



GUARDIAN®

**INCOME
PROTECTION
PROGRAMS**

for the
GUARANTEED STANDARD ISSUE MARKET

*Producer's Guide
to maximizing the Multi-Life Sale*

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This guide is designed to help you learn about:



- 1.** Important aspects of selling multi-life DI
- 2.** Our full spectrum of product and program solutions
- 3.** Benefits of our integrated service package
- 4.** Advantages of our fully-subsidized enrollment solution
- 5.** How we work with you to maximize the multi-life sale

Summary of Key Multi-life Features

- Individual, non-cancellable disability contract and riders designed specifically for the employee benefits market
- Case-level underwriting with competitive Guaranteed Standard Issue (GSI) offers
- Flexible program design for broad market appeal
- Employer-paid and voluntary solutions
- Fully subsidized enrollment services
- Portable policies that employees can continue to own and pay for after leaving their employer
- Product features that appeal to benefits managers, business owners and their employees
- Issue ages 18 to 75
- Competitive rates and discounts based on case size and other dynamics
- Competitive compensation

You know us as a premier provider of fully underwritten individual disability insurance products for executives and professionals, so it's natural that you'd turn to us for your multi-life solutions.

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You Know What Your Client Wants

When evaluating employee benefits, business owners and benefit managers are looking for value and convenience. And, if the benefits program can be tailored to provide special rewards for key employees, so much the better. You want a high quality offering that you can recommend with confidence. Our income protection for business programs are designed specifically for the employee benefit market. They provide a convenient way for you to offer principals of small to mid-size firms high quality, affordable disability insurance protection programs on either an employer-paid or voluntary basis.

Meeting the needs of employers, employees and you

We've structured our income protection programs to meet the needs of employers, employees and you:

- **Employers** get flexible and cost-effective employee benefits that can be highly customized while still offering case-level GSI underwriting for fast and easy installation. The offering can be structured to accommodate either employer-paid or voluntary programs. Case management, billing and administrative services are integrated, market-proven and state-of-the-art.
- **Employees** get access to a desirable, high-value benefit providing non-cancellable, guaranteed renewable disability insurance, plus easy payroll deduction and complete portability if they change employers.
- **You** get a comprehensive solution with the flexibility to meet any challenge in terms of the price/service/product “value equation.” Local sales support is available through DI specialists in Guardian agencies nationwide. Our case management unit is dedicated to helping you shine competitively, both before and after the sale. Comprehensive enrollment services are provided for qualifying cases *without commission splits*, so you can keep more of what you earn. You make the sale, we help you maximize it.

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Multi-life Target Markets



Our Guaranteed Standard Issue (GSI) multi-life DI program gives you the opportunity to write multiple lives with one sale. It's an excellent way to leverage your sales efforts by focusing on fewer cases offering higher returns. What's more, each sale provides a new base of customers receptive to innovative financial solutions that you can target for other services and programs that you offer.

Perhaps the most important factor in your success with our multi-life DI sales is targeting businesses that are a "good fit." See the table below for examples.

GSI Multi-life Program Target Markets

Segment	Best Fit for Multi-Life DI	NOT a Good Fit
Professional Groups	Law firms Accounting practices Architectural firms Engineering firms	Dental practices* Medical practices*
Service Businesses	Banks and finance companies Advertising/marketing firms Wholesalers/distributors Computer services firms	Employer groups in which more than 20% of eligible employees are blue and gray collar workers performing manual duties
Technology Companies	Electronics/high tech Pharmaceutical/biotech Research labs	

* While we do not offer multi-life guaranteed standard issue programs to medical and dental practices, our innovative Retirement Protection Plus (RPP) program is available to medical and dental professionals on a GSI basis.

Using disability insurance, the RPP program helps ensure that the ability of employees to make retirement contributions will continue, even if they become disabled and can't work, until age 65. It is most appropriate for higher income employees with discretionary income that can be used to help protect retirement contributions. RPP is available on either an employer-paid or voluntary basis.

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Case Size Guidelines

Guideline Minimums*

Employer-paid Cases:

Minimum of 20 Insured Lives

The majority of employer-paid cases are sold as an executive benefit to a specific subset of an employee population. As long as the enrolled 20 lives minimum is met, the size of the business from which a covered group is drawn is not a significant issue.

Voluntary (Employee-paid) Cases:

35% Enrollment Expected

In a typical voluntary case, only a portion of the entire employee population actually buys coverage. This multi-life offering is available for voluntary cases in which 35% of the eligible employees are expected to enroll in the program. The 20 life minimum will also apply.

Built-In Flexibility

Employer groups of 75 or more eligible lives are candidates for a voluntary GSI offer, if the 35% enrollment rate can be reasonably expected. Larger groups (150 eligible lives or more) are most desirable.

* Cases outside of guideline minimums may be considered based on superior demographics and subject to underwriter discretion.



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The Right Program for Each Firm's Needs

Multi-Life Program Options

Program	Details	
Supplemental Income Protection	Common Scenario <ul style="list-style-type: none"> Used when the company has a Group LTD plan in place. Individual DI provided under the program will supplement the group plan. 	Offer Package <ul style="list-style-type: none"> Illustrates the existing LTD coverage. If employee-paid, notes after-tax value of LTD benefit and the tax-free benefit of the supplemental individual DI coverage. Separate offer package available for either employer-paid or employee-paid situations.
Voluntary Income Protection	Common Scenario <ul style="list-style-type: none"> Used when the firm does not have a Group LTD plan in place. Individual DI provided under the program will be the only employer-sponsored disability benefit. 	Offer Package <ul style="list-style-type: none"> Highlights the risk of lost standard of living in the event of disability
Individual Income Protection	Common Scenario <ul style="list-style-type: none"> Used with professional or other groups of non-employee owners when company does not have a Group LTD plan in place. Individual DI provided under the program will be the only disability benefit sponsored by the firm. 	Offer Package <ul style="list-style-type: none"> The offer package assumes a basic understanding of the value of DI coverage.
Retirement Protection Plus	Common Scenario <ul style="list-style-type: none"> Used when the base policy is offered to help protect retirement plan contributions. 	Offer Package <ul style="list-style-type: none"> Highlights the risk of lost retirement contributions in the event of disability. Separate package available for either employer-paid or employee-paid situations.

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The Right Program for Each Firm's Needs

We offer a fully integrated solution that gives you unmatched support in sales, enrollment, and ongoing administration.

- Customize a program to achieve a specific benefit configuration or cost objective using our highly flexible product offering.
- Enhance a firm's overall disability insurance program by including richer features for select groups of employees.
- Differentiate features among classes of employees.
- Provide portability and level premiums over the life of the policy.

Program Advantages

Berkshire Life maximizes your convenience and minimizes your expense in sales, enrollment, and service of cases in the multi-life market.

Sales

- Local sales support through DI specialists in Guardian agencies nationwide
- Competitive GSI offers
- High-touch offer packages to enhance your professional presentation to benefits managers and business owners

Enrollment

- Fully subsidized enrollment services for qualifying cases
- Integrated communication tools including announcement letters, posters, payroll stuffers and email messages
- Personalized enrollment packages for each eligible employee

Service

- Automated case management systems to expedite offers
- Full-service billing integrated with employer payroll deduction systems
- Proactive annual case review and census-based enrollment update processing

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How We Work for You

Placing a multi-life DI case can involve many steps. Our local sales support, state-of-the-art case management system and high touch approach makes the process easy for producers—including a fully subsidized enrollment process for qualifying cases.



