



The cost of waiting to employees

Our Supplemental Income Protection Program is a powerful way to enhance Group Long-Term Disability (LTD) benefits with comprehensive Individual Disability Insurance (IDI).

It's great when an employer recognizes the value in supplementing LTD with this powerful program. However, if competing priorities have you considering deferring this program, here are some reasons why offering this program now helps your employees the most.

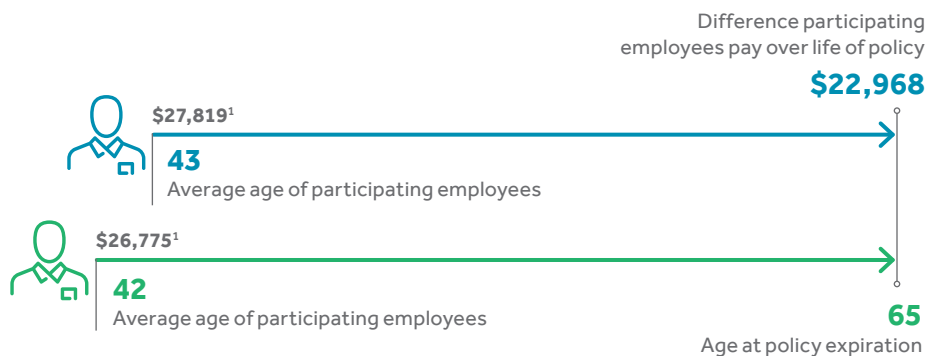
Cost of waiting

As a voluntary program, the employer incurs no cost to implement the program, however, waiting to implement can affect employees:

- Should an employee become disabled before they have the opportunity to purchase supplemental protection, their income could be at risk.
- Rates are based on age at purchase and are guaranteed not to increase (unless the employee purchases additional coverage). With this in mind, employee premiums will never be as low as they are now.

Cost of waiting to employees

Consider this example of a company that deferred program implementation for one year. Below demonstrates the cost of waiting to participating employees (25% of eligible population). Participating employees pay the price of waiting — not just in the first year of ownership, but for the life of the policy.



Program value

- Provides disability benefits above and beyond Group LTD
- Covers salary and bonus compensation, and can also cover retirement contributions
- Program is at no cost to the company
- Terrific recruiting and retention tool
- State-of-the-art enrollment tools built on an educational platform to provide each eligible employee their personal income assessment

The Guardian Life Insurance Company of America

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¹ These figures represent the collective premium cost based upon the average issue age of participants.

Individual disability insurance Policy Form 18GI underwritten and issued by Berkshire Life Insurance Company of America, (BLICOA) Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America (Guardian), New York, NY. For Policy Form 18GI, the expected benefit ratio is 60% (NY). Product provisions and availability may vary by state. In New York: This policy provides disability insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio is 60%. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy form.

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