



How important are your retirement plans?

Chances are, no matter what your retirement plans look like you're passionate about putting a plan in place that can support your future.

If all goes according to plan, you can look forward to a financially secure retirement. But what if you become disabled along the way? Though people scoff at this notion, it's a serious and valid concern. It's expected that 25% of all employees entering the workplace will become disabled before they retire.¹

Should this happen to you, all retirement planning could potentially stop because contributions are no longer made when you're not actively at work.

Create a back-up strategy

Establishing a contribution protection plan can help you maintain a healthy retirement strategy.

Retirement Protection Plus (RPP)² is a disability insurance program designed to replace retirement contributions during a period of disability. While eligible for benefits, a monthly benefit insuring up to 100% of retirement contributions, including any employer-matching contributions, will be paid into a trust established by you.

Eligible contribution plans include: 401(k), 403(b), and 457 plans; Traditional IRAs, Roth IRAs, and Keogh plans; Employee stock ownership plans (ESOPs); profit sharing plans; and other DC plans may also be eligible.

Any interruption in contributions could have a serious impact on your plans. Consider using RPP as an easy way to back-up your plans and keep your future bright.



Establishing a contribution protection plan can help you maintain a healthy retirement strategy.

Contact your financial professional to learn more.

The Guardian Life Insurance Company of America

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¹ Just over one in four twenty-year-olds will become disabled before they retire. Social Security Administration, Fact Sheet December 2019.

² Retirement Protection Plus is not a pension plan, qualified retirement plan or qualified individual retirement account or a substitute for one.

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