



Features, Advantages and Benefits

Guardian is one of the only companies to help protect income and student debt against the risk of disability: Our Student Loan Protection Program covers up to \$2,000 in monthly payments on student loan debt for those who are too sick or injured to work.¹

Features:

PROTECT INCOME AND COVER STUDENT LOANS!

- **ProVider Plus² is premier protection for income** and offers a true own-occupation definition of total disability with specialty language—the **key differentiator** in determining how valuable the policy will be during an actual disability.
- **You could be eligible for more total coverage than with any other insurance company!**³ Student Loan Protection provides up to \$2,000 in coverage over and above the ProVider Plus individual disability issue and participation limits.

Advantages:

UNIQUE STUDENT LOAN PROTECTION COVERS STUDENT DEBT!⁴

- **Covers monthly student loan payments** in the event of total disability.
- **Inexpensive coverage**—as little as \$20 per month.⁵

Benefits:

- **Cover loan payments without dipping into savings or sacrificing your lifestyle.**
- **Loan payments are made directly to the lender**—no need to write a check every month.
- **Ensures on-time payment** and helps to preserve your credit rating.

Call me today to learn more.

¹ The Student Loan Protection Program is exclusively available to physicians, dentists, medical/dental residents, pharmacists, veterinarians, and attorneys who own Berkshire or Guardian individual disability income with a minimum monthly benefit of \$500 (\$1,500 for attorneys).

² Disability income products, including ProVider Plus policy forms 1400, 1500 and 1600, 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. Product availability, provisions and features may vary from state to state.

³ Available when Student Loan Protection is combined with issue and participation limits for ProVider Plus.

⁴ Student Loan Protection is available with Reducing Term (Policy Form AH55-A). See policy specimen for complete details regarding eligibility for benefits. Business Reducing Term Policy Form AH55-A provided by The Guardian Life Insurance Company of America, New York, NY.

⁵ Premium for a 30-year-old male, 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%. Coverage for 100% of the monthly student loan payment is available up to a maximum of \$2,000 per month.



AGENCY NAME

A Representative of Guardian

Agent Name & Title

Address

City, State, ZIP Code

Telephone

Facsimile

E-mail: