

SERFF Tracking Number: LFCR-126308617 State: Arkansas
Filing Company: Berkshire Life Insurance Company of America State Tracking Number: 43545
Company Tracking Number: 8559 POWERPOINT PRESENTATION
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: BG01P(01/09)-AR et al
Project Name/Number: /

Filing at a Glance

Company: Berkshire Life Insurance Company of America

Product Name: BG01P(01/09)-AR et al SERFF Tr Num: LFCR-126308617 State: Arkansas
TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Approved State Tr Num: 43545
Sub-TOI: LTC03I.001 Qualified Co Tr Num: 8559 POWERPOINT State Status: Closed
PRESENTATION

Filing Type: Advertisement

Reviewer(s): Marie Bennett
Author: Smith Darlene Disposition Date: 10/14/2009
Date Submitted: 09/21/2009 Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Not Filed
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Group Market Size:
Overall Rate Impact: Group Market Type:
Filing Status Changed: 10/14/2009 Explanation for Other Group Market Type:
State Status Changed: 10/14/2009

Deemer Date:

Created By: Smith Darlene

Submitted By: Smith Darlene

Corresponding Filing Tracking Number:

Filing Description:

Please see cover letter

Company and Contact

Filing Contact Information

Karina Amaral, Compliance Analyst 1 -

karina.amaral@lifecareassurance.com

Advertising

21600 Oxnard Street

818-867-2307 [Phone]

Suite 1500

818-867-2508 [FAX]

Woodland Hills, CA 91367

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Filing Company Information

(This filing was made by a third party - LCA01)

Berkshire Life Insurance Company of America CoCode: 71714 State of Domicile: Massachusetts
 Long Term Care Administrative Office Group Code: 429 Company Type:
 P.O. Box 4243 Group Name: State ID Number:
 Woodland Hills, CA 91365-4243 FEIN Number: 75-1277524
 (818) 867-2450 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$25.00/form x 2 forms = \$50.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Berkshire Life Insurance Company of America	\$50.00	09/21/2009	30697939

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Marie Bennett	10/14/2009	10/14/2009

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Disposition

Disposition Date: 10/14/2009

Implementation Date:

Status: Approved

Comment: The subject advertising is approved for use in Arkansas subject to prior approval by the Department of an association as required by ACA 23-97-203. The required documentation for approval of an association should be submitted to Ms. Rosalind Minor for review. Ms. Minor may be contacted by e-mail to Rosalind.Minor@arkansas.gov.

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover letter		Yes
Form	PowerPoint Presentation		Yes
Form	PowerPoint Script		Yes

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Form Schedule

Lead Form Number: 8559

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	8559	Advertising	PowerPoint Presentation	Initial		0.000	8559 final 8-20-09.pdf
	8559-Script	Advertising	PowerPoint Script	Initial		0.000	8559-Script final 8-20-09.pdf

Key Considerations for Business Owners



Disability income 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 ("Guardian"), New York, NY, or by Guardian. Products provisions and features may vary by state .

A Dedicated Relationship

- ◆ Guardian has a long-standing commitment to championing women business owners and their personal financial aspirations
- ◆ Guardian offers NAWBO members exclusive discounts



Protect Your Peace of Mind

- ◆ Women do it all!
 - Multi-task EVERYTHING
 - Primary focus is on others

- ◆ Today, think about
 - Protecting yourself
 - Protecting your business
 - Protecting your choices



