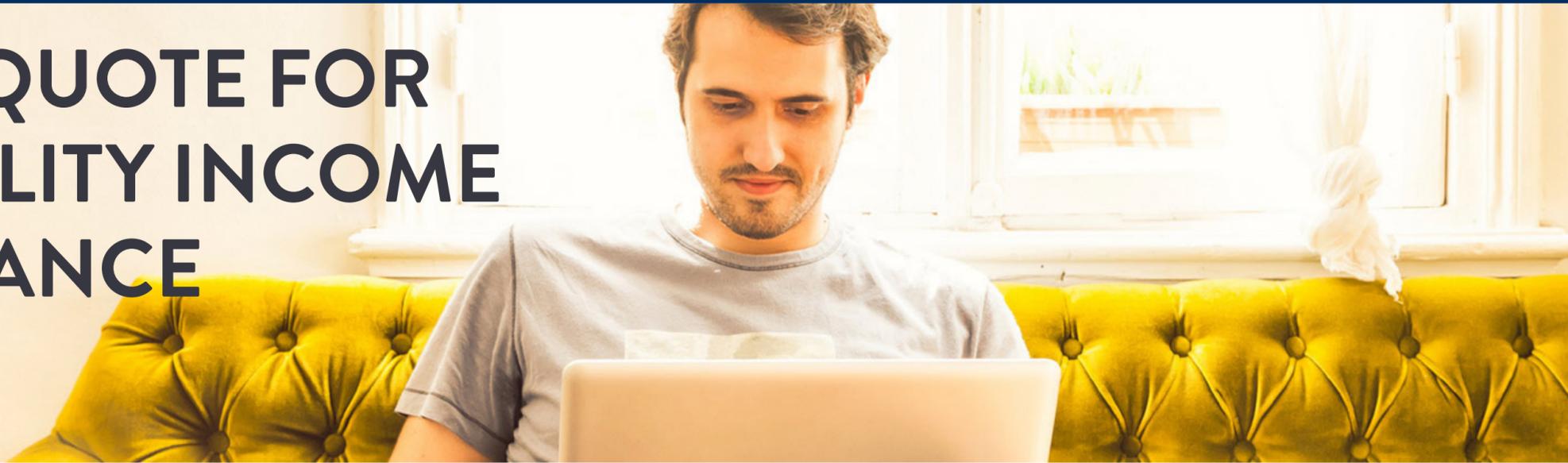


GET A QUOTE FOR DISABILITY INCOME INSURANCE



— STEP 1 OF 2 —

Make sure your income is protected if you're too sick or injured to earn a paycheck. Get started by answering a few basic questions and we'll provide you with an instant estimated monthly cost for disability income insurance.

TELL US ABOUT YOURSELF

I am a ▾

I am years old

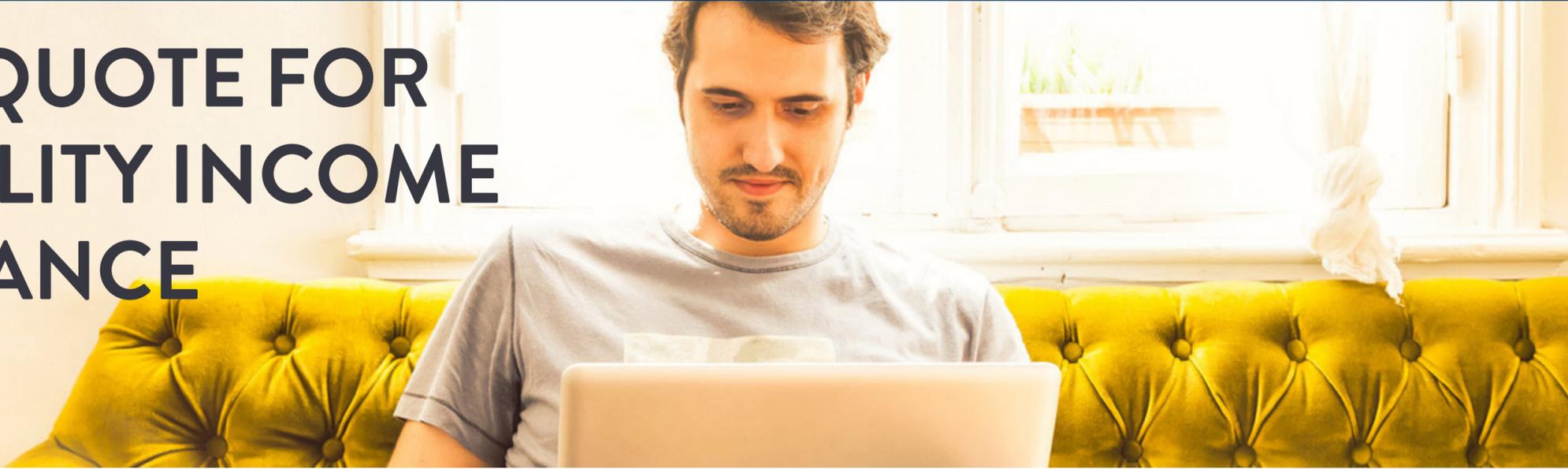
I work as a ▾

I live in ▾

I earn per year (optional)

GET QUOTE

GET A QUOTE FOR DISABILITY INCOME INSURANCE



— STEP 1 OF 2 —

Make sure your income is protected if you're too sick or injured to earn a paycheck. Get started by answering a few basic questions and we'll provide you with an instant estimated monthly cost for disability income insurance.

TELL US ABOUT YOURSELF

I am a ▾ years old

I am ▾

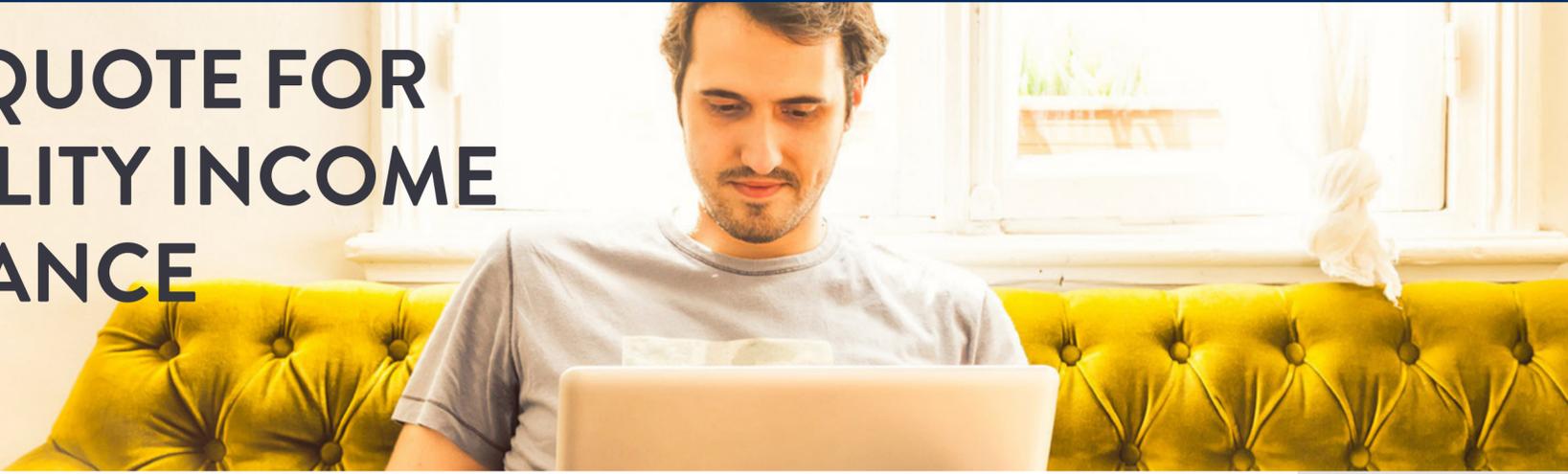
I work as a ▾

I live in

I earn per year (optional)