Multi-life Program Touch Points

Program Features	Details
Local Sales Support	Disability insurance specialists in agencies nationwide can help you maximize your multi-life sales opportunity.
Marketing Support	High-quality materials for you to use when or when prospecting meeting with business owners and benefits managers.
Request for Proposal	RFP and initial census are submitted electronically to speed the case evaluation and offer process.
Professional Case Management	Professional case managers, key contacts for producers, are assigned and review RFP.
Automated Case Management System	State-of-the-art case management system automates many steps of the underwriting, proposal and enrollment processes.
Dedicated Case Underwriting	A dedicated and experienced multi-life underwriter is assigned to complete the risk assessment and make a competitive offer.
Return-to-Work Incentive Benefit*	Base policy benefit replaces up to 100% of loss of income if insured is residually disabled and returns to work part-time after satisfaction of elimination period.
Suspension During Unemployment	In policy at no extra cost

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How We Work for You

Multi-life Program Touch Points

Program Features	Details
Initial Communication of Our Offer	Initial offer is communicated to producer by email with a case level illustration summarizing benefits and premiums.
Professional Offer Package	Customized offer package is created and sent to you, including an employer offer letter and description of next steps.
Enrollment Services	If enrollment services apply to your case, Berkshire Enrollment Services is notified and initiates contact with you and the client to finalize the enrollment strategy once the offer has been accepted.
• Customized Enrollment Packages	Personalized packages are created for each eligible participant based on the program and coverage.
• Enrollment Support	A wide variety of enrollment support materials—including posters, tent cards, payroll stuffers—are available to promote the program at the employer’s location during the enrollment period.
• Enrollment Follow Up	Throughout the enrollment period, BES conducts follow-up contacts to answer questions and encourage enrollment.
• Policy Delivery	Berkshire Enrollment Services mails policies with delivery requirements and instructions for submitting any final requirements to us.



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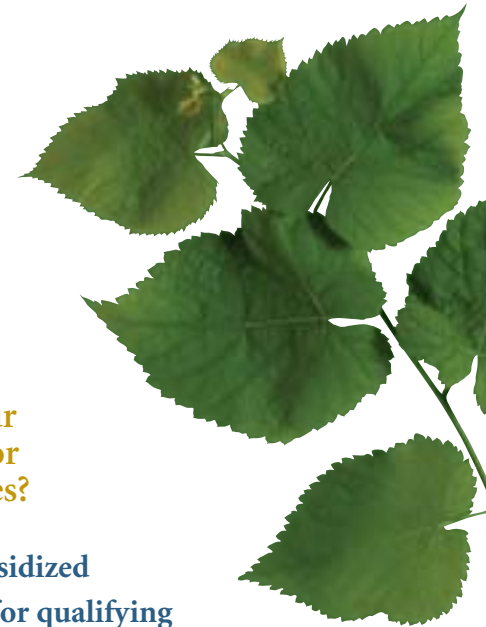
How We Work for You

Multi-life Program Touch Points

Program Features	Details
Billing	If appropriate, our billing representative makes initial contact with client payroll administrators. Ongoing communications with the client's payroll department help to assure smooth processing of employee changes.
Policyowner Service	For your convenience and the convenience of the employer, all service requests will be handled by our Policy Services Team.
Claim Administration	To ensure timely service and eliminate the administrative burden of the employer, insured employees contact our Claims Management Services directly.
Annual Review	We contact you prior to the case anniversary to review participation and other key results to create the renewal offer. We use census-based Enrollment of Newly Eligible employees and increases of coverage for existing participants.

Why cut into your profit by paying for enrollment services?

We provide fully subsidized enrollment services for qualifying cases at no cost to you, conducted in a manner that is seamless to your clients. Working with Berkshire Enrollment Services enables you to keep more of what you earn!



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The Product Inside the Program

Our *Income ProVider*⁺ policy chassis and array of optional riders can be used to create a customized product solution for your client.



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* Features, provisions and riders may vary based on case design and offering.

