

An income protection guide for
individuals, families and business owners



Protecting what's important to you

**Considerations for
safeguarding your income**

Keeping you moving forward

It makes sense that most of us take the time to protect our cars, our home, even our lives — and often, we protect what matters most through the purchase of insurance. Sure, buying insurance can sometimes be overwhelming, but when the unexpected happens, we're comforted to know there will be someone there to help.

Your income is one of your most valuable assets, and while we can sometimes take it for granted, it's hard to think about living life without it. As important as protecting your car and your home, your income needs protecting as well. Many of us don't think we will become sick or injured to the extent we are unable to work. But the likelihood of becoming disabled is much greater than you might think. Just over one in four working Americans will become unable to work at some point in their lives due to disability.¹ This may be due to a number of factors, such as extended illness or accident.

There are many companies offering income protection, called disability income insurance or "DI." Disability income insurance protects your income by helping replace income lost during a period of time when you're too sick or injured to work. You can use the monthly benefits just as you would your paycheck.

When considering disability income insurance, there are a few things to keep in mind:

- Start with a sound base insurance policy, one that can be customized through added features to fit your lifestyle and individual needs.
- Review the company's reputation for servicing customers. You want the confidence that comes along with knowing the company will be there when you need it.
- Find a company that has a strong reputation, one that operates behind a core set of values aligned with what's important to you.

We've provided confidence and well-being by protecting income for over 60 years

Berkshire Life, the individual disability provider for Guardian, prides itself in providing confidence and well-being to people like you — executives, medical professionals, business owners and families — by helping them protect their income. While our name suggests we are a life insurance company, our primary focus is on protecting income through disability income insurance. And while we protect people at all income levels, many of our customers are business professionals, executives, physicians, and business owners; people who rely on their income and understand that working with a company that specializes in this type of protection can be a good choice.





At the heart of what we do — is you.

Speaking one on one with our customers helps us understand what's most important during an often stressful period of disability.

Policies designed to be flexible to fit your lifestyle choices

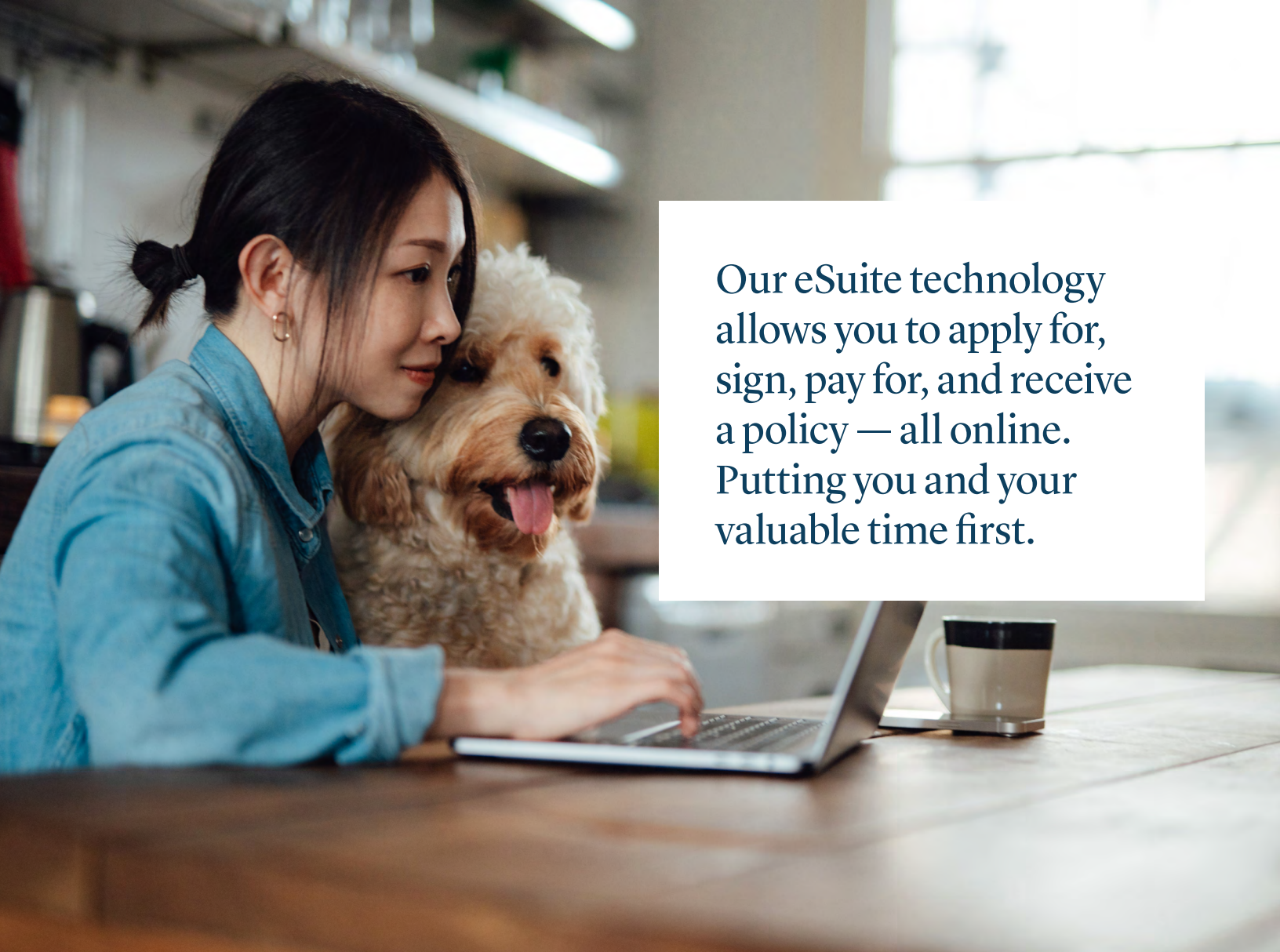
To us, building a better product for your unique needs means starting with a strong base policy. Then we provide the flexibility to customize the policy with innovative features that are designed to do more for you and your family during the period of disability. So whether you buy the richest policy available or just the most basic, you'll have ample protection built right into the base, with the ability to tailor it to suit your individual needs. Some of our policies' more popular features include:

