



Talking Points

Provider Choice

The Intelligent Choice for Disability Income Protection.
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These talking points correspond to the content in the Intelligent Choice brochure. Leverage them to discuss individual DI with your clients.

Topic or Feature	Key Points to Emphasize
Establishing Need: Consider What Your Income Makes Possible	<ul style="list-style-type: none"> Income is the foundation of your client's future goals. Protecting that foundation is key to the other elements of your client's financial plan. It's important to make sure that your clients understand their risk and review their personal situation. They often forget that they may still need to pay for child care and student loans during a disability. Disability income insurance is not a luxury. It is a critical part of any insurance/financial plan.
What to Look for in a Disability Insurance Policy	<ul style="list-style-type: none"> It's imperative that your clients consider any policy in its entirety to understand its true value during a time of disability, which is generally a time of increased emotional and financial stress. Caution against relying on the attraction of a single feature, unless the entire policy works holistically to protect your client's income before, during, and after a disability. It's impossible to predict how serious or long a client's disability might be, so building in flexibility for both current and future circumstances is important. A DI policy is a promise to pay a benefit in the future. Clients should look for a carrier with the strength and stability to honor that promise.
Importance of a Strong Base Policy	<ul style="list-style-type: none"> The base policy is the foundation of disability protection. It should include built-in benefits to help clients get more benefits sooner and longer.
Definition of Disability	<p>Not all "own-occupation" policies are the same.</p> <ul style="list-style-type: none"> Our True Own-Occupation definition of disability is one of the most flexible in the industry: If totally disabled, your client can choose to work in another occupation and not forfeit his or her disability benefits — and in some instances, even work in another capacity in his or her own practice. <ul style="list-style-type: none"> Specialty language for physicians and dental professionals who have limited their practice to a particular specialty. Exclusively for physicians: True Own-Occupation plus a straightforward, easy-to-understand formula for determining whether or not your client qualifies for benefits. The formula looks at the source of your client's earnings and can result in more opportunities to qualify for benefits. While other carriers offer a Modified Own-Occupation definition of disability, we add two years of True Own-Occupation coverage to ours at no extra cost, making for stronger protection. For some clients, the two years of True Own-Occupation protection will provide a period wherein the client can try another occupation while still receiving benefits. <p>TIP: Most Group LTD plans come with a Modified Own-Occupation Definition of Disability. Owning True Own-Occ is good even if your client has Group LTD because there are many scenarios where he or she would get paid under True Own-Occ and not under his or her Group LTD plan.</p>
Partial Disability Benefits	<ul style="list-style-type: none"> Partial disability benefits are designed to do more during physical recovery and help your client with his or her financial recovery — making for an easier transition back to full-time work after a disability. The Enhanced Partial Disability Benefit Rider provides a higher level of benefits in the event of partial disability. It is suitable for fee-for-service physicians, dentists, accountants, and attorneys. The cost-effective Basic Partial Disability Benefit Rider provides a level of benefits more typical of competitor products. W-2 physicians, pharmacists, dentists, engineers, and physician assistants are good candidates for this rider, as many of them are in jobs in which their employer wouldn't want them back part-time. These are among our most frequently purchased riders.
Recovery Provisions	<ul style="list-style-type: none"> Recovery benefits can be critical as your client works to bring his or her earnings back up to more than: <ul style="list-style-type: none"> 85% of pre-disability earnings (Enhanced Partial) 80% of pre-disability earnings (Basic Partial) Our Enhanced Disability Benefit Rider, unlike other carriers, uses the same definition of partial disability to qualify for benefits until your client has recovered.
Waiver of Premium Benefit	<ul style="list-style-type: none"> Waiving six months of premium after claim can be a cost savings for clients and can facilitate getting them back on their feet.

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Student Loan Protection Rider	<ul style="list-style-type: none"> • Great conversation starter as student loan debt is top-of-mind for most young professionals. • Opportunity for affordable additional coverage, over and above what client might otherwise qualify for based on income, at very affordable rates.
Future Increase Option Rider Benefit Purchase Rider	<ul style="list-style-type: none"> • Increase coverage with greater ease than when medical underwriting is required. • Your clients have the ability to choose to exercise this option <ul style="list-style-type: none"> – Annually, up to age 55. (Future Increase Option) – Every three years, up to age 55. (Benefit Purchase Rider) Clients must apply every three years to keep the rider in force. • Lets clients align protection with income.
Cost of Living Adjustment Rider	<ul style="list-style-type: none"> • One of our more popular riders • Choice of 6% Maximum, 3% Compound, 4-Year Delayed
Lump Sum Disability Benefit Rider	<ul style="list-style-type: none"> • Clients clearly understand the short-term effects of a disability — But how many understand the way a disability affects saving for long-term plans? • Attractive, aggregate payment at age 60 — early enough to impact plans for life's next phase. • Clients can do what they want with the money — pay off mortgage, use for retirement, leave to heirs, etc. • It's the only feature of its kind in the marketplace.
Retirement Protection Plus Disability Benefit Rider	<ul style="list-style-type: none"> • The Retirement Protection Plus (RPP) Disability Benefit Rider helps your clients maintain uninterrupted retirement contributions in the event they become too sick or injured to work.
Catastrophic /Severe Disability Benefit Riders	<ul style="list-style-type: none"> • We offer a Severe Disability and an Enhanced CAT rider so your client can get additional money above and beyond the disability benefit when the disability is very severe. • We're the only carrier to offer an Enhanced CAT, with a 3% automatic cost of living adjustment. • Severe Disability provides a solid level of benefits and is an opportunity to reduce costs for cost-conscious clients.

Provider Choice package comparison of premier and select

Feature	Premier	Select
Definition of Disability	True Own-Occ (including Enh. for Physicians) and Two-Year True Own-Occ	True Own-Occ (including Enh. for Physicians) and Two-Year True Own-Occ
Residual/Partial	Basic or Enhanced Partial	Basic Partial
COLA	Any	Any
Student Loan	Available	Available
Option to Increase Benefits	FIO	BPR or FIO
RPP Rider	Available	Available
Lump Sum	Available	Available
Catastrophic/Severe Disability Rider	Severe Disability or Enhanced CAT	Severe Disability or Enhanced CAT
Mental/Substance-Related Limitation	No limitation	24 Months
Automatic Benefit Enhancement	Available	Available
Social Insurance Substitute Rider	Available but not required	Available but not required
Supplemental Benefit Term Rider	Available	Available
Unemployment Waiver of Premium	Available	Available

Individual disability insurance policy forms 18ID and 18UD underwritten and issued by Berkshire Life Insurance Company of America (BLICOA), Pittsfield, MA. 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. Optional riders are available for an additional premium. Some policy benefits and features are not available to all occupations.

Policies issued to anesthesiologists/anesthetists, emergency room physicians, dentists (general), and pain management physicians, as well as all policies issued in California, will have a mandatory Mental and/or Substance-Related Disorder (MSRD) limitation. For increase options exercised from such policies, the MSRD limitation will also be included. However, a policy may have been issued without the MSRD limitation; in that event, a new policy issued as a result of an increase option exercise is not required to have the MSRD limitation. Discounts are applied when there is an MSRD limitation.

In New York: These policies provide disability insurance only. They do not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. For policy form 18ID, the expected benefit ratio is 50%. For policy forms 18UD and 18UD-F, the expected benefit ratio is 60%. The expected benefit ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with these policy forms.

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