

## Product Highlights

Our new and unique Overhead Expense policy helps business and professional practice owners keep their business strong if they become disabled. Policy form 4200 reimburses the normal, necessary, and customary expenses incurred in running the business, while offering business owners flexibility in meeting seasonal and fluctuating expenses.

<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 overhead insurance 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.
<b>Features</b>	<p><b>Unique!</b> In the event of a total disability, after the elimination period is satisfied, the <b>Accelerated Benefit Endorsement</b>, if included, advances half of the first monthly maximum benefit before proof of the covered overhead expense is required.</p> <p><b>New!</b> The <b>Professional Replacement Endorsement</b>, if included, considers 50% of a replacement's salary to a monthly maximum of either \$10,000 or half of the maximum monthly overhead expense benefit, whichever is less, to be a covered overhead expense. If the salary of the insured is a business expense, Underwriting may at their discretion include additional monthly overhead expense coverage for this purpose.</p> <p><b>New!</b> <b>Occupational Rehabilitation and Modification and Access Benefits</b> help disabled owners return to work in the business subject to an approved plan. Benefits are above and beyond maximum aggregate benefit.</p> <p><b>New!</b> <b>Legal and Accounting Fee Benefit</b> reimburses up to \$5,000 for fees related to business termination or sale due to disability.</p> <p><b>New!</b> <b>Waiver of Elimination Period Benefit</b> for any subsequent disability that occurs within five years of the end of a previous disability that lasted more than 6 months and for which benefits under the policy were paid.</p> <p><b>New!</b> With the <b>Survivor Benefit</b>, benefits may continue for up to 2 months following the death of the insured.</p> <p><b>New!</b> <b>Conversion Option</b> offers the insured a limited right to convert their business coverage to an individual disability income policy.</p> <p><b>New!</b> Gross monthly revenue is now calculated after deducting the cost of goods and inventory.</p> <p><b>Enhanced!</b> <b>Residual disability benefit</b> is now embedded in the policy, with a loss of gross monthly revenue threshold of 15%.</p> <p><b>Enhanced!</b> <b>Waiver of Premium Benefit</b> now refunds premiums paid that are attributable to the period of disability even if paid before the start of disability and also continues to waive premiums for up to 6 months after recovery.</p> <p><b>Enhanced!</b> <b>Extension of Benefits</b> is applicable to total and residual disabilities. Benefits can be extended up to 12 months after the end of the benefit period.</p>

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<b>Riders</b>	<p>Unique! <b>Supplemental Overhead Expense Benefit Rider</b> provides an additional pool of coverage that is available to reimburse covered overhead expenses for total and residual disabilities.</p> <p>New! <b>No-cost Automatic Benefit Enhancement Rider</b> provides up to 5 automatic benefit increases at attained age premiums without proof of insurability. Included at the discretion of underwriting.</p> <p>Enhanced! <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 45 and reduced amounts up to age 55 subject to financial underwriting.</p>								
<b>Definition of Total Disability</b>	Own Occupation definition of total disability considers insured to be totally disabled if, solely due to injury or sickness, he/she is not able to perform the material and substantial duties of their occupation.								
<b>Renewability</b>	Non-cancellable and guaranteed renewable to age 65; conditionally renewable thereafter								
<b>Minimum issue limit</b>	\$1,000 per month (\$500 per month for a successful Future Increase Option (FIO))								
<b>Benefit periods and Maximum issue limit</b>	<table border="1"> <thead> <tr> <th>Benefit period</th> <th>Issue Limit</th> </tr> </thead> <tbody> <tr> <td>12 months</td> <td>\$50,000 per month</td> </tr> <tr> <td>18 months</td> <td>\$40,000 per month</td> </tr> <tr> <td>24 months</td> <td>\$30,000 per month</td> </tr> </tbody> </table>	Benefit period	Issue Limit	12 months	\$50,000 per month	18 months	\$40,000 per month	24 months	\$30,000 per month
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<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 with no administrative fee for the Guard-O-Matic automatic monthly payment option. Unisex premiums issued in Montana only.								
<b>Elimination and Accumulation Periods</b>	Elimination periods of 30, 60 and 90 days have corresponding accumulation periods of 90, 150 and 210 days, respectively.								
<b>Discounts</b>	Association – 10%								
<b>Policy Fee</b>	\$30 for new issue or FIOs issued as a separate policy								
<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 4200 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.



The Guardian Life Insurance Company of America, New York, NY 10004-4025