- The opportunity to receive benefits during both physical and financial recovery
- The ability to make up for lost savings opportunities during a period of disability
- Protection for student loan debt
- Benefits that protect your retirement contributions
- Flexibility to increase your benefit so it can grow along with your income



Protecting income is what we do.

We spend our days developing ways to make it easier to protect your income with products that can be customized to meet your unique needs. By leveraging emerging technologies, we've simplified the steps to secure coverage and provide 24/7 access to view and manage your policy.



Our eSuite technology allows you to apply for, sign, pay for, and receive a policy — all online. Putting you and your valuable time first.

We hold ourselves to high-quality service standards

We understand that when the unexpected happens, you need support, not red tape. Our service organization is staffed to provide deeper expertise during the right touch points — so you can get the information you need faster and in a helpful manner. Our services have been recognized year after year by DALBAR (2015-2019), a renowned mark of superior standards in the financial community; a signal to you that we're focused and working hard to assure a pleasant and productive experience.

Our goal is to pay eligible benefits as quickly as possible, giving you the opportunity to focus on other priorities — like getting better and doing more of what you love.

Our operations are guided by a strong set of values

Listening to our customers is part of our DNA; it's how we're wired. This need to listen to our customers, hear what's important and act accordingly aligns to our core Values. These values are an important part of how we conduct ourselves and set the foundation for what you can expect from us. Whether you have a question about your policy, need to file a claim, or are trying to get back to work, our pledge to you begins with our guiding Values:

- We do the right thing.
- We believe people count.
- We courageously shape our future together.
- We go above and beyond for the people we serve.

Learn more about protecting your income today by contacting your financial professional.

- 1** Just over 1 in 4 of today's 20-year-olds will become disabled before they retire. U.S. Social Security Administration, Basic Facts, January 2021.

Individual disability income products 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 (Guardian), New York, NY. Product provisions and availability may vary by state. Optional riders are available for an additional premium.

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New York, NY

Pub6965BL (10/22) 2022-142371 (Exp. 10/24)