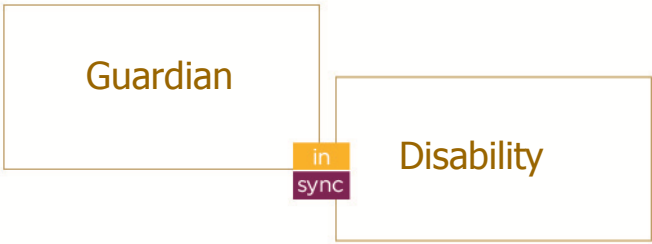


LONG TERM DISABILITY HIGHLIGHTS



# High-quality long term disability insurance from a disability market leader.

Comprehensive and Flexible Programs With Plan Provisions That Make A Difference	
<b>Competitively-Priced Program Options:</b> Employer-Funded, Core/Buy Up, Voluntary, Flat Amounts, Individual Supplemental Income Protection*, Pre-Packaged, Small Groups (2 to 9 Lives).	
<b>Core Features:</b> Helps ensure maximum benefits while employees focus on returning to work: <ul style="list-style-type: none"> <li>• Partial benefits based on the "greater of" Proportionate Loss or 50% Offset</li> <li>• Offsets sick leave/salary continuation — up to 100% total pre-disability income</li> <li>• Enhanced Rehabilitation — up to 110% and includes Dependent Care reimbursement — up to \$1,000/month</li> <li>• Worksite Modification Benefit — up to \$2,500</li> <li>• Infectious &amp; Contagious — healthcare professional sub-specialty definition for physicians</li> <li>• Work Incentive Benefit — up to 100% replacement for 12 or 24 months</li> <li>• Income Recovery Benefit — bridges income flow for full time return-to-work for client/commission based employees</li> </ul>	<b>Innovative Optional Features:</b> Designed to meet the unique needs of employers and their employees: <ul style="list-style-type: none"> <li>• "Or" Definition of Disability</li> <li>• Critical Care Family Leave Act (FMLA) Benefits — up to \$500/month</li> <li>• Medical/Dental Premium Supplement — \$100 to \$1,000 for Medical/\$50 to \$500 for Guardian Dental</li> <li>• Pension Supplement Rider — up to \$1,000/month</li> <li>• Retirement Savings Rider — up to \$3,000/quarter</li> <li>• Revenue Protection Benefit — compensates employer for loss of key person</li> <li>• Spousal Disability Benefit</li> <li>• Activities of Daily Living (ADL) based benefits that extend or increase payments if ADL disabled</li> <li>• Accelerated Survivor Benefits</li> <li>• Presumptive Disability</li> </ul>
Claims Management That Works Smarter to Keep it Simple	
<ul style="list-style-type: none"> <li>• One reliable point person for each planholder.</li> <li>• Proactive approach and strategic engagement of internal and external resources helps drive the earliest return to work outcomes.</li> <li>• Case consultations using a national Network of <i>independent, practicing</i> physicians and specialists based on an insured's specific diagnosis.</li> <li>• Fast, accurate claims decisions and payments.</li> </ul>	<ul style="list-style-type: none"> <li>• Early Alert transition for groups with Guardian STD and LTD — plus the same nurse follows case as it moves from a STD to LTD claim.</li> <li>• Stay at work services to help employees return to work sooner and prevent common workplace disabilities.</li> <li>• Comprehensive Employee Assistance Program** and Absence Management Services***</li> <li>• Claims Activity and Tax Reporting</li> </ul>
Experience, Reliability and a Proven Track Record	
<ul style="list-style-type: none"> <li>• Provider of Group Disability for over 55 years</li> <li>• Consistently received exemplary ratings by all four major rating agencies<sup>1</sup></li> <li>• Comdex score of 98<sup>2</sup></li> </ul>	<ul style="list-style-type: none"> <li>• A history of financial strength and financial stability<sup>3</sup></li> <li>• Mutual status ensures customers come first, not stockholders.</li> <li>• #1 in new disability cases sold<sup>4</sup></li> </ul>

\* Individual Disability Income Insurance Policy Form 1200 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. \*\* Services are provided by Integrated Behavioral Health, Inc., and its contractors. \*\*\* Reed Group, Ltd. is a subsidiary of The Guardian Life Insurance Company of America. <sup>1</sup>Note: All ratings and scores are subject to change. Current as of 6/13. AM Best: A++ Superior – highest of 15 ratings, Standard & Poor's: AA+ Very Strong – 2<sup>nd</sup> highest of 20 ratings, Moody's: Aa2 Excellent – 3<sup>rd</sup> highest of 21 ratings, Fitch AA+: Very Strong – 2<sup>nd</sup> highest of 21 ratings. <sup>2</sup>Vital Signs, 2/13. Comdex is not a rating, but a composite of all ratings that a company has received from the major rating agencies. Comdex percentile ranks the companies, on a scale of 1 to 100 (with 100 being the best). VitalSigns is a product of EbixExchange. <sup>3</sup> Financial information concerning The Guardian Life Insurance Company of America as of 12/31/12 on a statutory basis: Admitted Assets = \$37.5 Billion; Liabilities = \$32.8 Billion (including \$28.6 Billion of Reserves); and Surplus = \$4.7 Billion. <sup>4</sup>LIMRA, 2012 End of Year Report for total number of Group STD and LTD new cases -- excludes reserve buy-outs. Guardian Group Disability Insurance is underwritten by The Guardian Life Insurance Company of America, New York, NY. Optional riders and/or features may incur additional costs. Products are not available in all states. Policy limitations and exclusions apply. Plan documents are the final arbiter of coverage. Contract # GP-1-LTD07-1.0, et al.



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