Comprehensive and Flexible Long Term Disability (LTD) Programs

Competitively-Priced Program Options: Employer-Funded, Core/Buy Up, Voluntary, Flat Amounts, Supplemental Individual Disability Income Insurance, Pre-Packaged, Small Groups (2 to 9 Lives)

Core Features:
Help ensure maximum benefits while employees focus on returning to work:
- Partial benefits based on “greater of” Proportionate Loss or 50% Offset
- Offsets sick leave/salary continuation — up to 100% total pre-disability income
- Enhanced Rehabilitation — up to 110% and includes Dependent Care reimbursement — up to $1,000/month
- Worksite Modification Benefit — up to $2,500
- Infectious & Contagious — healthcare professional sub-specialty definition for physicians
- Work Incentive Benefit — up to 100% replacement for 12 or 24 months
- Income Recovery Benefit — bridges income flow for full-time return-to-work for client/commission-based employees

Innovative Optional Features:
- Designed to meet the unique needs of employers and their employees:
  - “Or” Definition of Disability
  - Critical Care Family Leave Act (FMLA) Benefits — up to $500/month
  - Medical/Dental Premium Supplement — $100 to $1,000 for Medical/$50 to $500 for Guardian Dental
  - Pension Supplement Rider — up to $1,000/month
  - Retirement Savings Rider — up to $3,000/quarter
  - Revenue Protection Benefit — compensates employer for loss of key person
  - Spousal Disability Benefit
  - Activities of Daily Living (ADL) based benefits that extend or increase payments if ADL disabled
  - Accelerated Survivor Benefits
  - Presumptive Disability

Skilled Disability and Absence Management

- Integrated, in-house absence management solutions
- One reliable point person for each planholder
- Proactive approach and strategic engagement of internal and external resources to drive earliest return-to-work outcomes
- Case consultations using a national network of independent, practicing physicians and specialists based on an insured’s specific diagnosis
- Fast, accurate claims decisions and payments
- Highly skilled staff with extensive industry experience
- Early Alert transition for groups with Guardian Short Term Disability and Guardian LTD
- Stay-at-work services to help employees return to work sooner and prevent common workplace disabilities.
- Social Security Disability Assistance
- Comprehensive Employee Assistance Program

Experience, Reliability, and a Proven Track Record

- Provider of Group Disability for over 50 years
- Exemplary ratings from all four major rating agencies
- Comdex score of 98
- A history of financial strength and financial stability
- Mutual status ensures customers come first, not stockholders
- #1 in total new and inforce disability cases

1 Note: All ratings and scores are subject to change. Current as of 3/16. AM Best: A++ Superior – highest of 15 ratings, Standard & Poor’s: AA+ Very Strong – 2nd highest of 20 ratings, Moody’s: Aa2 Excellent – 3rd highest of 21 ratings, Fitch AA+: Very Strong – 2nd highest of 21 ratings. 2 Vital Signs, 3/16. 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). Vital Signs is a product of EbixExchange. 3 Services are provided by Integrated Behavioral Health, Inc., and its contractors. EAP is not an insurance benefit and may not be available in all states. 4 Financial information concerning The Guardian Life Insurance Company of America as of December 31, 2015 on a statutory basis: Admitted Assets = $48.1 Billion; Liabilities = $42.0 Billion (including $37.0 Billion of Reserves); and Surplus = $6.1 Billion. 5 LIMRA 2015 Group Disability Sales and Inforce Survey -- excludes reserve buy-outs. Guardian’s Group Short Term Disability and Long Term Disability Insurance are underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. Plan documents are the final arbiter of coverage. STD Policy Forms #GP-1-STD07-1.0, et al. and #GP-1-STD-15-1.0 et al.; LTD Policy Forms #GP-1-LTD07-1.0, et al. and #GP-1-LTD-15-1.0 et al. Supplemental Individual Disability Income Insurance 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. Optional riders are available for additional premium. Policy Form #1200.

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