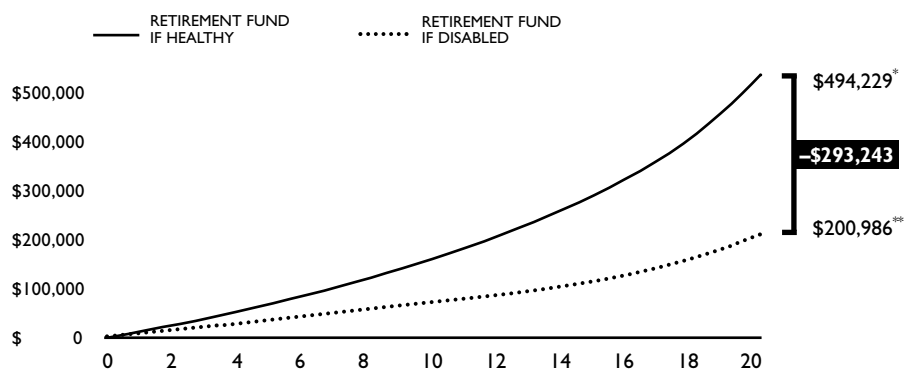


DISABILITY INSURANCE PROTECTION

for Retirement Plan Contributions

Most employees understand the value of a qualified retirement plan (such as a 401(k) plan) and many are contributing as much as the company's plan allows. Based on regular contributions to a qualified retirement plan and positive investment returns, the retirement account assets can grow significantly. However, when an employee is disabled and not earning an income, contributions to a qualified retirement plan will stop. Over time, the interruption of contributions can mean a significant loss of accumulated retirement funds.

A SIGNIFICANT LOSS FOR THE DISABLED, DUE TO THE INTERRUPTION OF CONTRIBUTIONS



* Assumes \$10,000 annual contribution for 20 years with 8% compounded annual rate of return.

** Assumes \$10,000 annual contribution for 5 years with 8% compounded annual rate of return.

Supplemental Disability Income Insurance¹ can be used to help protect contributions to a qualified defined contribution retirement plan.

A Retirement Protection Plus Program (RPP) program uses a disability income policy to insure up to the amount of retirement contributions made to a qualified retirement plan.² At time of application, future benefits are irrevocably assigned. At time of total disability, the Disability Insurance policy benefits are paid to an irrevocable trust established for the insured.³ The insured can direct the investment of trust assets based on his or her personal investment objectives and suitability. At age 65, the trust assets are distributed to the insured. Note that RPP is not part of a qualified retirement or pension plan, nor can RPP policy benefits be paid to such a plan.

¹ 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, NY or provided by Guardian.

² Retirement Protection Plus is not a pension plan or a substitute for one.

³ This publication is provided as a courtesy by Berkshire Life Insurance Company of America and does not modify the provisions of any policy. It is offered for the purpose of education and information only and is not intended to constitute tax or legal advice. For information on your specific situation, please consult your personal legal or tax advisor.

A DISABILITY INCOME POLICY