GET QUOTE

GET A QUOTE FOR DISABILITY INCOME INSURANCE



— STEP 2 OF 2 —

YOUR QUOTE



PRINT



EMAIL

<h1 style="font-size: 2em; margin: 0;">\$17</h1> <p style="margin: 0;">Estimated monthly cost¹</p>	<div style="border: 1px solid #ccc; border-radius: 5px; padding: 5px; text-align: center; margin-bottom: 5px;"> \$1,000 v </div> <p style="font-size: 0.9em; margin: 0;">Maximum amount you'll receive each month if you're too sick or injured to work* i</p>	<div style="border: 1px solid #ccc; border-radius: 5px; padding: 5px; text-align: center; margin-bottom: 5px;"> up to age 65 v </div> <p style="font-size: 0.9em; margin: 0;">Longest period of time monthly payments could be paid for a disability i</p>	<div style="border: 1px solid #ccc; border-radius: 5px; padding: 5px; text-align: center; margin-bottom: 5px;"> 90 days v </div> <p style="font-size: 0.9em; margin: 0;">Time between the start of disability and when you become eligible for payments i</p>
---	--	--	---

**The benefit amount shown is the maximum you might qualify for based on the income you entered in Step 1. (If you skipped the income question in step 1 then the benefit amount has been defaulted to \$1,000).*

CUSTOMIZE YOUR COVERAGE WITH THESE POPULAR POLICY FEATURES

- I want to be covered if my income is reduced as a result of being sick or injured, but I'm still able to work. (Most customers choose to add this feature)² [i](#)
- I want an additional \$1,000 each month specifically to help me stay on track with my student loan payments³ [i](#)
- I want cost of living increases to help my benefit amount keep pace with inflation⁴ [i](#)

Get Coverage That Fits Your Life

Getting disability insurance can be a confusing process if you try to do it yourself. Our licensed financial representatives will answer questions, find any discounts that may be available, and manage the application process. Connect with us and learn more.

CONTACT A REPRESENTATIVE

Disability income insurance policy form 1400, 1500 and 1600 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 availability, provisions, and features may vary from state to state. This policy provides disability insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. A twenty-four month mental and/or substance-related disorders limitation and corresponding 10% discount is included on all policies issued to anesthesiologists/anesthetists (MD, DO), emergency room physicians, pain management physicians, and nurse anesthetists. Limitation and corresponding discount applies to all new policies issued in the state of California. The limitation also applies to all policies issued in Florida where there is no corresponding discount. The limitation does not apply to policies issued as a result of a future increase option or future purchase option where the policy from which the option is exercised does not contain such a limitation. The limitation does not apply to any policies issued in the state of Vermont, regardless of occupation.

While the information provided here may help inform your decision, we strongly encourage you to discuss your particular insurance needs with your broker or agent to ensure that you consider the optimal coverage for your circumstances. This quote is an estimate and based only on the information provided. It is neither a contract, nor an offer to enter into one. Premiums may vary due to changes in the coverage offered and underwriting. This quote is not a contract and is confidential. It is based on personal data you have provided and describes some features of a standard policy and riders, which may vary by state. Optional riders are available for an additional premium. Coverage is subject to our underwriting rules. Any policy issued may differ from this proposal and will constitute the contract between you and Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. Actual premiums may vary due to computer rounding differences.

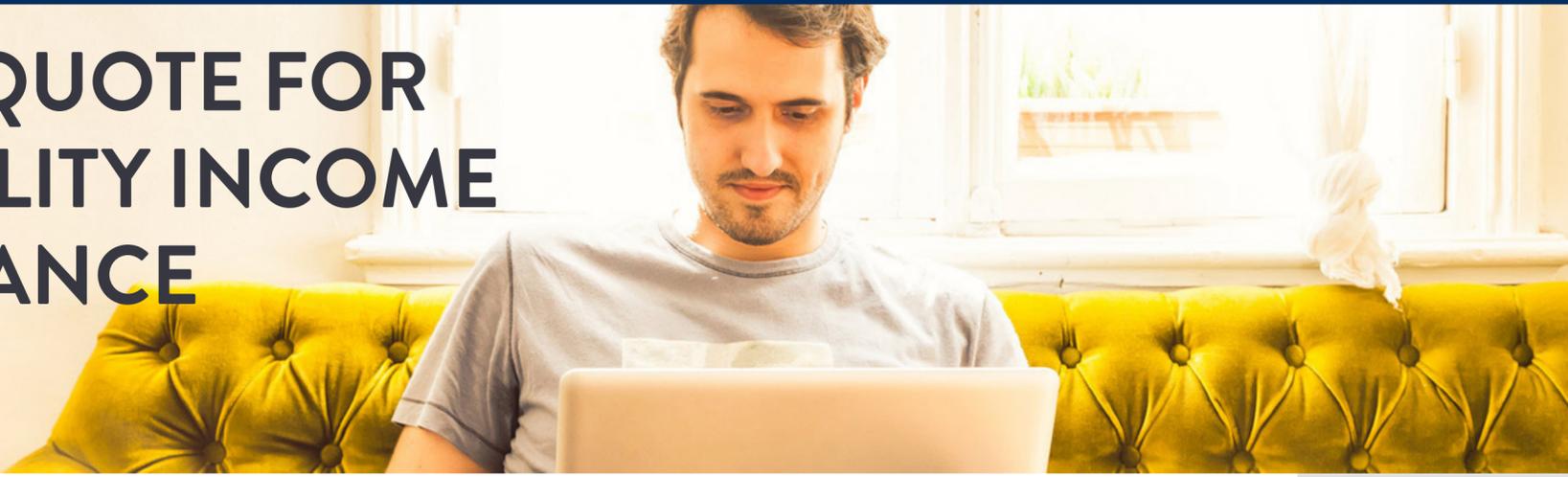
¹ The estimated monthly cost reflects the monthly benefit amount shown, the policy benefit period, the elimination period and any riders selected. Premium is based on a level premium structure (fixed premium that never increases) with a definition of total disability.

² The Loss of Income Indemnity payable under the Residual Disability Benefit Rider may be reduced by benefits payable under individual disability insurance policies that were in force before the effective date of this rider, according to your circumstances.

³ The Rider provides coverage up to \$1,000 per month after satisfying a 90 or 180 day elimination period (based on period you selected) for a period of ten years from the Policy Date. When a qualifying total disability occurs, benefits are only payable during the remaining portion of the ten-year term that has not elapsed when the disability begins. Additional benefit options are available. See Financial Professional for details.

⁴ This benefit is not necessarily protection against increases in the cost of living.

GET A QUOTE FOR DISABILITY INCOME INSURANCE



— STEP 2 OF 2 —

YOUR QUOTE

PRINT EMAIL

<h1 style="font-size: 2em; margin: 0;">\$17</h1> <p style="margin: 0;">Estimated monthly cost¹</p>	<p style="margin: 0;">\$1,000 ▼</p> <p style="margin: 0;">\$2,000</p> <p style="margin: 0;">\$3,000</p> <p style="margin: 0;">\$4,000</p> <p style="margin: 0;">\$5,000</p> <p style="margin: 0;">\$6,000</p> <p style="margin: 0;">\$7,000</p> <p style="margin: 0;">\$8,000</p> <p style="margin: 0;">\$9,000</p> <p style="margin: 0;">\$10,000</p>	<p style="margin: 0; border: 1px solid #ccc; padding: 5px; display: inline-block;">up to age 65 ▼</p> <p style="margin: 0; font-size: 0.8em;">Longest period of time monthly payments could be paid for a disability ⓘ</p>	<p style="margin: 0; border: 1px solid #ccc; padding: 5px; display: inline-block;">90 days ▼</p> <p style="margin: 0; font-size: 0.8em;">Time between the start of disability and when you become eligible for payments ⓘ</p>
---	--	--	---

*The benefit amount shown is the... (If you skipped the income quest...)

...qualify for based on the income you entered in Step 1. Benefit amount has been defaulted to \$1,000).

CUSTOMIZE YOUR CO...

- I want to be covered if m... (Most customers choose)
- I want an additional \$1,0...
- I want cost of living incre...

POPULAR POLICY FEATURES

...result of being sick or injured, but I'm still able to work.

...lly to help me stay on track with my student loan payments³ ⓘ

...amount keep pace with inflation⁴ ⓘ

Get Coverage That Fits Your Life

Getting disability insurance can be a confusing process if you try to do it yourself. Our licensed financial representatives will answer questions, find any discounts that may be available, and manage the application process. Connect with us and learn more.

CONTACT A REPRESENTATIVE

Disability income insurance policy form 1400, 1500 and 1600 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 availability, provisions, and features may vary from state to state. This policy provides disability insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. A twenty-four month mental and/or substance-related disorders limitation and corresponding 10% discount is included on all policies issued to anesthesiologists/anesthetists (MD, DO), emergency room physicians, pain management physicians, and nurse anesthetists. Limitation and corresponding discount applies to all new policies issued in the state of California. The limitation also applies to all policies issued in Florida where there is no corresponding discount. The limitation does not apply to policies issued as a result of a future increase option or future purchase option where the policy from which the option is exercised does not contain such a limitation. The limitation does not apply to any policies issued in the state of Vermont, regardless of occupation.

While the information provided here may help inform your decision, we strongly encourage you to discuss your particular insurance needs with your broker or agent to ensure that you consider the optimal coverage for your circumstances. This quote is an estimate and based only on the information provided. It is neither a contract, nor an offer to enter into one. Premiums may vary due to changes in the coverage offered and underwriting. This quote is not a contract and is confidential. It is based on personal data you have provided and describes some features of a standard policy and riders, which may vary by state. Optional riders are available for an additional premium. Coverage is subject to our underwriting rules. Any policy issued may differ from this proposal and will constitute the contract between you and Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. Actual premiums may vary due to computer rounding differences.

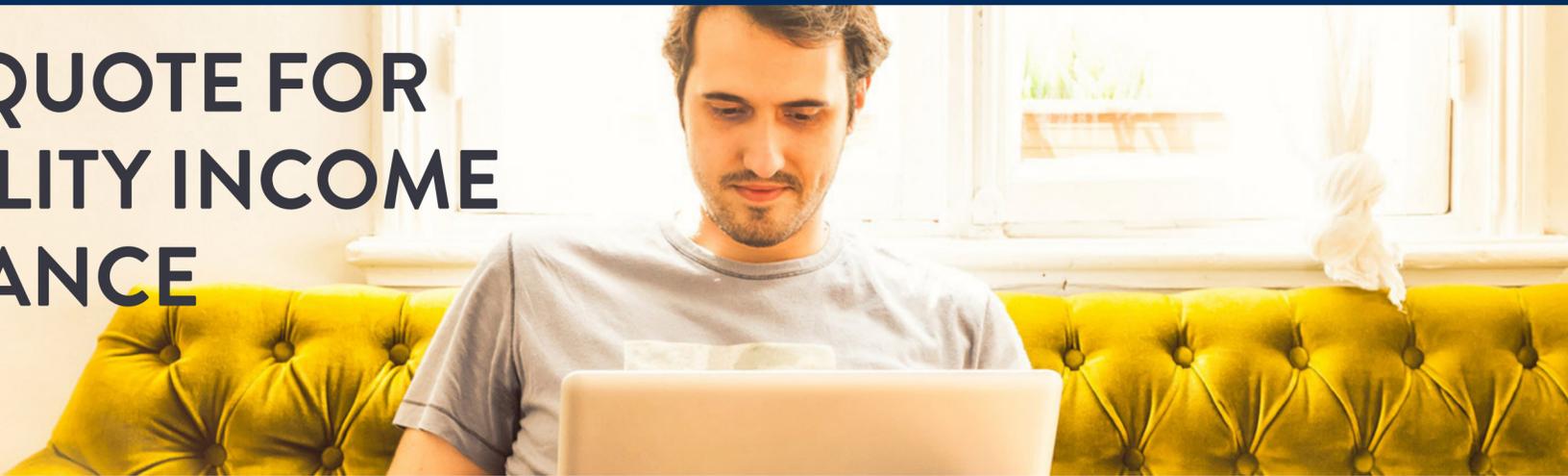
1 The estimated monthly cost reflects the monthly benefit amount shown, the policy benefit period, the elimination period and any riders selected. Premium is based on a level premium structure (fixed premium that never increases) with a definition of total disability.

2 The Loss of Income Indemnity payable under the Residual Disability Benefit Rider may be reduced by benefits payable under individual disability insurance policies that were in force before the effective date of this rider, according to your circumstances.

