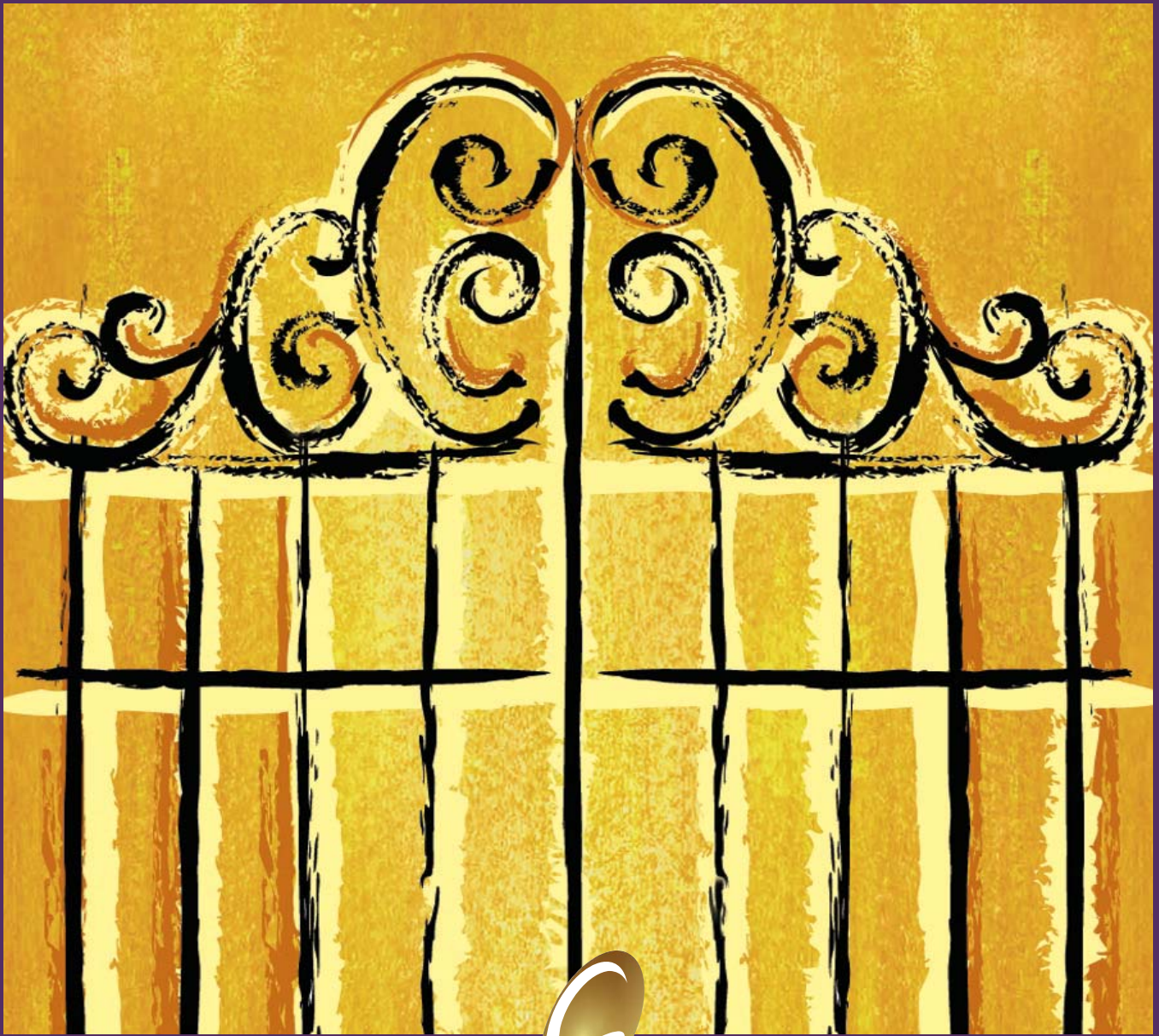


Guardian and NAWBO: Helping to provide peace of mind.



GUARDIAN[®]

Protect yourself, your business and your peace of mind

A woman's ability to earn an income is her most valuable asset... she protects it, and her business, with *disability income insurance*. She preserves her choices with *long term care insurance*.

A SPECIAL DISCOUNT OFFER FOR NAWBO MEMBERS



Protect what's most important to you

You've worked extremely hard to build your business into the success it is today. Now, you owe it to yourself, your employees and your loved ones to project your achievement.

Just as you insure your car, home and other valuable assets, it's critically important to protect your income, business and future well-being. It's all possible – and affordable – with these insurance offerings¹:

- Individual Disability Insurance
- Business Disability Insurance
- Long Term Care Insurance

This brochure provides an overview on how you can protect what's most important to you. As an added bonus, Guardian and NAWBO have joined together to bring you unparalleled value: high quality disability and long term care insurance – *all at a 10% discount!*²

¹ Disability income and long term care insurance products underwritten and issued by Berkshire Life Insurance Company of America (Berkshire), Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY (Guardian), or provided by Guardian.

