CREATE REVENUE & DIVERSIFY
We make it easy to provide additional income replacement that highly compensated employees need.

Since this program issues individual disability income insurance (IDI), you earn commission on each policy sold. Plus, our first-class implementation team manages worksite enrollments and renewals.

Each case can provide you with competitive first year commissions and bonus potential. Ongoing renewals are fully-vested through year ten, making our Supplemental Income Protection Program a significant growth engine for your business.

MARKETS
• Professional Groups – Legal, Accounting, Architectural, Engineering
• Services Industries – Advertising, Marketing, Financial Services, Distributors
• Technology Industries – Computer, Software, High Tech firms, Energy firms
• Bio Tech and Pharmaceutical industries
• Medical groups – W-2 Physicians
• Manufacturing industries – Executive and Managerial groups

Disability income protection is the foundation to all financial and insurance planning simply because without income, planning dissolves.

Fill a Key Need
• Employers are searching for ways to enhance their benefit offering while containing costs
• Many employees aren’t protected from the risk that a long-term disabling injury or illness would have on their ability to earn an income
• Group LTD coverage may leave key employees underinsured:
  — Benefit caps limit monthly benefits, typically at 60% of salary up to $10,000 per month
  — Incentive compensation and bonuses often aren’t covered
  — Taxes on employer-paid benefits reduce the net benefit

Help Mitigate the Financial Impact
Improvements in medical technology have allowed people with illnesses to live longer. However, they are living longer as disabled individuals, often impacting their ability to pay the mortgage or support their family.

• Average long-term disability claim duration is 31.2 months.
• Accidents are not usually the culprit, 90% of long-term disabilities are caused by illnesses such as Multiple Sclerosis, Heart Attack, Lupus and Rheumatoid Arthritis.

THE CAUSES OF LONG-TERM DISABILITIES

1 Retirement Protection Plus is not a pension plan or a substitute for one.
FLEXIBLE OFFERINGS
• Coverage to supplement existing Group LTD coverage
• Coverage for retirement contributions (RPP)¹

COMPREHENSIVE IMPLEMENTATION SUPPORT
• Our dedicated team provides first-class capabilities
• Implementation and enrollment services include:
  – Customized communication and enrollment strategy
  – Employee education
  – State-of-the-art online enrollment site
  – Flexible billing options
  – Easy case re-enrollment managed by our implementation team

For more detailed information regarding our implementation expertise, please see On Track for Enrollment Success (Pub5755BL).

Program Advantages

<table>
<thead>
<tr>
<th>Employers</th>
<th>Employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Attract, retain and reward employees</td>
<td>• Higher income replacement</td>
</tr>
<tr>
<td>• Ability to offer tailored coverage with benefit levels available for each employee</td>
<td>• Guaranteed Standard Issue (GSI) - Easy application with no medical exams (just 3 “yes/no” questions)</td>
</tr>
<tr>
<td>• Flexible offerings</td>
<td>• Permanent premium discounts</td>
</tr>
<tr>
<td>• Customized, hassle-free administration</td>
<td>• Individually owned, portable coverage</td>
</tr>
<tr>
<td>• Flexible billing options, including Guardian Anytime, our highly secure online billing administration system</td>
<td>• Coverage for more bonus/incentive income and retirement contributions.¹</td>
</tr>
</tbody>
</table>

Program Options

<table>
<thead>
<tr>
<th>Funding</th>
<th>Requirements</th>
<th>Discounts</th>
</tr>
</thead>
</table>
| Employer-Paid | • 5 life minimum  
          • 10 life minimum for medical groups | 15% - 35% |
| Voluntary (Employee-Paid) | • 75 life minimum | 15% - 25% |
| Executive Carve-Out with Voluntary Offer for remaining staff | • 75 life minimum with as few as 3 employer-paid lives | 15% - 25% |
| Voluntary Cost Share (Employer and Employee paid) | • 75 life minimum | 15% - 25% |

Program Characteristics

<table>
<thead>
<tr>
<th>Favorable</th>
<th>Non-Favorable</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Growing/stable industry</td>
<td>• High employee turnover</td>
</tr>
<tr>
<td>• Group LTD coverage in place</td>
<td>• Lack of support</td>
</tr>
<tr>
<td>• Employees earning $75,000+</td>
<td>• Complicated logistics</td>
</tr>
<tr>
<td>• Income includes incentive/bonus income</td>
<td>• History of low voluntary participation</td>
</tr>
<tr>
<td>• Strong employer support</td>
<td>• Concurrent enrollment(s)</td>
</tr>
<tr>
<td>• High participation in previous enrollments</td>
<td></td>
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<tr>
<td>• Payroll deduction capabilities</td>
<td></td>
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<tr>
<td>• Employees with computer access</td>
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</tbody>
</table>
**Product Overview**