3 The Rider provides coverage up to \$1,000 per month after satisfying a 90 or 180 day elimination period (based on period you selected) for a period of ten years from the Policy Date. When a qualifying total disability occurs, benefits are only payable during the remaining portion of the ten-year term that has not elapsed when the disability begins. Additional benefit options are available. See Financial Professional for details.

4 This benefit is not necessarily protection against increases in the cost of living.

GET A QUOTE FOR DISABILITY INCOME INSURANCE



— STEP 2 OF 2 —

YOUR QUOTE

PRINT EMAIL

<h1 style="font-size: 2em; margin: 0;">\$17</h1> <p style="margin: 0;">Estimated monthly cost¹</p>	<div style="border: 1px solid #ccc; padding: 5px; text-align: center; margin-bottom: 5px;"> \$1,000 </div> <p>Maximum amount you'll receive each month if you're too sick or injured to work* i</p>	<div style="border: 1px solid #ccc; padding: 5px; text-align: center; margin-bottom: 5px;"> up to age 65 </div> <p>Longest period of time monthly payments could be paid for a disability i</p>	<div style="border: 1px solid #ccc; padding: 5px; text-align: center; margin-bottom: 5px;"> 90 days </div> <p>Time between the start of disability and when you become eligible for payments i</p>
---	--	--	---

*The benefit amount shown is based on the income you entered in Step 1. (If you skipped the income question, the benefit amount has been defaulted to \$1,000).

CUSTOMIZE YOUR COVERAGE

- I want to be covered if I'm unable to work because of being sick or injured, but I'm still able to work.
- I want an additional \$1,000 each month specifically to help me stay on track with my student loan payments³ [i](#)
- I want cost of living increases to help my benefit amount keep pace with inflation⁴ [i](#)

You may want to consider reducing the amount you apply for if you already have some other disability insurance.

POPULAR POLICY FEATURES

Get Coverage That Fits Your Life

Getting disability insurance can be a confusing process if you try to do it yourself. Our licensed financial representatives will answer questions, find any discounts that may be available, and manage the application process. Connect with us and learn more.

[CONTACT A REPRESENTATIVE](#)

Disability income insurance policy form 1400, 1500 and 1600 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 availability, provisions, and features may vary from state to state. This policy provides disability insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. A twenty-four month mental and/or substance-related disorders limitation and corresponding 10% discount is included on all policies issued to anesthesiologists/anesthetists (MD, DO), emergency room physicians, pain management physicians, and nurse anesthetists. Limitation and corresponding discount applies to all new policies issued in the state of California. The limitation also applies to all policies issued in Florida where there is no corresponding discount. The limitation does not apply to policies issued as a result of a future increase option or future purchase option where the policy from which the option is exercised does not contain such a limitation. The limitation does not apply to any policies issued in the state of Vermont, regardless of occupation.

While the information provided here may help inform your decision, we strongly encourage you to discuss your particular insurance needs with your broker or agent to ensure that you consider the optimal coverage for your circumstances. This quote is an estimate and based only on the information provided. It is neither a contract, nor an offer to enter into one. Premiums may vary due to changes in the coverage offered and underwriting. This quote is not a contract and is confidential. It is based on personal data you have provided and describes some features of a standard policy and riders, which may vary by state. Optional riders are available for an additional premium. Coverage is subject to our underwriting rules. Any policy issued may differ from this proposal and will constitute the contract between you and Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. Actual premiums may vary due to computer rounding differences.

1 The estimated monthly cost reflects the monthly benefit amount shown, the policy benefit period, the elimination period and any riders selected. Premium is based on a level premium structure (fixed premium that never increases) with a definition of total disability.

2 The Loss of Income Indemnity payable under the Residual Disability Benefit Rider may be reduced by benefits payable under individual disability insurance policies that were in force before the effective date of this rider, according to your circumstances.

3 The Rider provides coverage up to \$1,000 per month after satisfying a 90 or 180 day elimination period (based on period you selected) for a period of ten years from the Policy Date. When a qualifying total disability occurs, benefits are only payable during the remaining portion of the ten-year term that has not elapsed when the disability begins. Additional benefit options are available. See Financial Professional for details.

4 This benefit is not necessarily protection against increases in the cost of living.