



# PayGuard Plus highlights

An affordable option to help protect you and your family



PayGuard Plus is an affordable coverage option that can become your lifeline when you are too sick or injured to work. Policy benefits received can help protect you and your loved ones by providing an income when you can't. PayGuard Plus provides strong basic coverage with voluntary options and riders to further enhance your policy.

## Policy features

### Period of coverage

Minimum 5 years / up to a maximum 30 years

- Policy length is determined at date of issue and reduces each year until the termination date.<sup>1</sup>

### Elimination period

90 or 180 days

- This is the number of days you must be continuously totally disabled before benefits begin to accrue.

### Benefit for total disability

Benefits will start at the end of the elimination period and end when:

- you recover from total disability or
- the policy reaches the expiration date shown in the schedule page.

**THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY.**

## Waiver of premium benefit

If you are totally disabled for a continuous period of at least 90 days, we will:

- refund any premiums paid during that 90 days;
- waive any premiums that fall due during that period of continuous disability; and
- waive any premiums that fall due within three months after you recover.

## Definition of total disability

### Modified Own-Occupation

Total Disability means that, because of sickness or injury, you are unable to perform all the substantial and material duties of your occupation or profession and are not actually working at any occupation or profession.

### True Own Occupation — available by rider

Total Disability or Totally Disabled means that, solely due to injury or sickness, you are not able to perform the material and substantial duties of your occupation. You will be Totally Disabled even if you are gainfully employed in another occupation so long as, solely due to injury or sickness, you are not able to work in your occupation.

## Additional options

### Conversion

PayGuard Plus comes with a conversion option for policies with a 10-year term or longer. On the policy's 5th anniversary, the insured can use this option to trade up to a traditional to-age 65 policy without additional medical underwriting.<sup>2,3,4</sup>

### Key Person coverage

The Business Owned Key Person Program provides disability income protection for the benefit of your business if a key employee — those that help drive sales, bring in clients, and possess unique abilities that greatly impact the ongoing success of your business becomes too sick or injured to work.<sup>3,4</sup>

### Spousal coverage

Our spousal coverage has been designed to provide disability protection for a non-income-generating spouse (also referred to as a homemaker). If your spouse becomes disabled, the policy provides a benefit to help ensure continued services such as childcare and home health aides.<sup>4</sup>

**Talk to your Guardian representative about how this affordable coverage can work for you.**

**The Guardian Life Insurance Company of America**  
guardianlife.com

New York, NY

<sup>1</sup> The maximum period of coverage may be any increment of whole years from five to thirty years. The length of time that the policy is in force is determined on the date of issue and ends on the termination date. This period of coverage reduces each year until the termination date is reached.

<sup>2</sup> Certain conditions will apply for the configuration of a Provider Choice policy upon conversion.

<sup>3</sup> Not available for Dental Occupations.

<sup>4</sup> Issue ages and benefit terms for these programs differ from traditional policy.

Individual disability insurance policy Form 18PG is 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 availability may vary by state. 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 form 18PG, the expected benefit ratio is 50%. For policy forms 18PG-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. Optional riders are available for an additional premium.

This flyer gives only a partial description of the terms and provisions of the policy and does not modify the provisions of any policy. Your Guardian representative will be happy to review the full provisions, definitions and other details with you.

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