



# Discover the difference custom benefit strategies can make

For those business owners looking to become an employer of choice

## Attract, retain and protect your top talent

One key to success for many business owners today is having the right employees on board. In fact, you probably know that the top talent you are looking to attract may consider the benefits you offer to be just as *important* as the compensation.

We specialize in offering today's employers **custom benefit strategies**, based on their unique needs. We can help you design a benefits package that can differentiate you in the employment marketplace — with customized offerings by employee segment. When you work with us and your employee benefit professional, your benefits package can be designed with flexibility to offer a breadth of options that can accommodate:

- **specialized executive benefits** for your high income, high value employees; and
- **supplemental benefits** for other employee segments (such as middle management) — which are often not offered by other employers

We make it easy and convenient for employers to offer attractive supplemental benefits, with multiple funding options to meet your objectives (voluntary, employer-paid, and cost sharing options/executive carve-out). Our custom benefit strategies allow you to tailor funding options such as employer-paid for the executive population and employee-paid for other segments. We also offer an array of billing options to fit your administrative needs.

## Your high income, high value employees are major contributors to your success

The benefits you provide them are an important part of their overall compensation package. While Group Long-Term Disability (LTD) is a valuable benefit for these key performers, it's often not enough. *One solution?* Supplementing group coverage with non-cancellable, individual disability income (IDI) insurance, which can increase their income replacement level and help close the gap in the event of a disability.

## How Group LTD coverage can fall short for your high income, high value employees

- Benefit caps may leave them with a low income replacement ratio.
- Group coverage typically replaces 60% of before-tax salary; taxes on employer-paid coverage erode benefits even more.
- Incentive, bonus compensation and retirement contributions are usually not covered.

While supplemental IDI provides a substantial benefit to meet the unique needs of top earners, it also provides valuable protection for other employees segments as well. And it can help you stand out as an employer that offers a more comprehensive benefits package.



## The need is real

- Just over 1 in 4 of today's 20-year-olds will become disabled before they retire.<sup>1</sup>
- A disabling injury or illness can be financially devastating — impacting your employees' ability to support their families.
- Only 48 percent of American adults indicate they have enough savings to cover three months of living expenses in the event they're not earning any income.<sup>2</sup>
- Accidents are not usually the culprit; almost 90% of long-term disabilities are caused by illnesses.<sup>3</sup>

## Advantages for your employees — and your company

Advantages for Your Employees	Advantages for Your Company
<ul style="list-style-type: none"><li>• Coverage is individually owned and portable</li><li>• Coverage for more types of income</li><li>• Permanent premium discounts</li><li>• Easy application process, no medical exams</li><li>• Our exclusive portability feature provides policyholders who change employers with a one-time opportunity to increase their benefit</li><li>• An annual renewal process that enables coverage to grow with the employee's income</li></ul>	<ul style="list-style-type: none"><li>• Helps you attract, retain and reward employees</li><li>• If you provide employer-paid coverage for select employees, premiums are tax deductible as a business expense</li><li>• Guardian's turnkey process and customized communications make implementation easy</li><li>• Seamless end-to-end case administration</li><li>• Flexible funding and billing options</li></ul>

### You can depend on us

- The Guardian Life Insurance Company of America is one of the largest mutual life insurance companies in the United States.
- Berkshire Life Insurance Company of America, a wholly owned stock subsidiary of Guardian, is a leading provider of individual disability income insurance.

### Discover our difference

We are dedicated to providing services that will make a difference to your business.

This begins with first-class concierge-level **enrollment and implementation** support. We offer a suite of enrollment tools and customized educational approach to support an employer's benefit culture that consistently engages employees and can deliver strong participation results.

From enrollment to application to billing, employers can deliver a seamless, end-to-end individual benefit to employees online. Through our eSuite platforms we can deliver fast and secure ePolicy delivery for your employees, delivering rapid, more efficient results through technology.

We also offer award-winning **elite claims** service, with a clear focus on customer care:

- Guardian received the DALBAR Insurance Service Award from 2015 to 2019. These awards underscore Guardian's commitment to demonstrate sensitivity and understanding when interacting with individual disability income policyholders.
- Specialized claims consultants with secondary education, such as JDs, CPAs, and MBAs, provide a high-end customer service experience for your employees.

The bottom line is this: We provide white-glove service you can rely on: from underwriting to policy issue, to servicing. We focus on the details — so you can remain focused on your business.

**Learn how easy it is to tailor your benefits program to help meet the needs of your company — and your employees. Call your financial professional today.**

**The Guardian Life Insurance Company of America**

[guardianlife.com](https://guardianlife.com)

New York, NY

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

<sup>2</sup> Source: Federal Reserve, Report on the Economic Well-Being of U.S. Households in 2016, page 26.

<sup>3</sup> Source: Integrated Benefits Institute, 2018 Health and Productivity Benchmarking, Long-Term Disability.

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