



## Declination of Coverage

\_\_\_\_\_ has advised me of the potential loss of income that I would suffer in the event of a serious disability, and has recommended that I purchase a disability insurance policy from Berkshire Life Insurance Company of America in order to help insure myself against this loss.

I understand that the recommended coverage may not be available to me in the future because of changes in my health, occupation or earned income. I also understand that the cost of coverage is likely to be higher than if I purchased it today.

After careful consideration of the policy and benefits recommended, I hereby decline the opportunity to apply for disability income insurance at this time.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Producer's Signature

\_\_\_\_\_  
Date

**The Guardian Life Insurance  
Company of America**  
guardianlife.com

**New York, NY**

Pub3091 (06/22) 2022-138661 (Exp. 06/24)

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.

Guardian® is a registered trademark of The Guardian Life Insurance Company of America.

© Copyright 2022 The Guardian Life Insurance Company of America.