

*Option Exercise Quick Reference Guide*

**FUTURE INCREASE OPTION**  
**BENEFIT PURCHASE OPTION**  
**FUTURE PURCHASE OPTION**  

---

**DISABILITY INCOME INSURANCE**



**GUARDIAN®**

## INTRODUCTION

This guide provides you with a quick reference to general rules and guidelines. It is organized by product. While this document is a good resource to help you understand these product features, refer to the language of the actual policy to resolve any issues. Nothing stated in this document changes, modifies or supplants any of the terms of any policy.

The Future Purchase Option (FPO), Future Increase Option (FIO) and Benefit Purchase (BPR) riders provide insureds the right to apply for additional coverage without evidence of good health. However, the ability to exercise these options is subject to financial underwriting, taking into consideration all disability insurance in force, for which the applicant has applied, or is eligible to receive. It is important that the insured's personal financial information is represented completely and accurately on the insurance application, and that all required financial documentation is provided for underwriting. It should be noted that the ability to exercise an increase option under the Benefit Purchase Rider is subject to occupational underwriting as well.

# CONTENTS

Individual Disability Income	1
Future Purchase/Future Increase Option Exercises	1
Social Insurance Substitute (SIS)	1
Special Option Date (Policy forms 18ID, 18UD, 18GI, 1400, 1500, & 1600 only)	1
Continuation of Riders for DI	1
Changing True Own-Occupation to Modified Own-Occupation	2
Changing the Graded Lifetime Indemnity for Total Disability Rider to the Lump Sum Disability Benefit Rider on FIO/FPO Exercises	2
Reducing Coverage from what is Available for Continuation on FIO/FPO Exercises	2
Mental and/or Substance-Related Disorders Limitation	2
Individual DI Benefit Purchase Option Exercises	2
Special Benefit Purchase Option Offer (Policy forms 18ID, 18UD, 1400, 1500, 1600 only)	2
Continuation of Riders for DI	3
Policy Dating Rules	3
Financial Requirements	3
Overhead Expense (OE) Policy Form 4200	4
Conditions and Limitations	4
Continuation of Riders	4
Financial Requirements	4
Disability Buy-Out (DBO) Policy Form 3200	4
Conditions and Limitations	4
Continuation of Riders	4
Financial Requirements	4
Selecting a Contract State	5
Appointment and Licensing Requirements	5
BPR Exercise	5
Accessing and Completing Application Forms	6
Guardian ePolicy Delivery	6
Guardian eApp and eSign	6
Submitting Option Exercise Applications and Initial Requirements for All Products	7
Prepayment Submissions and Refunds	7
Occupational Class Mapping	7
Plan Code Mapping	7
Guidelines for New Qualified Sick Pay Programs (QSPP), Associations Student and Resident, and Professional Group Discount Programs	8

# Individual Disability Income

## Future Purchase/Future Increase Option Exercises

Option Dates fall on every policy anniversary until the rider expiry date as outlined in the insured's contract. Generally, prior to age 45, all or any part of the total Increase Option can be exercised on any policy anniversary, depending upon income qualification and taking into consideration disability insurance then in force, for which the applicant has applied, or is eligible to receive, and subject to the company's issue and participation limits.

On or after the insured reaches age 45, up to one third of the originally purchased FIO/FPO amount, not to exceed the remaining balance, can be exercised. Refer to the language in the rider to determine the amount that can be exercised, as well as all terms and conditions as the terms of the rider may have occurred over time, and to take into consideration state variations. Note: For policy forms 18ID, 18UD, 1400, 1500 and 1600 the "one-third rule" will not apply if the outstanding FIO amount remaining is less than \$1,000 or for exercises of a Special Option Date resulting from the loss of Group Long Term Disability (LTD) coverage. Requests to exercise an FPO/FIO option may be submitted up to 31 days before and after an Option Date.

## Social Insurance Substitute (SIS)

The insured can choose to allocate some of the FIO exercise benefit to the SIS rider up to the rider's maximum limit, instead of allocating all to the base policy monthly indemnity.

## Special Option Date (Policy forms 18ID, 18UD, 1400, 1500, 1600 only)

A Special Option Date provision in the FIO rider can be exercised once over the life of the rider. The Special Option Dates are as follows:

- Up to 90 days after the insured is no longer eligible to participate in his or her employer's Group LTD plan, or
- Up to 90 days after a Group LTD plan under which the insured was covered ends and has not been converted or replaced, or
- A specific date that the Company declares for such purpose; the company being Berkshire Life Insurance Company of America.

- Berkshire Life has declared a special option date for individuals who purchase an individual disability policy under the Special Limits for New Professionals program before becoming a first-year professional. These individuals can choose to apply to exercise on a special option date when they become a first-year professional – thereby not having to wait until the next policy anniversary to obtain additional coverage. The special option date for these individuals will be up to 90 days after the date of graduation. These graduating students/residents can submit a copy of their new employment agreement and we will underwrite them for the maximum they financially qualify for, taking into account any new Group LTD coverage they may have. If they opt not to provide us with the employment contract, we would default to approving them for the amount up to the new professional program limit for that particular specialty. (The total includes applied-for and in-force coverage, and would not exceed the published new professional limit.)

**NOTE:** Any medical/dental professional exercising an FIO and qualifying for a student/resident discount must apply within 60 days of graduation.

**NOTE:** For graduating medical residents ONLY, with employment contracts exercising to non-lifetime coverage will be issued a single policy for the entire amount they are eligible for up to the maximum limit. If exercising an FIO within 60 days after graduation, the FIO policy will be issued with a discount.

If we issue an Increase Policy as a result of a Special Option Date, the client forfeits the Increase Option on the next Option Date.

## Continuation of Riders for DI

Unless specified otherwise on the application, riders that are part of the original policy will be included on the new coverage issued as a result of exercising FIO or FPO. However, the following riders will **not** be issued as part of any increase policy:

- Future Increase Option (FIO)
- Future Purchase Option (FPO)
- Automatic Benefit Enhancement Rider (ABE)
- Automatic Increase Rider (0100/1100) (AIR)
- Catastrophic Disability Rider (CAT)\*
- Enhanced Catastrophic Disability Rider\*
- Basic Catastrophic Disability Rider\*
- Short-Term Residual Disability Rider
- Retirement Protection Plus Rider (RPP)
- Group Disability Replacement Rider (GDR)
- Benefit Purchase Rider (BPR)
- Student Loan Protection Rider (SLP)\*
- Supplemental Benefit Term Rider
- Social Insurance Substitute (unless selected by client and subject to rider maximums)

\*May be added with medical underwriting.

**NOTE:** The 6-month Mental and/or Substance-Related Disorders limitation is not available on option exercises.

## Definition of Total Disability

If the base policy from which the insured seeks to exercise the FIO/FPO or BPR contains a True Own-Occupation definition of disability, the applicant can request the Increase Policy be issued with a Modified Own-Occupation definition of disability (in states where 18ID/18UD **is not** approved) or Two-Year True Own-Occupation with Modified Thereafter (in states where 18ID/18UD **is** approved) instead of the True Own-Occupation definition that would otherwise appear in the Increase Policy. This change is allowable without further underwriting; however, submission of the Application for Disability Insurance Option Exercises – Request for Change in Benefits Supplement or Application for Disability Insurance Option exercises - Request for Additional Benefits Supplement is required.

## Definition of Disability Mapping

Originating Policy	Occ Class	Increase Option
True Own Occ	6-1	True Own Occ - No Specialty
True Own Occ*	6M-1M	True Own Occ - Enhanced Medical Specialty
True Own Occ**	6M-1M, 3D and 4D	True Own Occ - Specialty Own Occ
Modified Own Occ	All	Two-Year True Own Occ; Modified Thereafter

\*Applies to all Medical classes who's increase policy has Basic/Enhanced Partial and does not have lifetime benefits.

\*\*Applies to all Dental classes and also Medical classes where the increase policy does not have Basic/Enhanced Partial and/or has lifetime benefits.

## Changing Lifetime Benefits to the Lump Sum Disability Benefit Rider on an FIO/FPO Exercise

For exercises on policies with lifetime benefits, this benefit can be changed to the Lump Sum Disability Benefit Rider on the increase policy. This change is allowable without further underwriting; however, submission of the Application for Disability Insurance Option Exercises – Request for Change in Benefits Supplement is required.\*

\*Check state availability listing for application forms at the time of exercise.

See Field Underwriting Guide for lifetime and Lump Sum maximums.

## Reducing Coverage From What is Available for Continuation on FIO/FPO Exercises

The insured can choose to elect less coverage on the Increase Policy than what is available for continuation from the originating policy without further underwriting;

however, submission of the Application for Disability Insurance Option Exercises-Request for Change in Benefits Supplement is required.

