



Protect Your Paycheck If You Are Unable to Work

Your income is one of your most valuable assets

No one plans on becoming disabled, but a serious illness or injury can strike anyone at any time, and at any age, taking away your ability to earn a paycheck. Nearly 25% of Americans will experience a disabling illness or injury and will be disabled for a period of time before they retire.¹ Disabilities can result not just from accidents, but illnesses such as a heart attack, cancer and stroke. How long can you live on your savings if you became disabled?

The value of Disability Insurance for you and your family

Disability Insurance should be an integral part of your workplace benefits plan — it provides a steady stream of income to ease the financial stress of a disability, illness or injury while you are out of work and not receiving a paycheck.

For just a few dollars a month, you can help to provide financial security for yourself and those who depend on you. And enrolling for Disability Insurance at the workplace is simple and cost effective — with convenient payroll deductions.

Income protection when you need it most

Did you realize that if you became disabled and could not work, Disability Insurance provides you with an income until you are able to return to work. Depending on your plan, it can cover things like:

- Starting a family and having a new baby
- Having back pain, depression or other mental disorders
- Major accidents or life-changing diagnoses, such as diabetes or cancer

If you become disabled, you can count on us

Guardian's Disability Insurance not only provides you with income protection while you are unable to work, but we also have a team of experts that will provide you with guidance and support while you are disabled. We are committed to getting you back on your feet and giving you the attention, vocational rehabilitation and outplacement services you need to give you the best chance of resuming employment.

Disability Insurance with Guardian is easy

- Affordable group rates
- Extensive resources and support to help you get back to work and live a productive life
- Timely and efficient claims review and payment

Learn more about Disability Insurance at guardiananytime.com



You might underestimate your risk of a disabling illness or injury

More than 50% of disabled Americans are in their working years, from 18-64¹

A typical female has a 24% chance of becoming disabled for 3 months or longer during her working career¹

A typical male has a 21% chance of becoming disabled for 3 months or longer during his working career¹

95% of disabilities are not covered by Workman's Compensation plans¹

The Guardian Life Insurance
Company of America
New York, NY

guardiananytime.com

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¹ Council for Disability Awareness, 2015 http://www.disabilitycanhappen.org/chances_disability/. Guardian's Disability Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. Short Term Disability Policy Form No. GP-1-STD-15. Long Term Disability Policy Form No. GP-1-LTD-15. GP-1-STD-15-NM. GP-1-LTD-15-NM. GP-1-STD-15-OR. GP-1-LTD-15-OR.