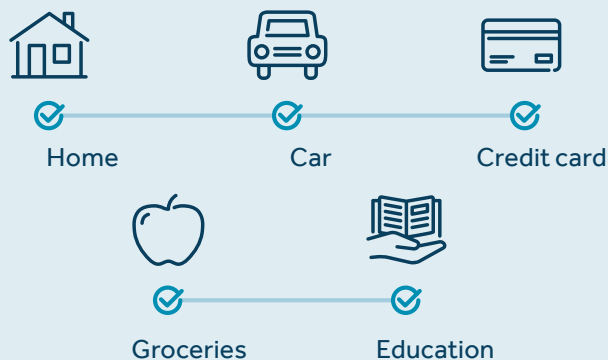


More than a paycheck

Discover the importance of disability income protection

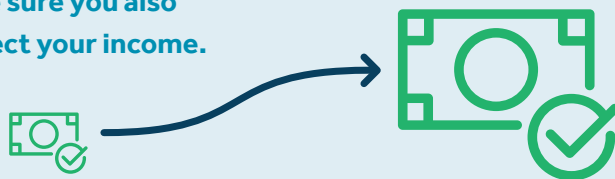
Always plan for the unexpected

Your income provides the means to pay your bills:



You insure your valuable assets.

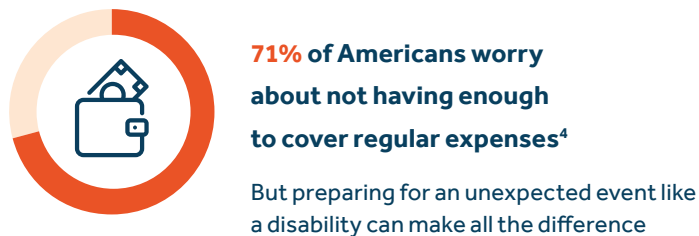
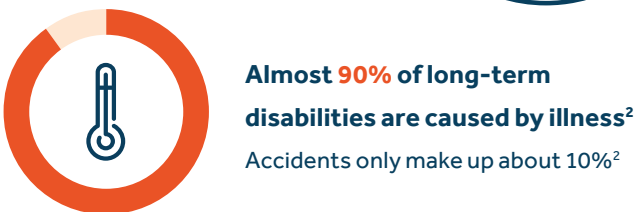
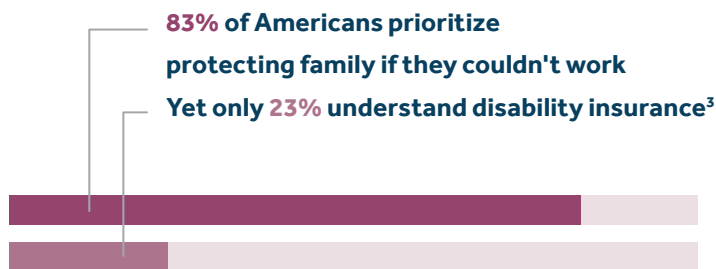
Make sure you also protect your income.



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



Explore your options

Government benefits
Social Security

Basic protection
Group disability coverage

Robust, customizable protection
Individual disability income insurance

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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1 Source: Social Security Administration Fact Sheet, December 2019.

2 Source: Integrated Benefits Institute, 2018 Health and Productivity Benchmarking, Long-Term Disability.

3 Source: Guardian's Living Confidently Survey, 2017.

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