INDIVIDUAL DISABILITY INCOME INSURANCE



Income Protection for Student Loan Obligations



Are Your Student Loans Protected?

Professionals like you start their working lives with significantly more student loan debt than their predecessors.

But what if your plans were derailed by your becoming too sick or injured to work? How would that debt get repaid? The effects of a disability that occurs in early career are particularly acute, with your loan balance at its highest and your income just beginning to grow. Unlike some other kinds of debt, federal student loan debt cannot be discharged during bankruptcy under current law.

Safeguard Your Ability to Make Student Loan Payments

Our Student Loan Protection option lets you:

- Obtain additional coverage
  - — Up to $2,000 per month, depending on degree, above what you might otherwise qualify for based on your income
- Tailor coverage to your specific debt
  - — Reimburses $250-$2,000 per month towards student loan payments[1]
  - — Regardless of how many student loans you have, protect them with this ***one*** option
- Choose your coverage duration: 10 or 15 years[2]

And, it's affordable — As little as $5 a month.[3]

Make sure your DI protection includes this easy, affordable option.

DI STUDENT LOAN PROTECTION

- Up to $2,000 per month[1]
- Tailor to your loan duration
- Affordable
- Easy

[1] Reimburses the following monthly toward student loan payments.

For those pursuing or holding an *advanced* degree:

- Policy forms 181D and 18UD -- $250-$2,000
- Policy forms 1400 and 1500 -- $500-$2,000

For all others:

- Policy forms 18ID and 18UD -- $250-$1,000
- Policy forms 1400 and 1500 -- $500-$1,000

[2] Rider provides coverage for a period of ten or fifteen years from Policy Date. When a qualifying total disability occurs, benefits are only payable during the remaining portion of the ten- or fifteen-year term that has not elapsed when the disability begins.

[3] 30-year-old male, occ class 4M, 90-day elimination period, fifteen-year term, generic non-discounted rates, $500 per month coverage.

GUARDIAN®

The Guardian Life Insurance Company of America New York, NY 10004-4025

Individual disability insurance policy forms 18ID, 18UD, 1400 and 1500 underwritten and issued by Berkshire Life Insurance Company of America, Pittsfield, MA, 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 forms 18ID, 1400 and 1500 the expected benefit ratio is 50%. For policy forms 18UD and 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.



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