



## Product Highlights

Our new and unique Disability Buy-Out policy helps business and professional practice owners preserve the value of their business if they become disabled. If a disability prevents an owner from returning to the business, Policy form 3200 helps fund the sale of the disabled owner's share of the business.

<b>Product Positioning</b>	Berkshire Life Insurance Company of America is a leading provider of premium disability coverage for small businesses and professional practices because our disability buy-out policies contain more feature-rich benefits than other insurers.
<b>Target market</b>	Business and professional practice owners in occupation classes 6, 5, 4, 3, 6M, 5M, 4M and 3M. Ideal prospects include accountants, architects, attorneys, dentists, optometrists, pharmacists, physicians, veterinarians and other small business owners involved in a partnership and where the ownership interest does not exceed 90%.
<b>Features</b>	<p><b>New!</b> <b>Business Valuation Formulas</b> are defined in the contract. The Business Valuation Endorsement helps clients understand how the business is valued when they purchase the coverage and at the time of claim.</p> <p><b>New!</b> <b>One maximum issue limit</b> - \$2 million – regardless of elimination period or funding method. Dentists, physicians and podiatrists are no longer limited to a lower amount.</p> <p><b>New!</b> <b>Enhanced Waiver of Premium Benefit</b> – we refund premiums paid that are attributable to the period of disability even if paid before the start of disability. Once benefits begin, premiums will continue to be waived while the insured is receiving benefits.</p> <p><b>New!</b> <b>Recovery benefits</b> – with the Monthly and Down Payment funding methods, after benefits begin, they will continue even if the insured recovers, so long as the policy owner continues to make payments to purchase the insured's interest in the business. (A Presumptive Permanent Disability Rider is no longer necessary).</p> <p><b>New!</b> <b>Return to work benefits.</b> Subject to an agreed upon plan and prior to the end of the elimination period, the Occupational Rehabilitation and the Modification and Access Benefits provide benefits to help totally disabled owners return to work in their business.</p> <p><b>New!</b> <b>12 and 48 month installment periods</b> are now available.</p>
<b>Riders</b>	<b>Enhanced!</b> <b>Future Increase Option (FIO) Rider</b> now enables the insured to apply for a portion—or the entire amount—of FIO on any policy anniversary up to age 55 with a maximum of \$150,000 per option, subject to financial underwriting.
<b>Minimum issue limit</b>	\$20,000 for all funding methods
<b>Maximum issue limit</b>	\$2 million
<b>Funding methods</b>	Lump sum; Down Payment and Monthly Installment periods of 12, 24, 36, 48 and 60 months
<b>Occupation classes</b>	6, 5, 4, 3, 6M, 5M, 4M and 3M
<b>Issue ages</b>	18–60, based on an age last birthday basis
<b>Underwriting classes</b>	Preferred, Select and Standard
<b>Premiums</b>	Gender-distinct, level premiums no administrative fee for the Guard-O-Matic automatic monthly payment option.
<b>Elimination and Accumulation Periods</b>	Elimination periods of 360, 540 and 720 days have corresponding accumulation periods of 540, 720 and 900 days, respectively.
<b>Discounts</b>	Multi-Client (3 lives under the buy-sell agreement) – 10%

**continued**

<b>Policy Fee</b>	\$30 for new policies or FIOs issued on a separate policy
<b>Definition of Total Disability</b>	Total disability means that, solely due to injury or sickness, you are not able to perform the material and substantial duties of your occupation and you are not gainfully employed by the business.
<b>Issued by</b>	Berkshire Life Insurance Company of America, a wholly-owned stock subsidiary of The Guardian Life Insurance Company of America.

Policy Form 3200 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 provisions and features may vary from state to state.



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