² Product availability and discounts may vary from state to state.

Individual Disability Insurance

Think about it. Haven't we all had a friend, family member or colleague who unexpectedly had to take time off from work because of an illness, an accident or a serious injury? It happens with greater frequency than you may think.

YOUR AGE	YOUR APPROXIMATE ODDS	AVERAGE DURATION
30	1 in 3	32 months
40	3 in 10	42 months
50	5 in 22	50 months
60	1 in 10	54 months

Source: 1985 Commissioners Individual Disability Table

While no one believes it will happen to them, disabilities do happen for a variety of reasons. And the outcome can have a dramatic impact on you and your business. Fortunately, many disabilities aren't permanent, but they may prevent you from working.

The solution is individual disability insurance to help protect your income. It's a smart way to manage the risks of becoming too sick or injured to run your business. With a ProVider Plus³ individual disability insurance policy, you have the flexibility to tailor a policy that meets your individual needs and budget. And, just by offering the insurance, your employees can also receive a 10% discount, regardless of whether you or they pay the policy's premiums.

Do You Have More Than 75 Employees?

If so, you may want to consider installing a *guaranteed standard issue* DI program – it offers the protection of individual disability insurance and the simplicity of worksite enrollment. Plus, plans can be designed to meet your objectives, with options to have either the employer or employees pay the premiums. Discounts on worksite disability insurance programs vary by the size of the business and other factors, so you'll want to work with a Guardian employee benefits specialist to create a program that's best for your business.

³ Disability insurance Policy Forms 1400 or 1500 provided by Berkshire.

Business Disability Insurance

You've worked hard to establish your business – too hard to let a disability threaten what you've built. Three forms of business disability insurance are available to help give you the peace of mind to know that your business can remain up and running, even if you're disabled.

Overhead Expense Disability Insurance⁴

Without you managing your company, it's likely that revenues would decline, but your expenses would remain the same – or even increase. Overhead Expense disability insurance can help you protect the future of your business by paying the monthly business expenses necessary to keep it up and running should you become disabled.

Business Reducing Term Disability Insurance⁵

Taking on debt or committing to a financial agreement is often a necessary part of building a successful business. But what happens if you're disabled and can't meet those contractual obligations? Business Reducing Term Disability Insurance is specifically designed to help you keep your fixed obligations on schedule during a total disability, thus protecting your business, your savings and your credit rating.

Disability Buy-Out Insurance⁶

If you have a business partner or partners, chances are you've discussed a buy/sell agreement, but may not have taken the steps to put one in place. Even if you have an agreement, it may not address what would happen if one partner becomes disabled and needs to sell his or her interest. Disability Buy-Out Insurance provides the funds to help you buy out a business partner, should he or she become disabled.

Long Term Care Insurance

An important part of planning for the future includes preparing for the possibility that you or a family member may someday require long term care. Given escalating costs, even a relatively short stay at a long term care facility can quickly erode savings and potentially jeopardize your family's financial security.

With long term care insurance, you can help protect your financial nest egg, your family and your choices. Our long term care insurance lets you choose the type of coverage that's best for you. In addition, discounts on long term care insurance can be passed on to your employees and family members, no matter if you or they pay the premiums on the policy.

This brochure describes coverage offered through BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA'S long term care insurance policies. Depending on state availability, coverage will be offered by policy forms BG01P (01/09) et al. In some states, coverage will be offered by the above referenced policy followed by the state's two letter abbreviation. For costs and further details of coverage, including exclusions and reduction or limitations and the terms under which the long term care insurance policy may be continued in force, contact your agent/representative. An agent/representative may contact you.

Protect Yourself, Your Business and Your Peace of Mind

To learn more about the many ways you can protect your income, business and future well-being, visit www.NAWBOLTCL.com or www.NAWBODI.com or contact your Guardian representative today

Another member benefit brought to you by NAWBO.



⁴ Policy Form 4100 provided by Berkshire. Policy Form NC82 in Montana provided by Guardian.

⁵ Policy Form AH55-A provided by Guardian. Product availability varies by state.

⁶ Policy Form 3100 provided by Berkshire. Policy Form AH84 in Montana provided by Guardian.

GUARDIAN IS REPRESENTED BY:

For more information, please contact:

Maureen Charles
Marketing Specialist
The Guardian Life Insurance company of America
Toll Free: 800-871-7780, Option 1, ext. 1559
Direct: 212-598-1559
Email: Maureen_Charles@glic.com



GUARDIAN[®]

**The Guardian Life Insurance
Company of America**

7 Hanover Square
New York, NY 10004-4025