

Disability Income Insurance and Long Term Care Insurance Protection from Guardian

PRSA-NY members are now able to purchase individual policies for both **Disability Income Protection and Long Term Care insurance on a 10% Discounted Basis from the Guardian Life Insurance Company of America***. See additional information below, or please contact your Association Representative Michael Korn: Michael can be reached at 646-885-2843 or via email at michael_korn@natfin.net

The Disability policy offers Guardian's "true own occupation coverage", and for Long Term Care Insurance, the 10% discount applies to you, your immediate family members over 18 and your extended family members (i.e. parents, grandparents, in-laws, etc.)

Disability Income Insurance helps people protect their income and their savings from being depleted as they struggle to maintain the household and pay for their various expenses during a period of disability. This type of insurance policy is ideal for professionals, executives and business owners because it pays benefits if you can't perform "the material and substantial duties of your occupation" because of a sickness or injury. With own-occupation coverage, you are considered totally disabled-and receive benefits accordingly even if you are able to work in some other capacity, as long as you cannot work in your own occupation. The 10% discount program is also available on other Disability protection products including Overhead Expense protection, Disability Buy/Sell protection and Business Reducing Term policies. For Information on product details, please visit: http://berkshirelife.com/disability_insurance.htm

Long Term Care Insurance protects the individual and the individual's family from the emotional and financial impacts that long-term care can have; it helps provide asset preservation and peace of mind. This special discount is extended not only to you, the member, but also to your spouse/domestic partner, as well as you or your spouse's/partner's parents, grandparents and children. For Information on product details, please visit: http://berkshirelife.com/long_term_care_insurance/long_term_care_insurance.htm

For more information please contact your Association Representative Michael Korn: Michael can be reached at 646-885-2843 or via email at michael_korn@natfin.net

*Long-Term Care Insurance products 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. Products not available in all states. Product provisions and features may vary from state to state.

For costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the policy may be continued in force, contact your licensed insurance representative.

*Disability insurance Policy Form 0100, 1100 or 2100 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 (Guardian), New York, NY. Policy Forms NC111 or N112 in California provided by Guardian Products not available in all states. Product provision and features may vary state to state.

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