



## Quick Facts: DI Student Loan Protection Rider

### Optional rider on ProVider Plus or ProVider Plus Limited to protect a client's ability to continue making student loan payments

Target Markets	Individuals in occupation classes 6, 5, 4, 3, 6M, 5M, 4M, 3M
Why the rider is needed	Professionals in fields like medicine, law, pharmacology, dentistry, veterinary science, and business often leave school with a significant student loan burden that would need to be paid even in the event of a disability. Federal loans may be discharged under very stringent circumstances of disability, and private loans may or may not include any such feature.
Definition of Disability	<ul style="list-style-type: none"> <li>Rider benefits payable in the event of Total Disability only.</li> <li>Rider available on policies with true own-occupation or modified own-occupation definition of disability.</li> </ul>
Issue Limits	<p>Applicant can choose benefit amount most appropriate for their student loan debt.</p> <ul style="list-style-type: none"> <li>Reimbursement minimum: \$500.</li> <li>Reimbursement maximum: \$2,000 for those pursuing or holding an advanced degree (i.e., master's degree or higher). All others, maximum of \$1,000.</li> <li>Available in addition to Issue and Participation limits.</li> </ul>
Rider Term & Issue Ages	<ul style="list-style-type: none"> <li>Ten-year term from policy date: ages 18–45</li> <li>Fifteen-year term from policy date: ages 18–40</li> </ul>
Elimination Periods	90 or 180 days
Premium Structures	Available for level or graded policies
Renewability	Not conditionally renewable
Benefit Payment	Benefits consist of repayment to the insured for student loan payments made.
Other Rider Information	<ul style="list-style-type: none"> <li>Student loan debt must have been incurred while attending a degree-granting institution irrespective of whether or not a degree was earned. No loan documentation required at time of application for rider.</li> <li>Evidence of student loans and payment required as part of proof of loss at time of claim.</li> <li>When a qualifying total disability occurs, benefits are only payable during the remaining portion of the ten or fifteen-year term that has not elapsed when the disability begins.</li> <li>Rider can be added to new or in-force ProVider Plus 2011 or ProVider Plus Limited 2011. It may be added at the time of an FIO exercise. However, it cannot be added at the time of a BPR exercise.</li> <li>Rider is limited to student loan debt only. Student loans restructured as non-student loan debt (such as into a mortgage or business loan) will not qualify.</li> <li>Not available if student loan protection is in force using Business Reducing Term (BRT) insurance. The BRT student loan protection policy can be cancelled and the Student Loan rider added to the in-force ProVider Plus policy if the ProVider Plus policy is PP2011.</li> </ul>

We're the only individual disability income carrier  
to offer Student Loan coverage.

Disability income products 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 (Guardian), New York, NY. Product provisions and availability may vary by state. Optional riders are available for an additional premium.



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