

## Offer Your Employees Retirement Plan Contribution Protection

Through DI@WORK™, you can offer employees a unique benefit that helps protect their retirement plan contributions in the event of a total disability.<sup>1</sup>

If they become totally disabled, this program will pay up to 100% of the amount they're currently contributing to their retirement plan — including any employer match — to an irrevocable trust.

While totally disabled, employees can decide how they want their trust assets invested.\*

When the employee reaches age 65, the trust distributes all accumulated assets to the insured.

DI@WORK provides you with a distinctively different — and valuable — benefit offering.

### ADVANTAGES FOR EMPLOYERS

#### Tailored offerings

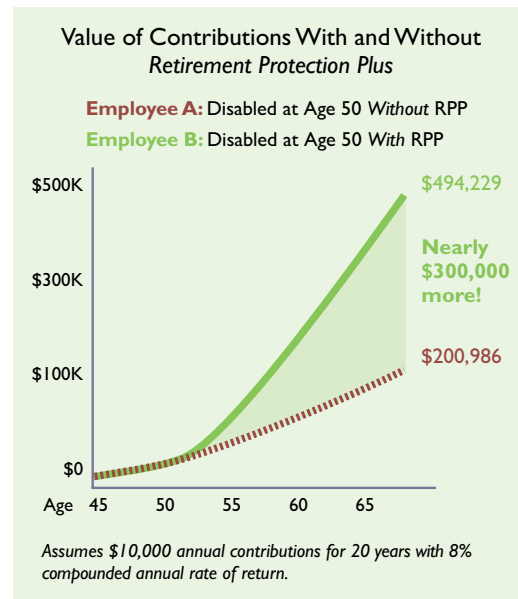
- Upgrade your benefits portfolio at no cost to the company

#### Streamlined, turnkey administration

- Your choice of funding arrangements
- Your choice of billing methods, including payroll deduction, direct bill and e-billing
- Timely, efficient claims services delivered by our responsive and caring representatives

#### Customized enrollment

- We tailor materials to reflect your company's branding, your plan's design and each employee's situation
- We create a comprehensive outreach plan and offer state-of-the-art secure online enrollment or paper enrollment



### ADVANTAGES FOR EMPLOYEES

#### Accessible and affordable coverage

- Industry-leading income protection at a discounted rate<sup>2</sup>
- Guaranteed standard issue coverage that can be applied for by answering only 3 simple questions

#### Protection for current and future income

- Unique feature helps protect retirement plan contributions

#### Portable benefits

- Employees can maintain coverage if they leave the company

Help your employees protect their current income and their retirement plan contributions. Call me to learn more.

<sup>1</sup> Retirement Protection Plus is not a retirement plan or a substitute for one.

<sup>2</sup> Berkshire Life Insurance Company is ranked #1 in non-cancelable individual disability income insurance according to 2009 LIMRA International U.S. Individual Disability Income Insurance Annual Review Report, based on annualized premium.

\*Investments are not guaranteed and may lose value.

Disability income policy form I200 is 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 by state.



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