



PayGuard Plus highlights

PayGuard Plus can become your lifeline when you are sick or injured and unable to work. The benefits you receive from the policy can help protect you and your loved ones by providing an income when you can't.

How? Under your PayGuard Plus policy you will receive the total disability benefit when, because of sickness or injury, you are unable to perform all the substantial and material duties of your occupation or profession and you are not actually at work in any occupation or profession (or, under an optional rider, you may be gainfully employed in another occupation so long as you are not able to work in your occupation). You must be totally disabled during the elimination period, and continuously remain so beyond the elimination period.

Policy features

Period of coverage

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.

Elimination period

90 or 180 days. No benefits will be paid during the elimination period at the beginning of each period of total disability.

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.

If we have paid less than 12 months' indemnity for a continuous disability that exists on the date of termination:

- We will continue to pay indemnity after such date while you remain totally disabled until it has paid not more than 12 months of indemnity from the start of such disability.



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, for issue ages 18-40. 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.

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.

Talk to your Guardian representative about how income protection can work for you.

The Guardian Life Insurance Company of America

guardianlife.com

New York, NY

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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