



# Unparalleled Income Protection for Professionals

## Sarah's scenario

- 36 years old
- Married with one child
- Not eligible for Group Long Term Disability coverage through work
- Feels confident about her financial future as long as her job is secure

## How she earns her income

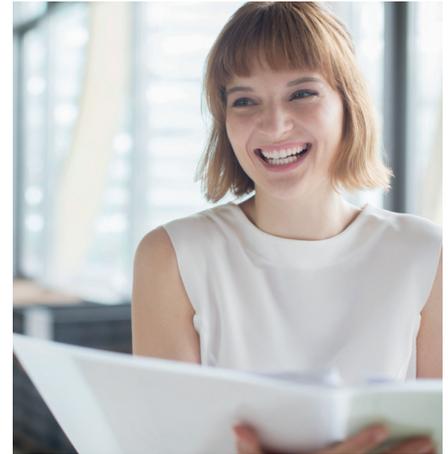
- Computer software technical professional
- 1099 subcontractor earning \$150,000 annual income

## Planning considerations

- Affordable protection with premium features
- Protection for serious illnesses such as cancer or stroke
- Cost of living adjustments for inflation
- Ability to increase benefits as income grows
- Strong carrier with a history of paying claims

## Most attractive feature for professionals — tailored coverage options

Knowing that she was price-conscious, Sarah's financial professional initially led with the Essential package. But because Sarah was interested in potentially increasing benefits over time, they reviewed the added value and benefits available with the Select package, including our standard Benefit Purchase and Unemployment Waiver of Premium riders. Adding protection for student loan debt with the Student Loan Protection rider also made sense for Sarah's situation.



Use this story-based illustration to learn why Provider Choice is one of the strongest, most comprehensive policies available.

You already have what you need for an incredible future. Let us help protect your amazing journey with:

- A product designed for value and flexibility
- Award-winning customer service
- Strength in our heritage with the ability to deliver on our promises

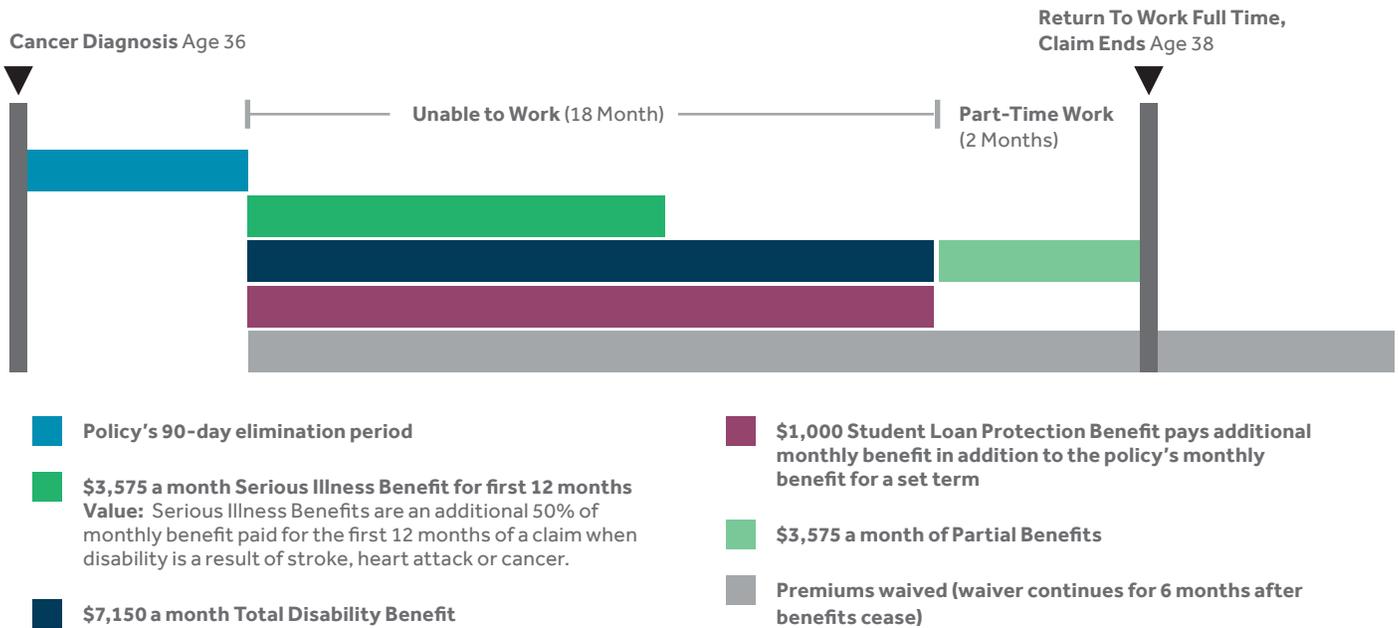
### Provider Choice policy scenario

- This claim illustration uses a policy configuration\* commonly recommended to professionals.
- Select Package, \$7,150 monthly benefit, 2-year True Own-Occupation Definition of Total Disability, Severe Disability, Student Loan Protection Rider.

### Disability & impact

- Cancer
- Unable to work for 18 months, returned to work part-time for two months, returned to full-time employment at 20 months.

Balancing parenthood and working full time kept Sarah busy. She was caught off guard by her cancer diagnosis. Because her cancer was aggressive, she started a regimen of radiation and chemotherapy prior to surgery and was left with lingering fatigue. After 18 months, Sarah was able to return to work part time. After two months working only part time earning half her income, Sarah was ready to “get her life back” — with stamina and confidence and returned to work full time.



### Ongoing benefits of coverage

Waiver of Elimination Period: Built into the policy. Because Sarah collected benefits and her disability lasted at least six months, if she suffers a subsequent disability within five years — even if her cancer comes back — we will pay benefits immediately.

## Talk to your insurance representative today about Provider Choice

The Guardian Life Insurance Company of America

guardianlife.com

New York, NY

Individual disability insurance policy forms 18ID, 18UD 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®, New York, NY. Product provisions and availability may vary by state. Optional riders are available for an additional premium. In New York: These policies provide disability insurance only. They do not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. For policy form 18ID, the expended benefit ratio is 50%. For policy forms 18UD, 18GI, 18UD-F, the expected benefit ratio is 60%. The expected benefit ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with these policy forms. 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).