



## Staying Ahead of Your Student Loan Obligations

Professionals like you can start their careers with significant student loan debt. But are your student loans protected?

If you became too sick or injured to work, how would that debt get repaid? The effects of a disability early in your career — when student loan balances are at their highest — could have long lasting consequences. Unlike other kinds of debt, federal student loan debt cannot be discharged during bankruptcy under current law. It makes sense to safeguard your ability to continue loan payments during a period of disability.

Our supplemental student loan protection reimburses you for student loans payments — no matter how many you have, or how many institutions they're with.

This benefit offers coverage above and beyond the disability benefit you qualify for based on your income:<sup>1</sup>

\$2,500	working toward or holding an MD/DO
\$2,000	working toward or holding an advanced degree
\$1,000	working toward or holding an undergraduate degree

And it's affordable — as little as \$5 per month.<sup>2</sup>



### Work with a carrier you can trust

- Berkshire Life, a Guardian® company, is a leading provider of individual disability insurance
- Putting our customers first by protecting what's important to you
- Building better products that can do more during a disability
- Simplifying the steps to secure coverage and providing 24/7 access to view and manage policies
- Delivering on our promises with award-winning services

**Supplement your disability income protection with an easy, affordable option to safeguard student loan debt. Contact your Guardian representative today.**

**The Guardian Life Insurance Company of America**

[guardianlife.com](http://guardianlife.com)

New York, NY

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Individual disability insurance policy forms 18ID, 18UD, 18GI, 1400, 1500, and 1600 underwritten and issued by Berkshire Life Insurance Company of America (BLICOA), Pittsfield, MA. BLICOA is a wholly owned stock subsidiary of The Guardian Life Insurance Company of America (Guardian), New York, NY. Product provisions and availability may vary by state. In New York: These policies provide disability insurance only.

<sup>1</sup> The Rider provides coverage for 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. Issue amounts vary by product, and by educational degree being pursued or obtained.

<sup>2</sup> 30-year-old male, occ class 4M, 90-day elimination period, 15-year term, generic non-discounted rates, \$500 student loan benefit per month.

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