GUARDIAN®

Protecting Yourself



GUARDIAN®

Your Income: Your Most Valuable – and Vulnerable Asset

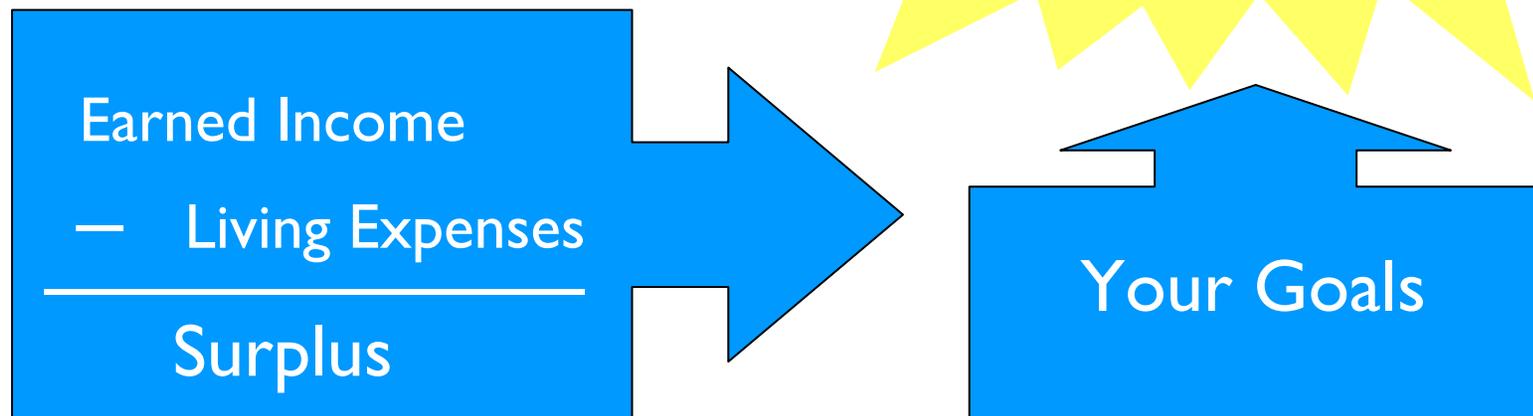
Potential earnings to age 65 with 3% annual increase

Age	Annual Income					
	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000
30	\$3,023,104	\$4,534,656	\$6,046,208	\$9,069,312	\$12,092,416	\$15,115,520
35	\$2,378,771	\$3,568,156	\$4,757,541	\$7,136,312	\$9,515,083	\$11,893,853
40	\$1,822,963	\$2,734,444	\$3,645,926	\$5,468,889	\$7,291,852	\$9,114,816
45	\$1,343,519	\$2,015,278	\$2,687,037	\$4,030,556	\$5,374,074	\$6,717,593
50	\$929,946	\$1,394,918	\$1,859,891	\$2,789,837	\$3,719,782	\$4,649,728
55	\$573,194	\$859,790	\$1,146,387	\$1,719,581	\$2,292,775	\$2,865,969

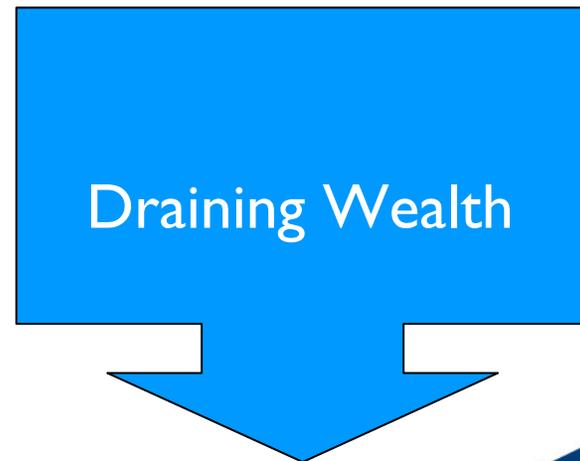


GUARDIAN®

Healthy & Working



Unhealthy & Not Working



Understand Your Special Risks

- ◆ As a woman
 - Contribute to household income; In many instances women are their households' main source of income
 - Increased life expectancy leads to an increased need to finance a longer retirement and potentially outliving a spouse
- ◆ As a business owner
 - It's not just about you. It's about your business & your employees.
- ◆ As a professional
 - Current employee benefits may not be enough, especially if you are highly compensated.
- ◆ As someone who works
 - Risk is growing *

*SOURCE: Social Security Administration, Fact Sheet January 31, 2007.



GUARDIAN®

Council of Disability Awareness (CDA)*

- ◆ Council for Disability Awareness (CDA) is a non-profit group formed in 2005 to help the American workforce become aware of the growing instances of disability and its financial consequences;
www.disabilitycanhappen.org
- ◆ Personal Disability Quotient (PDQ) – Calculator
www.whatsmyPDQ.org



*SOURCE: www.disabilitycanhappen.org

The Reality of Not Being Able to Work

- ◆ What if your life was interrupted by being too sick or injured to work?
- ◆ Primary causes of most disabilities include:
 - Illnesses
 - Cancer
 - Heart Disease
 - Diabetes
 - Arthritis and back pain are also main causes
 - Physical injuries

*SOURCE: Council for Disability Awareness, Long-Term Disability Claims Review, 2007.



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The Reality of Not Being Able to Work

- ◆ Thinking about anyone that has become too sick or injured to work...
 - What do they depend on?
 - What are the impacts both emotionally and financially?
 - How would a disability affect you?
 - What would you depend on?



