



Do your clients' key employees have the coverage they need?

Keeping income strong

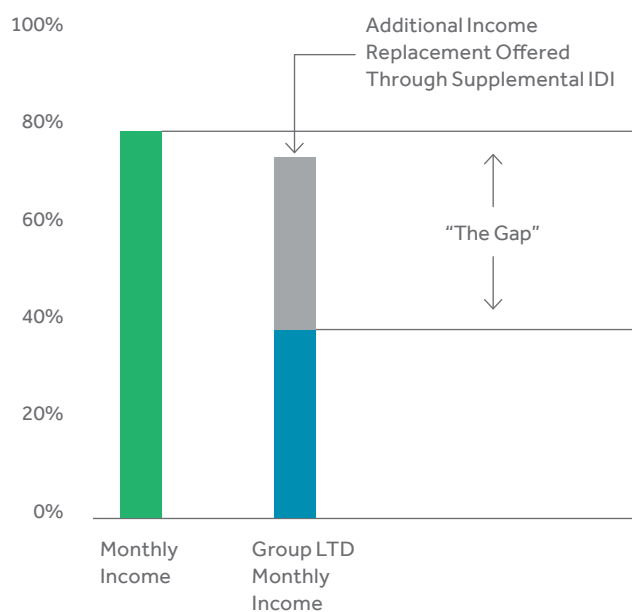
This powerful program enhances Group LTD benefits with supplemental individual disability insurance (IDI). Group LTD is a terrific start to protecting income, however, it may not be enough:

- Benefit caps may leave high-earning employees most vulnerable.
- Group LTD plans generally do not cover bonus compensation or retirement plan contributions.
- Employer-paid coverage can work to reduce the net amount of benefits payable due to taxes.¹

Helps fill the gap

The following chart helps illustrate income differences between:

- current Income (no taxes)
- current Income (after taxes)
- income while disabled with Group LTD coverage (before taxes)
- income while disabled with Group LTD coverage (after taxes)
- supplemental income protection helps restore the income protection "gap"



Case study

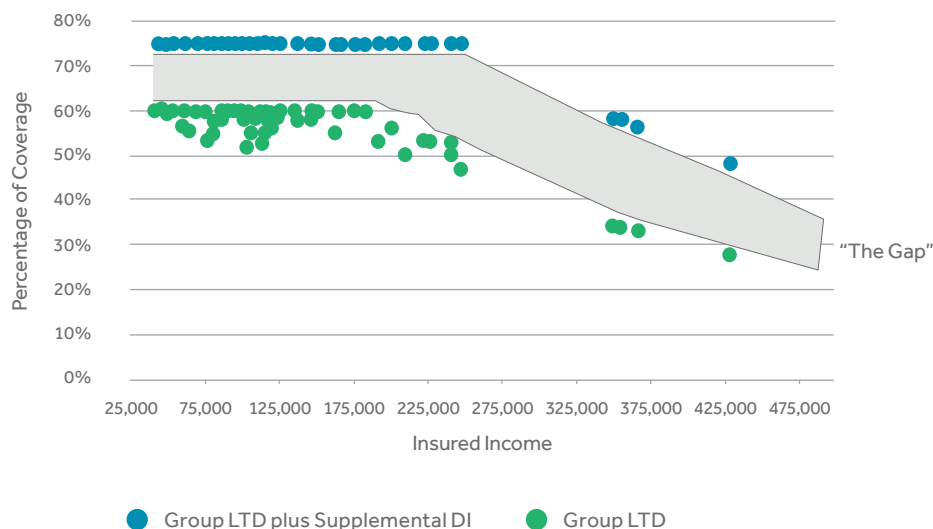
Flip-over to see how one case earned a producer more than \$30,000 in first-year commission.

Program highlights

- Flexible plan designs and product definitions to provide maximum value
- Coverage that can be tailored for various income and occupational needs
- First-class underwriting, implementation and sales teams
- Hassle-free administration
 - Easy, flexible programs
 - Customized communication program
 - Online or paper enrollment available
 - Flexible billing options including e-billing
- Highly secured, state-of-the-art enrollment system
- Significant revenue potential

Sales success story — enhancing Group LTD

Using employee census, broker illustrated where company's Group LTD plan may leave some employees, particularly its highest paid employees, most vulnerable.



Industry

Consulting &
Engineering Firm

Eligible employees

161

Participation achieved

28%

Total annual premium

\$60,000

Additional opportunities

- Voluntary Life/
Vision Package
- Disability Buy-Out
for business owners
- 401(k)
- Enrollment for new hires

Reasons the client moved forward

- group LTD limited to salary only
- taxable LTD benefits at claim time
- supplemental IDI program at no cost to the company
- recruiting and retention tool
- state-of-the-art enrollment tools and education
- value of the Berkshire contract (a Guardian company)
- turnkey renewal process
- underwriting flexibility

Have a census?

Let us help illustrate "The Gap" for you.

Contact your Guardian financial professional today.

The Guardian Life Insurance
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New York, NY

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