



March, 2009

Dear NAWBO Member,

We are proud of our long-term corporate partnership with The Guardian Life Insurance Company of America. As a past Corporate Partner of the Year Award winner, Guardian's support of initiatives such as Girls Going Places[®] and our Annual Women's Business Conference continues to showcase their commitment to our entrepreneurial community.

It's a real benefit for us to work with corporate partners who invest so much in NAWBO, and who always seek ways to bring more value to you, our members. It is in this spirit that I am pleased to announce that Guardian has expanded its program to bring high quality insurance to you, your business and your families at a significant cost savings.

In 2006, a special arrangement was made with Guardian to provide all NAWBO members and their families with a permanent discount on the purchase of *long term care insurance*.

Now, all members of NAWBO are eligible to receive an association discount on *all disability insurance* products. This is in addition to the discount NAWBO members currently receive on long term care insurance.

As women business owners, we pride ourselves on being on top of all the details, both on the job and at home. That's why we need to be especially cognizant of the ways long term care and disability income protection can help keep our business and personal financial plans on track, even if challenges arise. With Guardian, you'll be able to have good answers to questions such as:

- *"If I became sick or injured for a period of time - say seven months - would my business continue to thrive? What about my stream of income...my employees...my customers...my credit rating?"*
- *"If my partner became disabled and could not continue, where would we find the funds to buy out his or her interest?"*
- *"Is my family really prepared for a long term care event? Who will provide care? Where will care be provided? Where will the funds come from to pay for care?"*

Planning for these contingencies increases peace of mind and frees us to focus on growing our businesses. I hope you will respond to the enclosed special information from Guardian, and take steps to create a strong safety net for your business and your family.

Visit www.nawboltci.com or www.nawbodi.com for additional program information, or for immediate assistance, contact Maureen Charles at 800-871-7780, Option 1, ext 1559 (direct 212.598.1559) or Maureen_Charles@glic.com

Helen Han
Interim Executive Director