



Benefits of Retirement Protection Plus¹ (RPP)

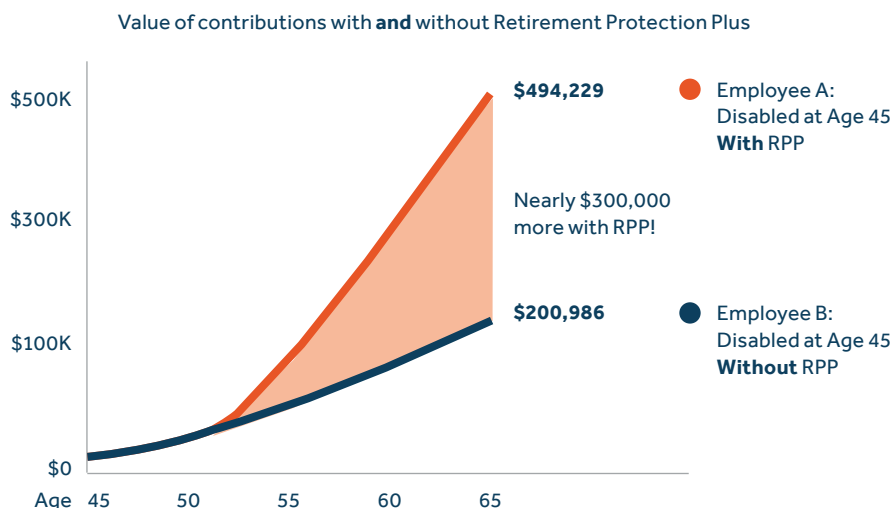
Retirement plans are one of the most important benefits an employer can provide. However, should an employee become too sick or injured to work, all retirement planning stops — because neither the employee nor the employer can make contributions if they're not actively at work. You can offer a unique benefit that helps mitigate this risk.

How it works

RPP is designed to help your employees maintain a healthy retirement strategy by replacing contributions made to a defined contribution (DC) plan during a disability. While eligible for benefits, a monthly benefit insuring up to 100% of retirement contributions, including any employer-matching contributions, will be paid into a trust established by the employee.

Eligible contribution plans include: 401(k), 403(b), and 457 plans; Traditional IRAs, Roth IRAs and Keogh plans; Employee stock ownership plans (ESOPs); profit sharing plans; and other DC plans may also be eligible.

Value of contributions with and without RPP



Assumes \$10,000 annual contribution for 20 years with 8% compounded annual rate of return.



Advantages for your employees

When purchased through our Supplemental Income Protection Program, employees have access to RPP in an unprecedented manner — permanently discounted coverage issued with no medical exams just three easy “yes/no” questions.

Additionally, employees own the coverage — it can be personalized for their specific needs and they can keep their policy should they leave the company.

Flexible to meet your objectives

- Programs can be offered as:
 - Employer-paid
 - Voluntary (employee-paid)
 - Combination of both (carve-out)
- Flexible billing options
- Hassle-free, customized enrollments to reflect your company's culture and needs

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¹ Retirement Protection Plus is not a pension plan, qualified retirement plan or qualified individual retirement account or a substitute for one.

Individual disability insurance policy forms 18ID, 18UD and 18GI underwritten and issued by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. Product provisions and availability may vary by state. In New York: These policies provide disability insurance only. They do not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. For policy form 18ID, the expected benefit ratio is 50%. For policy forms 18UD, 18GI, 18UD-F, an 18GI-F, the expected benefit ratio is 60%. The expected benefit ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with these policy forms.

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