



# Income Protection for Student Loan Obligations



## Are Your Student Loans Protected?

Professionals like you are starting their working lives with significantly more student loan debt than their predecessors. You've likely thought through a responsible plan to repay that debt.

But what if your plans were derailed by your becoming too sick or injured to work? How would that debt get repaid? The effects of a disability that occurs in early career are particularly acute, with your loan balance is at its highest and your income just beginning to grow. Unlike some other kinds of debt, federal student loan debt cannot be discharged during bankruptcy under current law.

## Safeguard Your Ability to Make Student Loan Payments

The Student Loan Protection option on our ProVider Plus disability income policy lets you:

- Obtain additional coverage
  - Up to \$2,000 per month above what you might otherwise qualify for based on your income
- Tailor coverage to your specific debt
  - Reimburses \$500-\$2,000 per month towards student loan payments<sup>1</sup>
  - Regardless of how many student loans you have, protect them with this *one* option
- Choose your coverage duration: 10 or 15 years<sup>2</sup>

And, it's affordable — As little as \$5 a month.<sup>3</sup>

DI Student Loan Protection is a Smart Choice.

## Call me today to learn more.

<sup>1</sup> Reimburses \$500-\$2,000 per month towards student loan payments for those pursuing or holding an advanced degree. For all others, reimburses \$500-\$1,000 per month.

<sup>2</sup> Rider provides coverage for a period of ten or fifteen years from Policy Date. When a qualifying total disability occurs, benefits are only payable during the remaining portion of the ten or fifteen-year term that has not elapsed when the disability begins.

<sup>3</sup> 30-year-old male, occ class 4M, 90-day elimination period, 15-year term, generic non-discounted rates, \$500 per month coverage.

Individual disability insurance Policy Forms I400, I500 or I600 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. Optional riders are available for an additional premium. Product provisions and availability may vary by state.