**Income ProVider**

- **Issue Ages:** 18 – 70, age at last birthday
- **GSI Issue Ages:** 18 – 64, age at last birthday
- **Benefit Periods:** To Age 65, To Age 67, 2 and 5 years  
  Maximum issue age is 60 with a To Age 65 Benefit Period and 62 with a To Age 67 Benefit Period in: NJ
- **Elimination Periods:** 90, 180, 360 or 720 days  
  360 day option not available with 2-year benefit period in: CT, DE, ID, NJ, PA, SC, TX, UT, VT, VA, WA, WV.  
  360 day option not available with To Age 67 benefit period in: PA.  
  720 day option not available: CA, CT, CE, ID, IA, NJ, PA, SC, TX, UT, VT, VA, WA, WV.
- **Multiple definitions of Total Disability – Select from Two-Year Own Occupation (not working), Extended Own Occupation (not working) and True Own Occupation.**
- **Enhanced & Basic Residual Disability Benefit Riders**  
  In CA: Residual is referred to as Partial
- **Presumptive Benefit**
- **Return-to Work Incentive Benefit**
- **24-month Mental Disorder Limitation**
- **Pre-Existing Conditions Limitations Options:** 12/12, 6/12, 3/12, None
- **Occupational Rehabilitation, Modification & Access Benefits**  
  Not available in: CA
- **Suspension During Unemployment or Military Service**
- **3% or 6% Cost of Living Adjustment (COLA) Rider**
- **Catastrophic Disability (CAT) Benefit Rider**  
  Not available in: CA, CT, TX
- **Retirement Protection Plus (RPP) Rider**  
  Not available in: NJ

**Retirement Protection Plus (RPP)**

- **Issue age 18-60, age at last birthday**
- **Extended Own Occupation Definition of Total Disability**
- **Benefit Period:** To Age 65
- **Elimination Periods:** 180 or 360 days
- **3% COLA Rider**

**UNDERWRITING**

**Guaranteed Standard Issue (GSI)**

**OCCUPATION CLASSES**

- 6, 5, 4, 3, 6M, 5M, 4M, 3M

**GSI MONTHLY LIMITS**

- $500 minimum – $10,000 maximum

**TOTAL INCOME PROVIDER ISSUE LIMITS**

- $500 minimum to $17,000 maximum for classes 3, 4, 3M, 4M, 5M and 6M  
  *Except in: CA*
- $20,000 Maximum for Occupations 5 & 6  
  *Except in: CA*

**PREMIUM RATES**

Unisex – level rates  
Additional 20% in CA and 10% in FL

**DISCOUNTS**

15% – 35%

**RISK CLASSES**

Tobacco-user & Non-tobacco user

**NON-CANCELABLE & GUARANTEED RENEWABLE**

Non-cancellable and guaranteed renewable to age 65/67; conditionally renewable thereafter if working full-time.

*See Income ProVider Product Summary brochure for more information (Pub5592BL; Pub5592BL-CA for California).*

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Depend on Us

The Guardian Life Insurance Company of America (Guardian) is one of the largest mutual life insurance companies in the United States, providing high-quality, affordable insurance and financial products. Guardian owns several independent subsidiaries, including Berkshire Life Insurance Company of America (Berkshire Life) — a leading provider of non-cancellable individual disability income insurance.* Berkshire Life is a financially strong organization that functions as a separate, independent entity, with a conservative management style that benefits Guardian. Our high-quality products are backed by the assets of the issuing subsidiary.

<table>
<thead>
<tr>
<th>Agency</th>
<th>Berkshire Life Ratings (as of June, 2014)</th>
<th>Guardian Life Ratings (as of June, 2014)</th>
</tr>
</thead>
<tbody>
<tr>
<td>A.M. Best Company</td>
<td>A++ (Superior)</td>
<td>A++ (Superior)</td>
</tr>
<tr>
<td>Standard &amp; Poor’s</td>
<td>AA+ (Very Strong)</td>
<td>AA+ (Very Strong)</td>
</tr>
<tr>
<td>Moody’s</td>
<td></td>
<td>Aa2 (Excellent)</td>
</tr>
<tr>
<td>Fitch</td>
<td></td>
<td>AA+ (Very Strong)</td>
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</tbody>
</table>


Disability insurance Policy Form 1200 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 availability, provisions and features may vary from state to state. Optional riders are available for an additional premium.