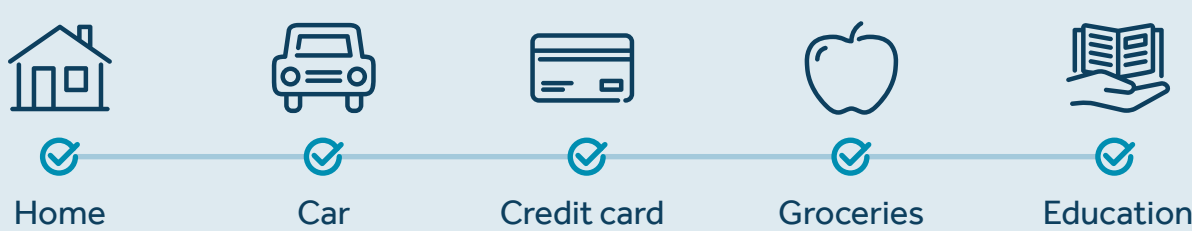


# More than a paycheck

Discover the importance of disability income protection

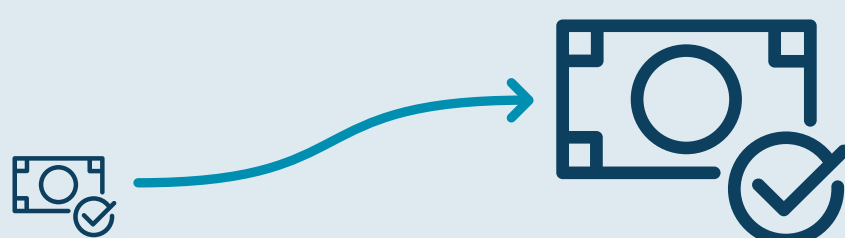
## Always plan for the unexpected

Your income provides the means to pay your bills:



You insure your valuable assets.

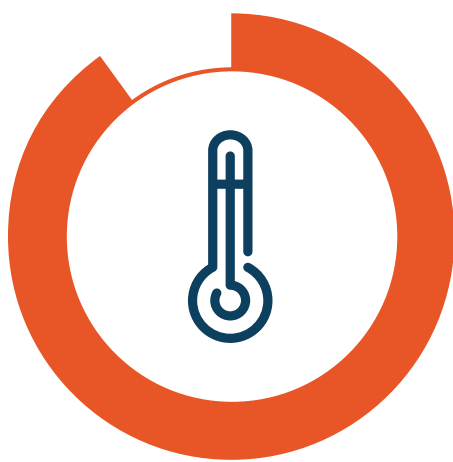
Make sure you also protect your income.



Income of **\$75k/year** × 40 years = **\$3M** of income

Factor in modest raises, and that number balloons to more than **\$5.6M**

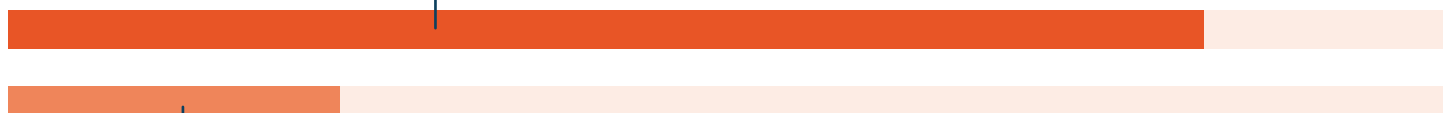
## Know the facts



Almost **90%** of long-term disabilities are caused by illness<sup>2</sup>

Accidents only make up about 10%<sup>2</sup>

**83%** of Americans prioritize protecting family if they couldn't work



Yet only **26%** understand disability insurance<sup>3</sup>



**68%** of Americans worry about not having enough to cover living expenses<sup>4</sup>

But preparing for an unexpected event like a disability can make all the difference

## Explore your options

### 1 Government benefits Social Security

- Usually for permanent, catastrophic disabilities
- Can be difficult to obtain
- Averages about \$1,200 per month<sup>5</sup>

### 2 Basic protection Group disability coverage

- May be offered by your employer
- Isn't portable, so you'll lose coverage if you leave your job
- Typically taxable, which reduces benefits to around 40% of income
- Usually doesn't provide coverage for bonuses or commissions

### 3 Robust, customizable protection Individual disability income insurance

- Includes individual and supplemental options
- Stays with you 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

### The bottom line:

Income protection helps you and your family better prepare for the unexpected. That's one less "what if?" in life.

Talk to your local Guardian representative today to learn more.

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<sup>1</sup> Social Security Administration Fact Sheet, June 2022.

<sup>2</sup> Integrated Benefits Institute, 2018 Health and Productivity Benchmarking, Long-Term Disability.

<sup>3</sup> The Guardian Study of Financial and Emotional Confidence™, 2021.

<sup>4</sup> Bankrate Survey, December 2022, <https://www.bankrate.com/banking/savings/emergency-savings-report/>

<sup>5</sup> Social Security Administration, <https://www.ssa.gov/disabilityfacts/facts.html>