



Are You Protecting Your Most Important Asset?

During Disability Insurance Awareness Month, Guardian Asks Americans: What Will You Do If You Can No Longer Count on That Paycheck?

NEW YORK, N.Y., May 4, 2015 — One in four 20-year-olds will become disabled before they retire.¹ Ninety percent of disabilities are not caused by accidents but by illness, including cancer, depression, back problems and heart disease.²

As insurance companies and industry groups prepare for Disability Insurance Awareness Month, The Guardian Life Insurance Company of America[®] (Guardian) is launching an online video series on YouTube depicting actual customers whose disability income insurance policies have had a powerful impact on their financial well-being.

The short videos provide real-life examples of people using disability insurance strategies to safeguard their paychecks and financial goals, including:

A profile of Dr. Vithal Kardani, a highly successful anesthesiologist who became ill and could no longer work. Guardian's Whole Life and Disability Income Insurance helped secure his family's financial future, including his daughters' medical school education, and allowed them to focus on maintaining Dr. Kardani's health.

The Security to Pursue Your Dreams video, which provides information on how workplace benefits provide another avenue to attain top-quality disability insurance with affordable pricing. After Joseph Spaid, a film director and freelance FX artist, experienced a surfing accident, the reality of being unable to earn a paycheck prompted him to secure disability income insurance through Freelancers Union.

To understand how disability income insurance works, please visit:

<https://www.youtube.com/watch?v=WRDSbz9S7fI>

"Unfortunately, most people significantly underestimate their risk for disability," said Gordon Dinsmore, President of Berkshire Life Insurance Company of America, a wholly owned stock subsidiary of Guardian that issues individual disability income insurance policies. "Since a disability can strike at any time, we have developed a portfolio of products that help meet the income protection needs of professionals, employers, and small business owners. We are also the only individual disability income insurance provider to offer the Student Loan Protection

Rider to help individuals meet their student loan obligations if they become too ill or injured to work.”

Guardian is one of the nation’s leading providers of individual disability income insurance, which is underwritten and issued by Berkshire Life Insurance Company of America. Guardian’s disability income insurance products include individual disability, small business protection, and supplemental disability income protection. This full suite is positioned to help meet the income protection needs of professionals, employers, and small business owners. For more information, please visit: <https://www.guardianlife.com/disability-income-insurance>

Disability Insurance Awareness Month is an annual educational initiative held every May and coordinated by the nonprofit [Life Happens](#).

¹ U.S. Social Security Administration Fact Sheet, January 2015.

² Council for Disability Awareness 2014 Long-Term Disability Claims Review.

About Guardian

The Guardian Life Insurance Company of America (Guardian) is one of the largest mutual life insurers, with \$6.8 billion in capital and \$1.3 billion in operating income (before taxes and dividends to policyholders) in 2014. Founded in 1860, the company has paid dividends to policyholders every year since 1868. Its offerings range from life insurance, disability income insurance, annuities, and investments for individuals to workplace benefits, such as dental, vision, and 401(k) plans for businesses. The company has approximately 5,000 employees and a network of over 3,000 financial representatives in more than 70 agencies nationwide. For more information about Guardian, please visit www.guardianlife.com.

Financial information concerning The Guardian Life Insurance company of America as of December 31, 2014 on a statutory basis: Admitted Assets = \$45.3 Billion; Liabilities = \$39.6 Billion (including \$34.9 Billion of Reserves); and Surplus = \$5.7 Billion. Dividends are not guaranteed. They are declared annually by Guardian’s Board of Directors.

Individual 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, or provided by Guardian. Product provisions and availability may vary by state. Optional riders are available for an additional premium.

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