GUARDIAN®

The Reality of Not Being Able to Work

- ◆ Financial fallbacks might include:

- Employer benefits
- Social Security
- Savings or investments
- Borrowing
- Spouse
- Family

- ◆ Emotional impacts may cause:

- Stress
- Illness
- Family



GUARDIAN®

A Group Disability Plan

- ◆ A good start – but know what to look for
- ◆ Basic plans are subject to benefit caps
 - Often leaves the highly compensated still at risk because the cap is a much lower percentage of income protection
- ◆ Bonuses and commissions generally not covered
- ◆ Benefits may be taxable
- ◆ Benefits can be modified or cancelled
- ◆ Policies are not individually owned – you can't take it with you if you left “the group”



GUARDIAN®

Maximizing Your Income Protection

- ◆ Living off 60% (or even less due to the benefit cap) of your current income most likely is not an option
- ◆ How can you maximize your income protection?



Individual Disability Insurance

- Individually owned policy
- Works with other resources to maximize your income protection



GUARDIAN®

Individual Disability Income Insurance (IDI)

Basics of IDI*

The premiums are guaranteed

Benefits are not offset by other income sources

Benefits are tax-free**

Can adjust coverage to meet changing needs

Coverage cannot be cancelled

You own the policy

*Based on a typical non-cancellable and guaranteed renewable individual disability policy. Product provisions and features may vary by state.

**This information is offered for the purpose of education and information and is not intended to constitute tax or legal advice. to be educational. Please consult your personal tax or legal advisor on your specific situation.



GUARDIAN®

What to Ask

- ◆ Ensure you are getting a high level of income protection
 - When will the insurance company regard me as totally disabled?
 - How much do I get paid?
 - When do benefits start?
 - How long will benefits last?
 - What if I'm only partially disabled?
 - Can I protect my policy against inflation?
 - Can I get protection for my retirement contributions?



GUARDIAN®

ProVider Plus™

- ◆ Premier Individual Disability Income Insurance Policy
- ◆ Non-cancellable and guaranteed renewable to age 65 or 67
- ◆ True, own-occupation protection
- ◆ Value-added features built into the base policy
- ◆ Flexible, optional benefits to tailor to your coverage
- ◆ [10% discount for NAWBO members]

Disability insurance Policy Forms 1400 or 1500 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 provisions and features may vary by state.



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Protecting Your Business



GUARDIAN®

Reality of Owning a Business

- ◆ In addition to protecting your income through an Individual Disability Income Insurance policy
- ◆ Also need to protect:
 - Your business
 - Your employees



GUARDIAN®

Options for Protecting Your Business

- ◆ **Overhead Expense Disability Insurance**
 - Helps to pay monthly business expenses

- ◆ [10% discount for NAWBO members]

Disability insurance products and Policy Form 4100 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 Form NC82 in Montana provided by Guardian. Product provisions and features may vary by state.



Options for Protecting Your Business

- ◆ **Business Reducing Term Disability Insurance**
 - Helps to pay loans or other fixed obligations

- ◆ [10% discount for NAWBO members]

Disability insurance Policy Form AH55-A provided by The Guardian Life Insurance Company of America, New York, NY. Product availability varies by state.



Options for Protecting Your Business

◆ **Disability Buy-Out Insurance**

- Provides funds to help you buy out a business partner should he or she become disabled

◆ [10% discount for NAWBO members]

Disability insurance products and Policy Form 3100 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 Form AH84 in Montana provided by Guardian. Product provisions and features may vary by state.



GUARDIAN®

Protecting Your Employees' Income

- ◆ Employer Goals
 - Provide basic benefit to protect income
 - Reward & retain the best & brightest
- ◆ Plan design can be customized to meet your business objectives
 - Programs can be tiered by categories of employees:
 - Rank & file
 - Executives
 - Programs can be funded in a number of ways
 - Employee-paid
 - Employer-paid
 - Combination of both



GUARDIAN®

Protecting Retirement

- ◆ Retirement Protection Plus Program*
 - Helps to replace retirement contributions
- ◆ Goal
 - To provide you or your employees with close to what could have been expected from a retirement plan if a disability had not interrupted contributions to the plan
- ◆ Disability benefits are paid into a trust
 - Investment directed by the insured
 - Proceeds distributed at retirement

*Retirement Protection Plus is not a pension plan or a substitute for one.



