



More than a paycheck

Discover the importance of Disability Income Protection

Why do you need it?



Even if you have the world's greatest employer, sooner or later your income will be impacted if you can't work.

How would you pay your bills without an income?



Home



Car



Credit Cards



Groceries



Education

You insure your car and your house —

Why not protect

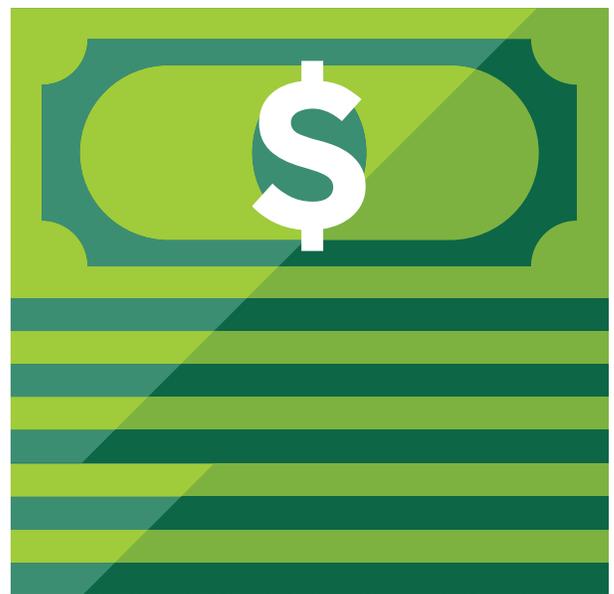
Your income?

adds up to

\$3 million

of income over 40 years

Income of
\$75k/year



Factor in modest raises, and that number balloons to

more than \$5.6 million.



That's a lot of lost income!

1 in

4

20-year-olds will become disabled before they retire.¹

90%

of long-term disabilities are caused by illness.²

Accidents make up only **10%**²

83%

of Americans prioritize protecting family if they couldn't work,

Yet few understand disability insurance:

23%³

71%

of Americans worry about not having enough to cover regular expenses⁴

never mind having enough savings to cushion the financial blow of a disability.



OW!

That hurts!

So, what are your options?

Government Benefits

- Usually for permanent, catastrophic disabilities
- Difficult to obtain
- Averages about \$1000/mo

Social Security

Basic Protection

- May be offered by your employer
- Leave your job, lose your coverage
- Typically taxable, which reduces benefits to around 40% of income
- Usually doesn't provide coverage for bonus or commission

Group Disability Coverage

Robust, customizable protection

- Individual and supplemental options
- You own it wherever you work, whomever you work for
- Tailored to you and how you earn your income
- Can pay benefits even if you're still able to work part time
- Helps cover the gap left by basic coverage

Individual Disability Income Insurance

The bottom line:

If you can't afford to go an extended period of time without income, you should have disability income protection.

What you can do:

Contact a local financial representative to make sure your income is protected.



Learn more

Talk to your local Guardian representative today.

¹ Source: Social Security Administration Fact Sheet, December 2018

² Source: Council for Disability Awareness, Long-Term Disability Claims Review, 2014

³ Source: Guardian's Living Confidently Survey, 2017

⁴ Source: Pew Charitable Trusts, Americans' Financial Security, March 2015.

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