## Mental and/or Substance-Related Disorders Limitation

The Mental and/or Substance-Related Disorders (MSRD) limitation does not apply to policies issued as a result of an Increase Option when the original policy does not contain such a limitation. However, it may be added to an Increase policy when the insured applies to reduce certain riders, such as when an insured applies to change from the Enhanced Partial Disability Benefit Rider, which has unlimited MSRD benefits, to the Basic Partial Rider, which comes with a 24-month MSRD limitation. Submission of the Application for Disability Insurance Option Exercise Request for Change in Benefits Supplement is required. Consult the DI Product and Information Manual on GOL for more details.

## Important Notes Regarding Requests for Change

Requesting a change, the Increase Policy may provide a different amount or degree of coverage or different provisions, which in certain circumstances may be less favorable to the insured than had the change not been chosen. For example, the reduction of a specific rider may reduce benefits for a Mental and/or Substance-Related Disorder(s).

The result should be discussed at length with the insured seeking a change, so that the insured is fully aware how the change(s) can impact claims especially claims involving mental health or substance-related conditions, disorders, or diseases. State variations may apply.

## Individual DI Benefit Purchase Option Exercise

Review Dates fall on every third policy anniversary until the rider expiry date as outlined in the insured's contract. On each Review Date, we will review an applicant to determine eligibility for an Increase Policy. We will require that the applicant be insurable under our then-current underwriting guidelines. We must receive the option exercise application and other evidence we require during the Benefit Purchase Period, excluding evidence of medical insurability. The Benefit Purchase Period means the 61 day period beginning 30 days immediately before the Review Date and ending 30 days immediately following the Review Date.

**NOTE:** The Benefit Purchase Rider will terminate if the application for an Increase Policy and evidence of insurability are not received during the Benefit Purchase Period, if less than 50% of our offer for an increase policy is accepted, or the initial premium for any Increase Policy is not paid.

## Special Benefit Purchase Option Offer (Policy forms 18ID, 18UD, 1400, 1500, 1600 only)

A Special Option Offer provision in the BPR rider (1400/1500/1600/18ID/18UD) can be exercised. To qualify for a Special Option, applicant must have either lost their Group LTD; or have had at least a 50% increase in income during the first three years after the effective date of the policy, or since the last review date.

- Exercising a special option does not forfeit the next regularly scheduled 3-year option
- The insured is eligible for one special option date during every three year option period

**NOTES:** Any medical/dental professional exercising a BPR and qualifying for a student/resident discount must apply within 60 days of graduation.

If an insured exercises a BPR special option but then decides not to accept the offer, we will not terminate the rider.

## Continuation of Riders for DI

Unless specified otherwise on the application, riders that are part of the original policy will be included on the new coverage issued as a result of exercising BPR. However, the following riders will not be issued as part of any increase policy:

- Future Increase Option (FIO)
- Future Purchase Option (FPO)
- Automatic Benefit Enhancement Rider (ABE)
- Automatic Increase Rider (0100/1100) (AIR)
- Catastrophic Disability Rider (CAT)
- Enhanced Catastrophic Disability Rider
- Basic Catastrophic Disability Rider
- Short-Term Residual Disability Rider
- Retirement Protection Plus Rider (RPP)
- Group Disability Replacement Rider (GDR)
- Benefit Purchase Rider (BPR)
- Supplemental Benefit Term Rider
- Social Insurance Substitute Rider (SIS)
- Student Loan Protection Rider (SLP)
- Supplemental Benefit Term Rider

**NOTE:** Riders cannot be added to a BPR exercise.

## Policy Dating Rules

When an Increase Policy is issued during the Option Period, 31 days occurring before or after the policy anniversary, the policy will be dated the policy anniversary (month, day) of the original policy, unless otherwise requested on the application. When the Increase Policy is issued outside of the Option Period, including when using the Special Option Date, the policy will be dated using a current date (the policy anniversary day of the original policy in the month the policy is issued). If the Increase Policy is part of a group billing arrangement, the policy day will be the same as the group common billing day.

