer-sponsored program is in place.
- The **Association Discount program** enables you to offer members of approved associations a discount on individual DI and business overhead expense coverage.
- The **New White Collar Professional Discount program** is available to non-medical and non-dental occupations actively enrolled at a school/program of study or within 1 year of graduation.

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.

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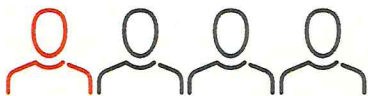


Holistic protection includes income protection

Disability income protection with SafeGuard360™

Holistic protection can help provide the foundation for lifelong well-being. When choosing which coverage will help round out your financial strategy, consider additional disability insurance first as a foundation that can help protect your income during your working years. After all, income is the foundation for any sound financial strategy and by adding individual coverage along with your existing group coverage, you can help close the income gap.

In most cases, group long-term disability insurance only covers about 60 percent of your income if you become disabled, so additional coverage may be necessary for you to continue meeting financial obligations. It's true that 66.5 percent of all bankruptcies are tied to medical issues — either because of high costs for care or time out of work.¹ Individual disability income protection can help mitigate the risk of losing your income if you become too ill or injured to work.



1 in 4 adults will become disabled in their working years²



The average group long-term disability claim lasts **2.6 years**³



2/3 of working Americans (63%) couldn't make it six months without an income before financial difficulties would set in⁵



Accidents are not usually the culprit; almost **90%** of long-term disabilities are caused by illnesses⁴



14% said they would have problems immediately⁵

Three protections in a single solution

A Guardian life insurance policy with both long term care coverage and income protection benefits can help you address multiple protection needs with one product: the financial protection of life insurance, a source to help pay for long term care expenses, and benefits if you become too ill or injured to work (and premiums for the coverage will be waived while disability continues).

Guardian's **SafeGuard360™** is a single product solution that can help provide essential financial protection for you and your family. With a single application and one time through underwriting, you can obtain quality coverage that helps provide the foundation for lifelong financial well-being.

Income protection through SafeGuard360™

While we can't predict the unexpected, we can help prepare for it. It's easy to take your paycheck for granted when it's a constant factor in your life. Income is the foundation that allows you to fund every aspect of your life, such as your home, car, monthly expenses, and other necessities. Disability income insurance can help replace a portion of your paycheck — and can help you maintain financial health if a disability occurs. It helps protect your ability to earn an income, so you can focus on your recovery instead of worrying about your finances. Through **SafeGuard360™**, you now have the ability to purchase disability coverage as part of one holistic strategy.

¹ This is the real reason most Americans file for bankruptcy, February 11, 2019, CNBC, <https://www.cnbc.com/2019/02/11/this-is-the-real-reason-most-americans-file-for-bankruptcy.htm>

² Social Security Administration Fact Sheet, January 2021

³ The Average Duration of Long-Term Disability is 31.2 Months, January 18, 2016, The Council for Disability Awareness, <https://blog.disabilitycanhappen.org/the-average-duration-of-long-term-disability-is-31-2-months>

⁴ 2018 Health and Productivity Benchmarking, Long-Term Disability, September 11, 2019, Integrated Benefits Institute

⁵ 2020 Insurance Barometer Study, LIMRA and Life Happens

The disability benefit: how it works

If you become too sick or injured to work, up to 5 years of benefits can be paid per claim. After 90 days, premiums for the policy will be waived and, after 180 days, disability benefits will become payable. If you are receiving benefits and you become partially disabled, partial benefits may be paid.

This valuable coverage provides a Two-Year True Own-Occupation definition of disability, providing you the ability to receive your full disability benefits even if you're gainfully employed in another occupation. This is followed by three years of Modified Own-Occupation coverage, meaning, you're unable to perform the duties of your own occupation, and you're not gainfully employed.



Having an approach to your financial strategy that addresses multiple aspects of financial well-being can help ensure that your livelihood is protected. Disability insurance is an important piece in a financial strategy because it helps protect your ability to earn an income, which is one of your most valuable assets. By bundling disability coverage with life insurance and long-term care benefits through **SafeGuard360™**, you can feel confident that you are better protected throughout each stage of your life.

For more information about holistic protection that includes income protection, contact a Guardian representative.

The Guardian Life Insurance Company of America

guardianlife.com

New York, NY

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SafeGuard360™ is issued by The Guardian Life Insurance Company of America (Guardian®), New York, NY. This product combines: Guardian's Whole Life Paid-Up at Age 99 policy (form ICC21-WL, 21-WL, or state equivalent); the Disability Income and Waiver of Policy Premium Benefit Rider (form ICC21 DIR, DIR (12-2021), or state equivalent); and the Accelerated Death Benefit for Long-Term Care Services Rider (form ICC22-LTCR) which is marketed as Guardian's Long-Term Care Rider. Product provisions, features, and availability may vary by state. Exclusions and limitations may apply. Underwriting approval is required to purchase coverage, and a medical exam may be required. For costs and complete details of the coverage, call your agent or the company.

Guardian's Long Term Care Rider is issued on Rider Form ICC22-LTCR.

This policy is intended to be federally tax-qualified.

The Disability Income and Waiver of Policy Premium Benefit Rider (form ICC21 DIR, DIR (12-2021), or state equivalent) is underwritten and issued by The Guardian Life Insurance Company of America (Guardian®), New York, NY. There will be an additional cost or premium associated with this Rider. Provisions, features, and availability may vary by state. Exclusions and limitations may apply.

The purpose of this material is the solicitation of insurance. An agent/representative may contact you.

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