



Berkshire Life

Fulfilling promises

Berkshire Life Insurance Company of America is a leading provider of individual disability income insurance. Berkshire Life's considerable financial strength, its commitment to service — in addition to its high-quality product portfolio — make this a sound, reliable company with which you can feel confident doing business; a company that will be there when you need it.

High-performing disability protection

Berkshire Life has a strong history of providing high-quality income protection products to help clients prepare for the unexpected. We offer a full suite of individual disability products to meet the needs of professionals, employers and business owners.

Commitment to service

Delivering on a promise to be there for our customers is part of our long-standing tradition, and this promise carries through to our customer care. Our priority is understanding you — the individual behind the claim. You can expect:

- A personalized approach
- A dedicated team of highly educated and specially trained claims professionals that understand the unique factors relevant to your claim, helping to drive a timely resolution
- Proactive communication, providing explanations and updates as a claim moves forward

The bottom line: we stand by you and will be there when you need us. We want you to feel that your decision to put your trust in us is the right one.

For more information, contact your local Guardian agency.

Berkshire Life operates as a wholly owned stock subsidiary of The Guardian Life Insurance Company of America® and functions as an independent financial entity, responsible for its own claims and other liabilities — and has more than adequate reserves to meet those obligations.

Ratings

A.M. Best Company: A++

Fitch: AA+

Standard & Poor's: AA+

COMDEX: 99

(Ratings as of 3/1/2020 and are subject to change without notice)

Financial strength

A disability insurance policy is a promise to pay a benefit when you need it most — and a promise is only as good as the company that can honor it.

- Total assets of \$4.2 billion
- Capital and surplus of \$220 million
- Total liabilities of \$4.0 billion
- Direct in-force disability premium of \$753 million
- 318,489 disability policies in force
- \$374.2 million in disability income benefits paid in 2019

The Guardian Life Insurance Company of America

guardianlife.com

New York, NY

Comdex is a composite of all major ratings (minimum of two ratings) that a company has received. The Comdex percentile ranks the companies on a scale of 1 to 100 (with "1" being the weakest and "100" the strongest).

An individual's eligibility for benefits is determined on a case-by-case basis, taking into consideration the factual circumstances presented as well as the terms and conditions of his/her policy(ies).

Statutory figures as of December 31, 2019.

Financial information concerning Berkshire Life Insurance Company of America as of 12/31/19 on a statutory basis: Net Admitted Assets = \$4.2 billion; Liabilities = \$4.0 billion (including \$0.9 billion of Reserve); Surplus = \$0.2 billion.

Individual disability income products underwritten and issued by Berkshire Life Insurance Company of America (BLICOA), Pittsfield, MA. BLICOA is a wholly owned stock subsidiary of and administrator for The Guardian Life Insurance Company of America (Guardian), New York, NY or provided by Guardian. Product provisions and availability may vary by state. Berkshire Life also services in-force long term care insurance policies for Care Provider and LTC Choice ProVider™. Guardian® is a registered trademark of The Guardian Life Insurance Company of America. © Copyright 2020 The Guardian Life Insurance Company of America.