

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:



Make sure your valuable assets.

Make sure you also protect your income.

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

Factor in modest raises, and that

number balloons to more than

Know the facts

1 in 4
20-year-olds will become disabled before they retire¹

Almost 90% of long-term disabilities are caused by illness²

83% of Americans prioritize protecting family if they couldn't work
Yet only 23% understand disability insurance³

71% of Americans worry about not having enough



Government benefits

Social Security

Basic protection

Accidents only make up about 10%2

Group disability coverage

Robust, customizable protection Individual disability income insurance

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

to cover regular expenses4

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.
- ${\tt 2.Source: Integrated Benefits Institute, 2018 \, Health \, and \, Productivity \, Benchmarking, Long-Term \, Disability.}$
- 3 Source: Guardian's Living Confidently Survey, 2017.
- 4 Source: Pew Charitable Trusts, Americans' Financial Security, March 2015.

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