



Income protection for today's realities

Meet David, graduating orthodontist

David is completing dental specialty school in Orthodontics. Like so many of today's dental students, David has a significant student loan burden — \$172,000. While he would like to work in his own practice someday, right now he is choosing to work for a corporate dental practice. And, it will be a number of years before he will be in the financial position to buy into a practice.

No question of the need for coverage

David has made a substantial investment of time and money to get where he is today. However, he understands that if he became too sick or injured to work, he would in all likelihood be unable to reap the rewards of years of efforts. His plans for paying off his student loans and buying into a practice would be in serious jeopardy.

Group LTD can be a good base

While David's new employer offers Group Long Term Disability (LTD) coverage, the plan is designed to meet the needs of a wide range of occupations and income levels — dentists as well as hygienists and administrative staff. He knows that such a plan could leave higher earning professionals like him short and opts to purchase individual disability income coverage as well.

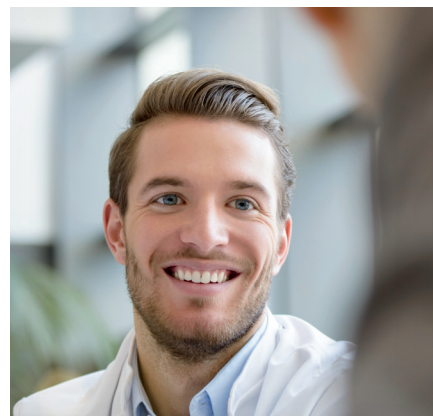
Why worry about disability insurance now?

David knows that now, while he is in excellent health, is the time to obtain individual disability coverage. His eligibility for disability insurance and ability to obtain it on the most favorable terms depend on his health at the time of application. And when David buys into a practice as planned, he'll be able to take his individual disability income coverage with him, something he may not be able to do with Group LTD.

Intelligent choices in income protection

David decides to purchase an individual disability insurance policy with options:

- to protect him in his own *occupation and specialty*
- to increase coverage as his income grows with no medical insurability requirement¹
- for adjustments to keep pace with inflation²
- for benefits in the event of a partial disability and during recovery
 - support for both his physical and financial recovery
- to protect his ability to make student loan payments in the event of a disability.



David

Age: 31

Specialty: Orthodontics

Status: Married, no children

Student Loan Debt:
\$172,000

Why choose Guardian?

Early-career professionals like you and David face a very different environment than did those graduating even ten years ago. Work with an insurance carrier who has stayed on top of those changing realities and designed coverage that can be tailored to the unique needs of the dental marketplace.

Berkshire Life, a Guardian company, is a leading provider of disability income protection for dentists and physicians. We're a reputable industry innovator with exemplary financial ratings.

When selecting a disability insurance company, it's important to review its financial strength and stability. You're choosing protection not only for today's income and circumstances, but for your growing income and career as well. Choose a company with a demonstrated track record of surviving both the most prosperous as well as most turbulent of financial times.

After all, a disability insurance policy is a promise to pay a benefit when you most need it. And a promise is only as good as the company that can honor it.

Protect your income with industry-leading DI protection from a reputable carrier today.

The Guardian Life Insurance
Company of America
guardianlife.com

New York, NY

Financial information concerning Berkshire Life Insurance Company of America as of 12/31/21 on a statutory basis: Net Admitted Assets = \$4.7 billion; Liabilities = \$4.5 billion (including \$1.0 billion of Reserve); Surplus = \$0.2 billion.

¹ Conditions and limitations apply. The amount of additional coverage available will take into consideration financial information as well as all disability insurance in force, for which you've applied, or are eligible to receive. Medical information is not required.

² This benefit is not necessarily protection against increases in the cost of living. Individual disability income products 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 provisions and availability may vary by state. Optional riders are available for an additional premium.

Hypothetical example for illustrative purposes only. An individual's eligibility for benefits is determined on a case-by- case basis, taking into consideration the factual circumstances presented as well as the terms and conditions of his/her policy(ies).

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