GUARDIAN®

Protecting Your Choices



GUARDIAN®

Planning Ahead

◆ What are you working towards?

- A long, happy life
- Ability to retire comfortably
- Active lifestyle, travel
- Maintain independence and not be a burden to your family
- Protect your standard of living from the effects of inflation
- Leave an inheritance or a charitable legacy

◆ How will you preserve your choices?



GUARDIAN®

The Reality of Living Longer

- ◆ Planning for longevity
- ◆ Living longer means an increased risk of needing long term care services
- ◆ Long term care, either for oneself or for a loved one, can have emotional and financial impacts



GUARDIAN®

What is it?

◆ Long-term care is:

–The care people receive when they are unable to care for themselves on a daily basis.

- Chronic illness
- Cognitive impairment
- Disability or injury that prevents them from independently performing everyday tasks, like dressing, eating or getting in and out of bed
- “Care oriented,” not “cure oriented”
- Long-lasting, not temporary



GUARDIAN®

The Impact to the Family

- ◆ Emotional Impacts
 - Burden of care
 - Difficult care decisions (what kind, where, cost)
- ◆ Geographically dispersed families
- ◆ Smaller families
- ◆ Baby Boomers: The “sandwich” generation
- ◆ Two income families (the caregiver works)
- ◆ Divorce and/or single parent families



GUARDIAN®

The Financial Impacts May Include

- ◆ Savings/retirement
- ◆ Estate
- ◆ Assets
- ◆ Work and/or your income
 - Have to go in late, leave early, or take time off
 - Have to take a leave of absence
 - Have to go from working full-time to part-time perhaps losing job benefits
 - Have to give up work entirely; Choose early retirement
 - Have to turn down a promotion



GUARDIAN®

Long Term Care Insurance

- ◆ Provides benefits to help pay for long term care services
- ◆ Allows you to choose where you would like to receive care services
- ◆ Allows you the opportunity to retain your assets and leave an inheritance or a charitable legacy



GUARDIAN®

A Competitive Edge for your Business

- ◆ To attract, retain and reward key employees
 - Employer-paid premiums are tax deductible*
- ◆ To maximize productivity
 - Can help by reducing potential absenteeism associated with employee caregiving of an aging parent or spouse
- ◆ Builds loyalty and reinforces your commitment to your employees' financial well-being
 - Employee policies are individually-owned
- ◆ [Available with up to a 10% discount to NAWBO members & their families]

*This information is offered to be education and information and is not intended to constitute tax or legal advice. Please consult your personal tax or legal advisor regarding your specific situation.



GUARDIAN®

What to Look for in a Policy

- ◆ Comprehensive coverage that provide you with choices about your care
 - Where to receive it
 - Who will provide
- ◆ Valuable, personalized support – while not in claim!
- ◆ Built-in supportive services, such as benefits for:
 - Caregiver training
 - Respite Care
 - Waiver of Premium



GUARDIAN®

What to Look for in a Policy – Flexibility to Customize

- ◆ Flexible payment options
- ◆ Options for couples, such as:
 - Shared benefit pool
 - Paid up survivorship
- ◆ Flexible benefit options
 - Full return of premium
 - Indemnity



GUARDIAN®

Policies Available

- ◆ LTC Choice ProVider™
 - Launched in January 2008
 - Built in more features and services
 - Available in most states
- ◆ Care ProVider
 - Former product

Long term care insurance is underwritten by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly-owned stock subsidiary of The Guardian Life Insurance Company of America, New York, N.Y. 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 number(s) followed by the state's two-letter abbreviation. For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact your agent/representative.



GUARDIAN®

More Consumer Information Available

- ◆ Importance of understanding this complicated topic
- ◆ Useful consumer web sites include:
 - www.caregiving.org
 - www.medicare.org
 - www.mylifemyfamily.com
 - www.longtermcare.gov



GUARDIAN®

Protecting Your Peace of Mind



GUARDIAN®

Protect Your Peace of Mind

- ◆ Women do it all!
 - Multi-task EVERYTHING
 - Primary focus is on others
- ◆ Today, think about
 - Protecting yourself with Individual Disability Insurance
 - Protecting your business with Disability Insurance
 - Protecting your choices with Long Term Care Insurance



GUARDIAN®

Thank You

- ◆ Schedule an appointment
 - Family member
 - Business associate
- ◆ Support Materials
- ◆ Call/E-mail
 - [Agent Name]
 - [Agent Contact Information]



