

Policy Cover Page – Policy Form 1400

This is a sample policy, subject to modification in certain states.

Berkshire Life Insurance Company of America
700 South Street • Pittsfield, Massachusetts 01201
1-800-819-2468

The Policy is issued by
Berkshire Life Insurance Company of America, a wholly
owned stock subsidiary of The Guardian Life Insurance
Company of America, New York, NY.

Berkshire Life Insurance Company of America hereby
furnishes insurance to the extent set out in the Policy.
All of the provisions on this and pages that follow
are part of the Policy.


Secretary


President

You and *Your* mean the person insured.
We, *Us*, *Our*, and *Berkshire Life* mean
Berkshire Life Insurance Company of America.

**NONCANCELLABLE AND GUARANTEED RENEWABLE
TO THE EXPIRATION DATE**

You may renew the Policy at the end of each Premium Term until the Expiration Date.
During that time, We cannot change the premium or cancel the Policy.

**YOUR CONDITIONAL RIGHT TO RENEW AFTER THE
EXPIRATION DATE—PREMIUMS CAN CHANGE**

After the Expiration Date, You may renew the Policy at the end of each Premium Term
as long as You are not Disabled and You are Gainfully Employed Full Time for at least
ten months each year and the premium is paid on time.

Your premium will be at Our rates then in effect for persons of Your Age, Class of Risk,
Occupation Class, and any special class rating that applies to the Policy. We have the right
to change such premiums on a class basis on any Policy Anniversary.

NOTICE OF TEN-DAY RIGHT TO EXAMINE POLICY

Please read the Policy carefully. It is a legal contract between You and Us. You may return the
Policy to Us or to the representative through whom You bought it within ten days from the
date You receive it. Immediately upon such delivery or mailing, the Policy will be void from the
beginning, and any premium paid for it will be refunded.

Disability Income Policy
Non-Participating

Berkshire Life Insurance Company of America
is a wholly owned stock subsidiary of
The Guardian Life Insurance Company of America, New York, NY



1400 (06/10)

Premiums cannot
change and the policy
cannot be cancelled
until age 65 or 67
as long as
premiums are
paid on a
timely basis.

Conditionally
renewable after age
65 or 67, as long
as you are gainfully
employed (at least
30 hours a week for
at least 10 months
each year) and not
disabled.