

- 1 Calculated for a 30-year-old with an annual salary of \$125,000 and 3% annual increases through age 65.
- 2 2008 survey by the Association of American Medical Colleges and American Dental Association Annual Survey of Dental School Seniors.
- 3 2009 LIMRA International U.S. Individual Disability Income Insurance Annual Review Report, based on annualized premium.
- 4 Student Loan Protection is available on Business Reducing Term Policy Form AH55-A.
- 5 Business Reducing Term (Policy Form AH55-A) premium for a 30-year-old male, medical/dental occupation class 4A, \$910 monthly indemnity and 30-year policy term is \$19.85 per month. Coverage based on a loan principal balance of \$140,000 payable over 30 years at the unsubsidized/graduate Stafford loan repayment rate of 6.8%. Your premium could vary.
- 6 In order to be eligible for Student Loan Protection, attorneys must own, or purchase ProVider Plus with a minimum \$1,500 monthly benefit.
- 7 Available when Student Loan Protection is combined with issue and participation limits for ProVider Plus.

Disability income products, including ProVider Plus policy forms 1400 and 1500, are 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. Policy Form AH55-A provided by The Guardian Life Insurance Company of America, New York, NY.

Product availability, provisions and features may vary from state to state.

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**This unique disability insurance
covers student loans**



GUARDIAN®

*You face \$7.5 million
in career earning potential
And \$140,000 or more in student debt...*

Protect your future with disability insurance

You've invested in a career that will provide a comfortable lifestyle. For example, a 30-year-old physician or dentist can earn over \$7.5 million during his or her career.¹ Like many professionals, you've probably taken out a student loan to help finance your education. On average, physicians begin their careers with \$140,000 in student loan debt and dentists average a staggering \$186,000!²

*If you became too sick or injured to
work, how would you protect your
income and repay your loan obligation?*

ProVider Plus is premier protection for your income

Berkshire Life Insurance Company of America is the market leader when it comes to providing income protection for professionals.³ ProVider Plus offers a true own-occupation definition of total disability—the **key differentiator** in determining how valuable the policy will be during an actual disability.

Unique disability insurance covers student loans

The Guardian Student Loan Protection Program insures up to \$2,000 of your monthly payment on student loan debt in the event of total disability.⁴ Coverage is affordable—as little as \$20 per month.⁵ This unique program is only available to those physicians, dentists, medical/dental residents, pharmacists, veterinarians and attorneys⁶ who purchase or already own ProVider Plus.

Two good reasons to purchase Student Loan Protection coverage

- If you have one or more outstanding student loans, or
- Would be unable to cover loan payments without dipping into savings or sacrificing your lifestyle

Advantages of owning Guardian Student Loan Protection

- **Affordable coverage** that pays your loan obligation in the event of total disability.
- **Ensures on-time payment** and helps to preserve your credit rating if you are totally disabled, not working, and eligible for benefits.
- **Payments are made for you**—you don't need to write a check every month; payments are made directly to the lender.
- **Precisely the coverage you need**—the policy period is matched to the duration of the loan. And you cover each student loan with a separate policy, so you stop paying for coverage when the loan is repaid.
- **Up to \$2,000 in coverage** for your loans on top of your individual disability income policy.
- **You can get more total disability coverage** with Guardian and Berkshire Life Insurance Company of America than with any other insurance company.⁷
- **It's easy to apply**—all you need is an application and copy of your loan agreement(s).

You may qualify for up to \$2,000 to cover monthly student loan payments if you:

- Are a physician, dentist, medical/dental resident, pharmacist, veterinarian or attorney⁶ who applies for—or already owns—ProVider Plus.
- Have student loan payments of \$500 per month or more, with terms of 5 – 30 years.
- Are 18-55 years old.

**Call your financial advisor or insurance
representative today to find out how you
can protect your financial future.**