



Enhancing Group LTD benefits for attorneys

Attorneys have unique income protection needs — for example, billable hours, bonus or K-1 income. Most attorneys require a custom income protection strategy that can offer more nuanced product features that speak to their needs.

In order to create a strong income protection strategy for attorneys, it's important to understand how customizing a benefit strategy can add value to their income protection. Supplementing Group LTD with our individual disability policy can offer a higher level of protection for attorneys because it takes their needs into consideration. The strategy below can be a powerful way to enhance income protection for attorneys.

Enhancing income protection for attorneys — common coverage selections

This chart highlights typical coverage selections only. For detailed product information and options, contact your insurance representative.

	Partners and High Ranking Attorneys	Associate Attorneys and Staff
Benefit Period	To age 70	2, 5 or 10 years
Elimination Period	Match to Group LTD (90 or 180 days)	Match to Group LTD (90 or 180 days)
Non-Cancellable & Guaranteed Renewable	*	*
Enhanced Portability Feature	*	*
Conditionally Renewable After Age 65/67	*	*
Recoverable Presumptive Disability	*	*
Definition of Total Disability (multiple definitions included in base policy)	True Own Occupation	Two-Year True Own Occupation, then Modified
Catastrophic/Severe Disability Benefit Rider	Enhanced Catastrophic	Severe Disability
Partial Disability Benefit Rider	Enhanced Partial	Basic Partial
Occupational Rehabilitation, Modification & Access Benefits	Recommend ¹	Recommend ¹
Cost of Living Adjustment Rider	Recommend	Recommend
Retirement Protection Plus Rider	Recommend	Recommend
Student Loan Protection Rider	Recommend	Recommend

Guardian® service highlights:

- Industry leading enrollment expertise
- Concierge, hassle-free enrollment administration
- Personalized education for each employee to facilitate faster benefit decisions
- Also promotes value of current Group LTD coverage
- Fast application and policy processing
- No medical exams
- Pre-filled applications
- eSignature capability
- ePolicy delivery
- Award-winning claims and policy services

**The Guardian Life Insurance
Company of America**

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New York, NY

Pub5620BL (11/22) 2022-144234 (Exp. 11/24)

* Included in base policy.

¹ Available as an endorsement.

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