



# How would your life be affected if you couldn't work?

## Income and business protection

Nobody expects to become disabled during their career, but the fact is that one in four of today's 20 year-olds will become disabled before they retire.\* You may not be able to avoid the risk, but you can protect you and your family's financial future with quality disability income insurance coverage.

## Your lifestyle

- Who would pay your mortgage?
- Would you have trouble making timely payments on your car or credit cards?
- Could your savings cover your household expenses for months or even years?

## Your family's needs

- Could you still save for or pay your children's tuition?
- Could your spouse continue to work and care for you?

## Your financial future

- Could you continue making contributions to your retirement plan?
- Would you have to liquidate your assets to pay expenses?
- Would your group plan provide you with enough benefits for a long enough period?

**See for yourself how our disability income insurance products can protect your livelihood — and your lifestyle — during a disability. Call your representative today.**

## Your business or professional practice

- Could you keep your business running if you weren't there?
- Could your partners buy you out if your disability were permanent?
- Could you afford a professional replacement to keep things going while you were unable to work?

### Protect your income.

Protect your income and financial future with disability income insurance. We offer flexibility to tailor coverage to your specific needs both now and in the future with options to:

- Increase coverage as your income grows with no medical insurability requirement<sup>1</sup>.
- Adjust benefits to keep pace with the cost of living
- Safeguard retirement contributions
- Protect student loan payments

### Protect your business.

Keep your business up and running with:

- Overhead Expense Disability Insurance
- Disability Buy-Out Insurance
- Fixed-term loan obligation protection

The Guardian Life Insurance  
Company of America

[guardianlife.com](http://guardianlife.com)

New York, NY

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Future written communications may be in English only.

\* Social Security Administration, Fact Sheet, December 2018.

<sup>1</sup> Restrictions and limitations apply. The amount of additional coverage available will be financially underwritten based on the amount of disability insurance you have or are eligible to receive, as well as your income at the time you apply.

Individual disability income products underwritten and issued by Berkshire Life Insurance Company of America (BLICOA), Pittsfield, MA or provided by Guardian. BLICOA is a wholly owned stock subsidiary of and administrator for The Guardian Life Insurance Company of America (Guardian), New York, NY. Product provisions and availability may vary by state. Optional riders are available for an additional premium.