

Coverage checkup

Is disability coverage from your employer enough?

If your paycheck stops because illness or injury keeps you from working, your group coverage may actually only replace about

40%

of your income, leaving you with a shortage, or "coverage gap."



→ Coverage gap

→ Group coverage

Other factors to consider:

- 1 Bonuses, commissions, and incentives may not be covered.
- 2 Leave your job, lose your coverage. Group policies aren't usually portable.
- 3 If your employer pays your premiums, your benefits are taxed.

Individually owned disability coverage can fill the gap.



Customizable to cover more of your income



Portable, so you're covered even if you change jobs



Nontaxable if paid with after-tax dollars



Consider how individual disability insurance can protect what's most important to you.

Individual disability income products are underwritten and issued by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. Product provisions and availability may vary by state. This flyer is provided for informational purposes only and should not be considered tax or legal advice. You should consult with your own independent tax and legal advisors regarding your individual situation, including the tax treatment of the policy and policy benefits.

PUB4812BL-VAR (02/21) | 2021-115867 (Exp. 02/23)

Guardian® is a registered trademark of The Guardian Life Insurance Company of America.
© Copyright 2021 The Guardian Life Insurance Company of America.