GUARDIAN®

An Industry & Benefits Leader

- ◆ Berkshire Life Insurance Company of America
 - A wholly owned stock subsidiary of Guardian
 - Nation’s #1 provider of non-cancellable individual disability income insurance ⁽¹⁾
 - Rated A++ by A.M. Best⁽²⁾
 - Award winning customer service ⁽³⁾
 - Six recognition awards received for “customer service excellence”
 - Nation’s only disability insurance company to receive such recognition

1. Source: 2008 LIMRA U.S. Individual DI insurance participant’s report, based on annualized premium.

2. A.M. Best rates the relative financial condition and operating performance of each insurer in comparison to others.

3. 2008 DALBAR Recognition for Excellence Awards received for Premium Payments, Life & Annuity Policy Administration, and DI Policy Administration.



GUARDIAN®

Disclaimers for Product References in this Presentation

Disability insurance Policy Forms 1400 or 1500 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 (“Guardian”), New York, NY. Products provisions and features may vary by state.

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

Disability insurance products and Policy Form 4100 underwritten and issued by Berkshire. Policy Form NC82 in Montana provided by Guardian. Product provisions and features may vary by state.

Disability insurance products and Policy Form 3100 underwritten and issued by Berkshire. Policy Form AH84 in Montana provided by Guardian. Product provisions and features may vary by state.

Long term care insurance is underwritten by Berkshire. 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 number(s) followed by the state’s two-letter abbreviation. For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the long term care insurance policy may be continued in force, contact your agent/representative.



GUARDIAN®

Berkshire Life Insurance Company of America

8559 – PowerPoint Script Notes

Slide 26:

Another important part of planning for the future includes preparing for the possibility that you or a family member may someday require long term care.

Longevity. Remember earlier I mentioned how generally speaking women live longer? Having a longevity plan can help you make the most of your later years. Your plan can help you achieve your financial and personal goals, such as:

- I want to maintain my independence for as long as possible, and not cause physical, emotional or financial strain to my family and loved ones.
- I want to protect my standard of living from the effects of inflation and the rising cost of living.
- I want to be able to retire comfortably
- I want to be able to leave an inheritance for my family or special charity
- I want to have options available to me if I need help taking care of myself.

How will you preserve your choices?

Slide 27:

One of the most important parts of your longevity plan is developing a strategy to protect your independence, financial security and choices should you need long-term care.

The longer you live, the greater the possibility that you, or someone in your family, will someday need ongoing assistance with the basics of everyday living.

The strategy for protecting against the costs associated with long term care is a critical consideration to factor into your longevity plan, in order to help protect all that could be at risk.

Slide 28:

Long-term care is the care people receive when they are unable to care for themselves on a daily basis. More specifically, if a person has a chronic illness, cognitive impairment, disability or injury that prevents them from independently performing everyday tasks, like dressing, eating or getting in and out of bed. This type of care is “care oriented,” not “cure oriented.” As the name suggests, it is long-lasting, not temporary care. While the need for this kind of care can occur at any age, it is most commonly required later in life. The longer you live, the greater the possibility that you will someday need ongoing assistance with the basics of everyday living.

Slide 29:

Living longer means an increased risk of needing long term care services. Long term care, either for oneself or for a loved one, can have emotional and financial impacts.

When long term care has not been addressed in your financial plan, there is a possibility that someone will end up having to make quick decisions, perhaps with limited information, about your care, or even about your finances.

Imagine the stress of having to make financial decisions on the fly (which accounts to liquidate, for instance). Would your spouse or children know your wishes on this? Do you think they would necessarily do what you would do?

Decision-making can lead to family conflicts. As you think about your own family, or those you know who may already be involved in a long term care situation, certain dynamics quickly come into play. As parents, we are always concerned about the quality of our children's lives – no matter how old they are. Yet today, many baby boomers assume the financial burden of caring for both parents and children.

Also today, many families are geographically dispersed. Sometimes one child attempts to provide the care, but this can cause a lot of hurt feelings, feelings of guilt, and can really be overwhelming in some cases.

Another reason it is not as easy for our children to provide care is that families are smaller these days than they were in the past. And, if there are only one or two children, and they have their own family responsibilities, it becomes increasingly difficult.