**NOTE:** The requested date cannot be prior to the anniversary month and day.

## Financial Requirements

Occupation/Business Status	Documentation Required
Employee	Form 1040 or W-2 or payroll stub with year-to-date earnings
Joint Returns	Form 1040 and W-2
Sole Proprietor (or Independent Contractor)	Form 1040 with all schedules
Partnership	Form 1040 with all schedules, Form 1065 with all schedules
C Corporation	Form 1040 with all schedules and W-2. For closely held or one person C Corporation, include Form 1120
S Corporation	Form 1040 with all schedules, W-2, Form 1120S with all schedules
Limited Liability Company (LLC or LLP)	Form 1040 with all schedules, W-2 Applicable Corporate (1120 or 1120S) or Partnership (1065) Return

To include bonus compensation, the insured must provide the employer's verification of two to three years of bonus history to be sure the amount is consistent. Amounts over \$7,500 in monthly indemnity will require two years of financial documentation. If business taxes are not available, provide a current year-to-date Profit & Loss Statement that has been certified by an accountant.

See Field Underwriting Guide *Financial Underwriting* section for additional details.

## Overhead Expense (OE) Policy Form 4200\*

Option Dates fall on every policy anniversary until the rider expiry date as outlined in the insured's policy – with the last option occurring on the anniversary nearest to the insured's contract age of 55. The maximum option amount is one time the base monthly benefit amount not to exceed overall maximum issue and participation limits ( e.g. \$50,000 for a 12-month Benefit Period, \$40,000 for an 18-month Benefit Period or \$30,000 for a 24-month Benefit Period). Requests to exercise an FIO option may be submitted up to 31 days before and 31 days after an option date.

### Conditions and Limitations

Refer to the *Overhead Expense* section of the Product Manual.

### Continuation of Riders

Unless specified otherwise on the application, riders that are part of the original policy will be included on the new contract. The following riders cannot continue to the Increase Policy:

- Automatic Benefit Enhancement (ABE)
- Future Increase Option (FIO)
- Supplemental Overhead Expense Benefit Rider
- Salary Replacement (some exceptions may apply)

**Note:** Residual disability benefits are part of the base policy for the 4200 policy series.

### Financial Requirements

Type of Business	Documentation Required
Proprietor (or Independent Contractor)	Schedule C only
Partnership	1065 Partnership Return
C Corporation	1120 C Corporation Return
S Corporation	1120S S Corporation Return
Limited Liability Company (LLC or LLP)	Applicable Corporate (1120 or 1120S) or Partnership (1065) Return

*Profit and Loss Statements* – A business owner may submit a current year-to-date profit and loss statement that is certified by an accountant as financial proof of earnings in lieu of business taxes.

\*See Product Manual for exercises of earlier policy series (4100)

## Disability Buy-Out (DBO) Policy Form 3200\*

Option dates fall on every policy anniversary until the rider expiry date as outlined in the insured's policy, with the last option occurring on the anniversary nearest to the insured's contract age of 55. The maximum option amount is \$150,000 (maximum coverage amounts not to exceed the company's current issue and participation limit). Requests to exercise an FIO option may be submitted up to 31 days before and 31 days after an option date.

### Conditions and Limitations

Refer to the Disability Buy-Out section of the Product Manual.

### Continuation of Riders

Riders that are part of the original policy will be included on the new contract unless specified otherwise on the application. The exceptions being:

- Future Increase Option (FIO)

### Financial Requirements

To exercise the FIO, complete the appropriate application and submit financial requirements as outlined below.

Type of Business	Documentation Required
Professional/Personal Services Business	3 years of corporate tax returns
Commercial Business	2 years of corporate tax returns

\*See Product Manual for exercises of earlier policy series (3100).

## Selecting a Contract State (FIO/FPO)

The residence state of the insured generally determines the contract state unless the insured has a connection with another state. That connection could be a workplace or secondary residence (generally defined as the state where the insured resides for at least four months a year). The application and other new business forms should be the state forms as determined by the contract state.

If the insured has moved since the original policy was issued, then the insured can request that the contract state be the same contract state of the original policy, but only when *all* of the following conditions are met:

- The original policy is *not* policy form 18ID, and
- The insured has moved to a premium load state (i.e. Arizona, California, Florida, or Nevada)

Example: Original policy is a NY contract (1400 policy series), insured moves to AZ. FIO can have a NY or AZ contract state.

## Appointment and Licensing Requirements

For the company to accept and process an application for insurance, all producers involved with the solicitation and sale (as listed on the Producer's Certification) must be licensed in *both* the selected contract state and in the state where the application was solicited and signed, if different than the contract state. An application cannot be accepted or processed if any soliciting producer is not properly licensed.

Additionally, a policy cannot be issued if all producers do not hold an active license and appointment in *both* the contract state and solicitation state. License and appointment verification is checked against the date the application was signed and the policy issue date.