Income ProVider Product Features*

Product Features	Details
Renewability	Non-cancellable and guaranteed renewable to age 65 or 67; conditionally renewable thereafter if working full time
Issue Ages	18 to 70; up to 75 on an exception basis
Occupation Classes	6, 5, 4, 3, 2, 1 (excluding medical and dental occupations unless using RPP program)
Coverage Limits*	<ul style="list-style-type: none"> • Maximum GSI limit \$10,000, subject to issue and overall participation limit for occupation class • Minimum policy size \$500
Elimination Periods	90, 180, 360, 720 days
Benefit Periods	2 year, 5 year, to age 65, to age 67
Rate Basis	Unisex rates; age last birthday
Discounts	15%, 25%, or 35%, based on case size and premium payor
Definition of Total Disability	Base Policy: 2-year Modified Own Occ; Any Occ thereafter.

* Pre-existing Conditions: Pre-Ex options include 12/12, 6/12, and 3/12 or Limitations no limitation.

* Mental Disorders Limitation: Standard offer includes 24-month limitation; extended limit available subject to underwriter approval.

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Income ProVider Optional Riders*

Rider	Details
Additional Monthly Benefit Rider	Also allows policy benefits to be programmed around existing STD or LTD benefits by providing elimination and/or benefit periods that differ from the base policy
Residual Disability Benefit Rider	<p>Two residual riders are available:</p> <ul style="list-style-type: none"> • Basic Residual Disability Benefit requires loss of time or duties and a minimum income loss of 20% of prior income. A loss of 80% of prior income qualifies for 100% of the benefit. • Enhanced Residual Disability Benefit requires loss of time or duties and a minimum income loss of 20% of prior income. A loss of 75% of prior income qualifies for 100% of the benefit. Both residual riders provide a recovery benefit. <p>Benefits begin at the end of the Return-to-Work Incentive period.</p>
Additional Own Occupation Definition of Total Disability Available	<p>Enhances base policy definition of disability:</p> <ul style="list-style-type: none"> • Modified Own Occ Rider removes 24-month limitation on regular occupation language. • True Own Occ Rider removes language referring to work in another occupation.
Catastrophic Disability Benefit Rider	Payable as an additional benefit, triggered by loss of two of six Activities of Daily Living, cognitive impairment or presumptive disability. Benefits are indexed at 3% annually.
Cost of Living Adjustment Rider	3% or 6% while disabled, increases after one year of benefits have been paid.
Retirement Protection Plus Disability Benefit Rider	May cover employee and/or employer retirement plan contributions. Provides benefits when totally disabled and not gainfully employed. RPP is also available as a base policy with limited riders available.

* Rider availability subject to issue age. Riders may vary based on the demographics of an eligible group and the resulting spread of risk and are subject to underwriter approval.

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Questions and Answers



Why should I market Multi-Life DI?

Multi-life DI, using Guaranteed Standard Issue programs, is a high growth area in our industry. A single sale to a benefits manager or business owner offers you access to multiple lives, plus a new universe of cross-sell opportunities. Selling multi-life DI leverages your time and optimizes your income potential.

What makes your solution better for me?

As a benefits specialist, your clients look to you to provide sound recommendations. Working with us, you'll have the confidence of knowing that the solutions you recommend utilize products and services from the nation's premier provider of individual DI *and* an industry innovator in the multi-life arena.

- Quality company—one you and your clients can rely on.
- Flexible, feature-rich products—that can be tailored to provide the best fit for your group's employee hierarchy.
- Comprehensive support services—from case management to our exclusive enrollment service—help you stand out from your competition.

What makes your solution better for my clients?

Your client is seeking an easy and cost-effective way to offer their employees a high-value benefit that can be structured to meet the specific needs of their business. Our enrollment, administrative and annual review services make ongoing management of the benefit program hassle-free. Return-to-Work Incentive and Rehabilitation and Work Access benefits provide financial incentives to a claimant to return to productive employment, reducing the financial risk to employers. And, discounts of 15% to 35% are available based on case size and premium payor, making this a cost-effective solution for your client's business.

Sounds good to me—how do I get started?

Contact your local Guardian general agency, or call the Multi-life Case Management Team at 1-866-590-8845.

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