If your children are married, perhaps both spouses work. If a designated caregiver is a single parent, who perhaps also has to work, it is probably difficult enough for them to manage their own responsibilities without adding the additional responsibility of caregiving for a parent

Slide 30:

Add to that, the financial impact. Even if you have enough savings or income to pay for your care, and even if your caregiver knows which funds to use, if long term care has not been factored in to the plan, there can be very substantial effects to your Income, retirement savings, and to your estate.

If you have plans for your savings or income, a long term care event could derail these plans.

How would this affect your assets?

If you needed to coordinate care for a loved one, how would your work (thus your income) be affected?

Slide 32:

Long term care insurance at the worksite can give your business a competitive edge.

It can be used to help attract, retain and reward key employees.

It can be offered as an executive level benefit (employer-paid carve-out) and on a voluntary (employee-paid) basis.

Helps to maximize productivity by reducing potential absenteeism associated with employee caregiving of an aging parent or spouse.

Builds loyalty and reinforces your commitment to your employees' financial well-being.

Slide 33:

Comprehensive coverage that provide you with choices about your care:

-Where to receive it

-Who will provide

Valuable, personalized support – not just while you're in claim but while you're not in claim!

Someone available to help you understand your benefits.

Built-in supportive services, such as benefits for:

- Caregiver training if you'd like to have a family member receive training in order to provide you with qualified care

- Respite Care – should that family member need a day off for rest

- Waiver of Premium – if you're in claim and cannot pay your premium

Slide 34:

Flexible options can help you customize your protection to help fit your lifestyle today and in the future.

Flexible payment options

Flexible options for couples, such as:

- Providing you with a shared benefit pool that you or your spouse can pull from

- Paid up survivorship to relieve some financial obligations should your spouse pass away

Other flexible benefit options, such as:

- Full return of premium

- Indemnity, or being paid the full daily benefit amount regardless of the actual cost of care received.

Slide 35:

LTC Choice ProVider™

Launched in January 2008

Built in more features and services such as full return of premium and a third pool of money as I mentioned earlier for sharing your benefit pool with a spouse.

Available in most states

Care ProVider

Former product

Flexible

Slide 38:

In summary, please take time today to consider yourself, your business and your choices. I would strongly urge you to do so with Guardian's suite of insurance products offered by Berkshire Life Insurance Company of America.

DI and LTCI products offered through Guardian are premier, quality products with rich features and tailored coverage

Slide 39:

Thank you for your time today.

If you're interested in learning more about the specific IDI or LTCI products, please come talk to me after the class and let's set up an appointment – maybe you'd like to bring along another family or business member. Or, if you're unable to schedule an appointment, please let me provide you with some additional information so that you can begin learning how our products and services can truly protect your peace of mind. Then either you can follow-up with me or you can call or email me

SERFF Tracking Number: LFCR-126308617 State: Arkansas
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TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: BG01P(01/09)-AR et al
Project Name/Number: /

Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Cover letter

Comments:

Attachment:

AR DOI Cover 9-17-09.pdf



Berkshire

**Berkshire Life
Insurance Company of America**

September 17, 2009

Harris Shearer
Rate and Form Analyst
Arkansas Department of Insurance
1200 West Third Street,
Little Rock, Arkansas 72201-1904

Re: BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA – NAIC # 71714
Long Term Care Insurance Advertising Materials
For use with Policy form number BG01P(01/09)-AR et al.

8559 PowerPoint Presentation
8559-Script PowerPoint Script

Mr. Harris Shearer,

We are submitting the above referenced advertising material for your review. The above material is meant to be an “invitation to inquire” and covers several different insurance products of Berkshire Life Insurance Company of America’s long term care insurance policy. Form 8559-Script is the notes that accompany PowerPoint presentation 8559. This piece is not a stand alone piece and will always be presented with the 8559. Please note that long term care is only addressed on slides 26 – 41.

Please note that variable, or bracketed, information will either appear or not appear based on the composition of the audience that presentation is being shown to. Please also note that Long Term Care Insurance coverage is underwritten by Berkshire Life Insurance Company of America, a wholly owned subsidiary of Guardian. Long Term Care Insurance coverage is the financial responsibility of Berkshire.

Thank you very much for your assistance with this submission. If you have any questions, please do not hesitate to contact me.

Sincerely,

Karina Amaral
Compliance Analyst
(800) 366-5463, ext. 2307
Karina.Amaral@LifeCareAssurance.com

Attachment

Long Term Care Administrative Office
Post Office Box 4243 • Woodland Hills, CA 91365-4243 • Telephone 888-505-8743 • Fax 818-887-4595

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