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Guardian Employees, Agencies Now Eligible for Long Term Care Insurance Discount

NEW YORK, N.Y., April 14, 2006—The Guardian Life Insurance Company of America (Guardian) has announced that all employees at its home office, general agencies and regional offices nationwide are eligible to purchase long term care insurance (LTCI) at a 10% permanent premium discount through its wholly owned stock subsidiary, Berkshire Life Insurance Company of America (Berkshire).

Under the program, retirees, board members and immediate family members—defined as parents, grandparents and children of the employee and his or her spouse/partner—may also take advantage of the 10% discount on Berkshire's Care ProVider policy, which is available exclusively through the Guardian general agency system.

Care ProVider is a tax-qualified, individual policy, with many flexible features and options so that coverage can be custom-designed for the policy owner. And the policy, with the discount, is portable.

The announcement follows Guardian's introduction of a similar discount program for approved employer groups and associations in 2005. Since then, many of Guardian's 80 agencies have moved forward with the installation of their own employer-sponsored groups so that brokers appointed with their agencies can secure LTCI coverage through this program.

“Our General Agents have found this opportunity to be a very effective way to engage their Field Representatives in LTCI sales and to create stronger relationships with brokers,” observed Berkshire's **Donald R. Campfield**, National Sales Director, Long Term Care Insurance.

Introduced in 2004, the Care ProVider policy offers a number of competitive features, including:

- A choice of reimbursement or indemnity policies, including a Personal Caregiver Rider for informal, non-professional caregivers;
- Joint coverage for any two members of the same household with up to a 70% discount on the lower-age policy and a built-in joint waiver of premium retroactive to the first day of claim;
- Flexible premium payment options, including 10-Pay and Paid Up at 65; and
- Return of premium to a named beneficiary, with the ability to designate a third-party policy owner.

Over the past two years, Guardian's career agency system has embraced the Care ProVider offering, as evidenced by the higher-than-expected numbers of field representatives who have participated in Berkshire's comprehensive producer training and certification program, a requirement to sell the product. To date, approximately 1,900 of Guardian's Field Representatives have completed the certification.

In addition, Guardian GAs nationwide have signaled their strong commitment to the LTCI offering by appointing in-agency LTCI Specialists to provide local sales support and service for Care ProVider cases. This replicates the highly successful Disability Income Specialist model forged by Guardian and Berkshire in support of their Individual Disability Income product line. Currently, 75% of Guardian agencies nationwide have designated such a person.

About Guardian

Founded in 1860, The Guardian Life Insurance Company of America, New York, N.Y. (Guardian), is the fourth largest mutual life insurance company in the United States. As of December 31, 2005, Guardian and its subsidiaries had \$40.7 billion in assets. With more than 5,000 employees and 2,980 financial representatives, as well as over 85 agencies nationwide, Guardian and its subsidiaries protect individuals, businesses, and their employees with life, disability, health, long-term care, and dental insurance products, and offer 401(k), financial products and trust services. More information about Guardian can be obtained at www.GuardianLife.com.

About Berkshire

Berkshire Life Insurance Company of America, Pittsfield, Mass. (Berkshire), is a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, N.Y. Its key missions are to grow Guardian's disability income line of business and to research and develop new insurance products, including long term care insurance.

Care ProVider Long Term Care Insurance Policy Series BG0IP (06/04) et.al. 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 vary from state to state.

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