Guardian also verifies license and appointment when the commission is scheduled to be paid.

**NOTE:** Approved state appointments are required prior to solicitation of an application in **Pennsylvania**. This means that the company will not be able to process applications solicited in **Pennsylvania** by a producer not yet appointed.

## Contract State on a BPR Exercise

For BPR exercises the applicant may only select the state in which he or she currently lives or works.

## Accessing and Completing Application and Forms

All state-approved insurance applications and new business forms are available on Guardian Online (GOL).

- The Authorization to Obtain and Release Non-Medical Information form (NON-MED-AUTH) is part of the application package and should be completed on all cases where medical underwriting is not.
- The Request for Additional Benefits Supplement to the FIO application should be completed when requesting additional benefits (including CAT). Requests to add benefits are subject to medical underwriting; therefore, the Authorization to Obtain and Release Medical Information (C-AUTH) form should be completed.
- The appropriate product supplemental form must be included for exercises of an OE or DBO policy.
- The Request for Change in Benefits Supplement should be completed when making changes to benefits, riders and/or features that lessen benefits available for continuation on the increase policy.
- If changes are made to any questions on the application, please have the applicant initial the changes. If the changes are not initialed, an amendment will need to be signed by the insured upon delivery of an issued policy.

## Guardian ePolicy Delivery

ePolicy is an online electronic policy delivery process completed by the client, either while meeting in person with the producer or remotely at his or her convenience. The producer decides on a case-by-case basis which policies will be delivered electronically.

The advantages of ePolicy include:

- Ensures policy delivery is in good order.
- Expedites the process without requiring an in-person meeting.
- Facilitates immediate placement of the policy in force after completing the signed delivery and payment requirements.
- Notifies both the producer and agency about progress throughout the process.
- Presents the policy for review.
- Facilitates eSign for delivery requirements (e.g. amendment, declaration of insurability, exclusions).
- Collects payment of the initial premium (through collecting bank account information on screen).
- Permits the client to download/save an electronic copy of the final policy. (the producer and agency can also save an electronic copy of the policy)
- Lets the client change the billing frequency and establish a Guard-O-Matic account for renewal premiums.

You can access ePolicy via the *ePolicy Delivery* tab located on the GuardianOnline dashboard. Questions? Contact your agency case manager, email [DiHelp@glic.com](mailto:DiHelp@glic.com), or call **866-672-1964**, Option 4.

## Guardian eApp and eSign

Guardian e-App is your web-based service for completing applications with your clients, and eSign eliminates the need to acquire wet signatures from your clients. A few great reasons to use Guardian eApp include:

- Questionnaire style format – **No** forms. (You and your client provide the required information for the application, and eApp completes the required application package behind the scenes for you.)
- Most information is prefilled including the client's personal information, the FPO/FIO/BPR coverage available (subject to underwriting), and other DI coverage in force with Guardian and Berkshire.
- Notification is sent to the producer and agency when FPO/FIO/BPR elections are available (email sent 60 days prior to the Option Date).
- eSign for the producer and the client - **No** wet signatures, no witness signatures, no paper, no mailing costs or delays, immediate submission to the agency and immediate submission from the agency to Underwriting.
- eApps get to the underwriter weeks sooner than paper applications. It takes 14 days on average for a wet-signed paper application to be submitted, and then three additional days for the manual internal processing to be complete. The case is then sent to the underwriter. In-good-order eApps are submitted in two days, on average. New technology automates internal processing, allowing eApps to “skip the line” and be sent to underwriting the **same day** they are received.
- To access, go to GuardianOnline, click on the Sales link and select **Guardian eApp for DI**. Contact the security administrator at your Guardian agency regarding GOL access.

**NOTE:** Refer to the *Application for Disability Insurance Option Exercises Instructions/Checklist (FIO-AP)* for additional information.

