



Income protection for attorneys

Frank's scenario

- 45-year-old man, married with three children
- Spends summers in Greece with wife's extended family

How he earns his income

- Attorney in firm
- \$175,000 annual income
- \$75,000 annual bonus

Planning considerations

- Specialized protection for fee-for-service professionals
- Protection for serious illnesses such as cancer or stroke
- Protection for student loan debt
- Cost of living adjustments for inflation
- Strong carrier with history of fulfilling promises

Most attractive feature for fee-for-service professionals — Enhanced Partial Disability Rider

The Enhanced Partial Disability Rider helps provide benefits for a longer duration while recovering from a disability.

Enhanced Partial may provide benefits when a disability doesn't totally prevent you from working, but causes a drop from your pre-disability earnings. Perhaps you aren't able to perform all your job duties, or they take longer. Or, it can be due to needing to reduce your hours or rebuild your client base.

Our policy pays if you continue to suffer a loss of income of 15% or greater due to a disability even though you've returned to work full time.

Here's how it works

First 12 Months: We pay a benefit equal to the actual loss of income up to monthly benefit amount. This benefit will not pay less than 50% of your monthly benefit.

Thereafter: We pay benefits equal to a percentage of lost income (not to exceed 100%). Plus, we will consider a loss of income of more than 75% to be 100%.



This story-based illustration demonstrates 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

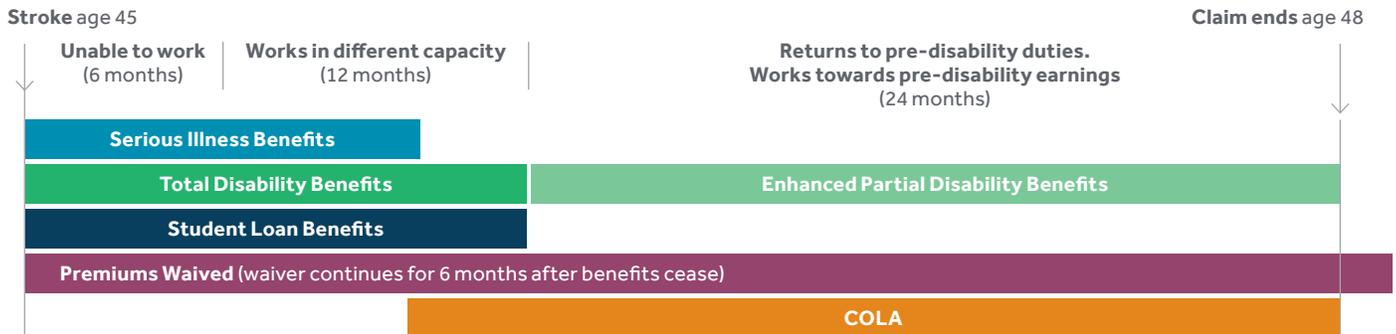
Provider Choice policy scenario

This claim illustration uses a policy configuration¹ commonly recommended to attorneys.

- \$8,000 Monthly Benefit, To Age 67 Benefit Period, 90-day Elimination Period, True Own-Occupation Definition of Total Disability, Enhanced Partial Disability Rider, Student Loan Protection Rider, 3% Cost of Living Adjustment (COLA)

Disability and impact

- Suffers stroke; mobility and speech are impaired, unable to speak at all for a few days
- Unable to work for six months; rehabilitation needed to regain ability to walk, communicate and conduct his daily life
- Unable to work in his occupation, works in a different capacity for 12 months. Upon returning to his original duties, it takes 24 months to rebuild his clientele so that his income is back to his pre-disability earnings.



- **\$4,000 a month Serious Illness Benefit for first 12 months**
Value: Serious Illness Benefits are an additional 50% of monthly benefit paid for the first 12 months of a claim when disability is a result of stroke, heart attack or cancer.
- **\$8,000 a month Total Disability Benefit**
- **Up to \$8,000 a month Enhanced Partial Disability Benefit for loss of income greater than 15% until he reaches his pre-disability income**
Value: Helps during financial recovery while he works to increase his income to pre-disability earnings.
- **\$1,000 a month Student Loan Protection Benefit pays in addition to policy's monthly benefit amount for a set term**
Value: As a professional with an advanced degree, Frank was able to obtain additional protection to help with his student loan debt. This is a feature that can provide an additional benefit for the term of the rider.
- **90-day elimination period waived due to Presumptive Total Disability**
Value: Built-in policy feature, which waives policy's 90-day Elimination Period, and benefits accrue from the date of disability.
- **Cost of Living Benefit adjusts the monthly benefit 3% annually while disability continues**
Value: Helps keep pace with inflation.

Talk to your financial professional today about Provider Choice.

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New York, NY

¹ The Student Loan Protection Rider provides coverage for a period of 10 or 15 years from the Policy Date. When a qualifying total disability occurs, benefits are only payable during the remaining portion of the 10- or 15-year term that has not elapsed when the disability begins. COLA is not necessarily protection against increases in the cost of living.

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 expected 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). Optional riders are available for an additional premium.

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