



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

## Keeping income strong

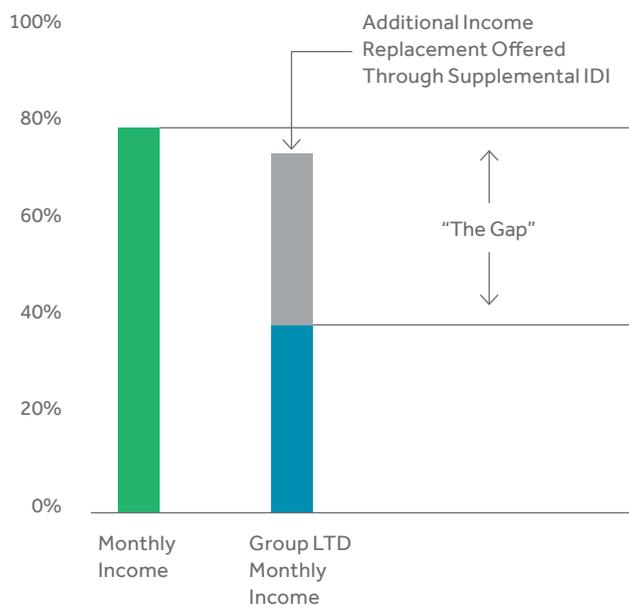
This powerful program enhances Group LTD benefits with supplemental individual disability insurance (IDI). Group LTD is a terrific start to protecting income, however, it may not be enough:

- 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.<sup>1</sup>

## 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

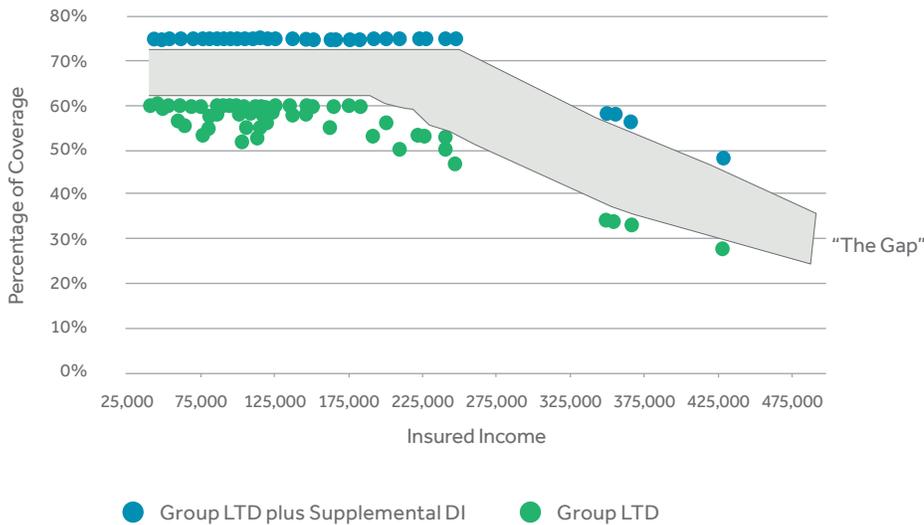
Flip-over to see how one case earned a producer more than \$30,000 in first-year commission.

## 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 Company of America

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

New York, NY

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