## Submitting Option Exercise Applications and Initial Requirements for all Products

- A New Business Transmittal (AA1732) should accompany all paper applications. The *Case Summary* screen is the equivalent when using Guardian eApp.
- Email new applications and all subsequent requirements to ApplicationRequirements@BerkshireLife.com
- Email responses that do not include attachments to DisabilityNewBusiness@BerkshireLife.com. Or fax the documents to 1-800-683-1195.
- Premiums Reporting Requirements envelope, 4129
- Administration Questions/Responses: DisabilityNewBusiness@glic.com
- eApp and eSign Support: DiHelp@glic.com  
Phone 866-672-1964, Option 4

**NOTE:** Originals should not be sent to Berkshire Life; they must be retained by the agency.

## Prepayment Submissions and Refunds

The Conditions of Coverage form must be completed when submitting a prepayment with an Application for Disability Insurance Option Exercise. If this form is not received, then the prepayment will be refunded directly to the client with a 5-day advance notice to the agency. **Prepayments should not be taken or submitted for BPR exercises.**

If all information necessary to determine insurability is not received within 60 days from the date the Conditions of Coverage is signed, the prepayment is returned directly to the client with a five-day advance notice to the agency.

## Occupational Class Mapping

The following mapping will be used for successful exercises of pre-merger Berkshire Future Purchase Options (FPOs) (policy numbers with an “H” prefix):

BLICO Classification	Current BLICOA Products
Limited Issue Plus (LI+)(P)	6 or 6M
Limited Issue (LI)	5 or 5M
Class 1	4 or 4M
Class 2	3 or 3M
Class 3	2 or 2M
Class 4	1 or 1M

The following mapping will be used for successful exercises of ProVider Plus Future Increase Options (FIOs) Benefit Purchase Increase Option (BPR)\* (policy numbers with a “G” or “Z” prefix):

BLICOA/Guardian Classification	Current BLICOA Products
Class 6	Class 6 or 6M
Class 5	Class 5 or 5M
Class 4	Class 4 or 4M
Class 4P	Class 3M or 4M
Class 3	Class 3 or 3M
Class 2	Class 2 or 2M
Class 1	Class 1 or 1M
3D	Class 3D or 4D

\*Some occupation classes may not apply.

**Note:** Medical occupations map to the corresponding “M” class

## Plan Code Mapping

Original Plan	New Plan
1400, 1100, NC104, NC109, NC112 Sex Distinct, AH-1-NC87 Sex Distinct	18ID
1500, 1600, 0100, 2100, NC93-NC101 Unisex, NC108, NC111 Unisex, NC107, NC110, NC114NY Unisex	18UD
4100/5100, NC105, OE102, NC82 OE	4200
3100, AH84	3200

**NOTE:** Berkshire Life income replacement policies included residual; therefore, all such FPO/FIO options must include residual.

## Guidelines for New Qualified Sick Pay Programs (QSPP), Association, Student and Resident, and Professional Group Discount Programs

If the situation is:	Then the Individual Disability policy your client can apply for:	Will the policy receive the Discount?
FIO/BPR exercise on a unisex policy that was issued as part of a VIP or Association	Form 18UD (unisex)	Yes*, if applicant is still active with the VIP or Association
FIO/BPR exercise on a gender-distinct policy that was issued as part of an Association	Form 18ID (gender-distinct)	Yes*, if applicant is still active with the Association
FIO exercise on a gender-distinct policy that was issued as part of a VIP	Form 18ID (gender-distinct)	Yes*, if applicant is still active with the VIP
FIO/BPR exercise on a policy that was issued as part of a QSPP	Form 18UD (unisex)	Yes*, if the applicant is still active with the program
FIO/BPR exercise on a gender distinct policy that was part of the Student/Resident or Professional Group program	Form 18ID (gender-distinct) For 18UD (unisex) for MT only	Yes*, if applicant is still active with Student/Resident or Professional Group program
FIO/BPR exercise on a unisex policy that was part of a Student/Resident program	Form 18UD (unisex)	Yes*, if applicant is still active with Student/Resident program
FIO/PBR exercise on a policy that was not issued as part of a discount program, but the applicant is now eligible**	Form 18ID (gender-distinct) or Student/Resident, Association & Professional Group programs and Form 18UD (unisex) for MT only Form 18UD (unisex) for QSPP Form 18UD (unisex) for VIP	Yes*

\*Available if discount program has an active status at the time of exercise.

\*\*"Eligible" means eligible for a discount under one of our existing discount programs.



**The Guardian Life Insurance  
Company of America**

7 Hanover Square  
New York, NY 10004-4025  
[www.GuardianLife.com](http://www.GuardianLife.com)

Individual disability income products underwritten and issued by Berkshire Life Insurance Company of America (BLICOA), Pittsfield, MA, or provided by Guardian. BLICOA is a wholly owned stock subsidiary of and administrator for The Guardian Life Insurance Company of America, New York, NY. Product provisions and availability may vary by state.