



# Planning ahead to protect your future

Did you know that 25% of all employees entering the workplace will become disabled before they retire.<sup>1</sup>

Should this happen to you, all retirement planning could potentially stop because contributions are no longer made when you're not actively at work. To understand the impact, consider this illustration of a retirement plan with and without an interruption of contributions:

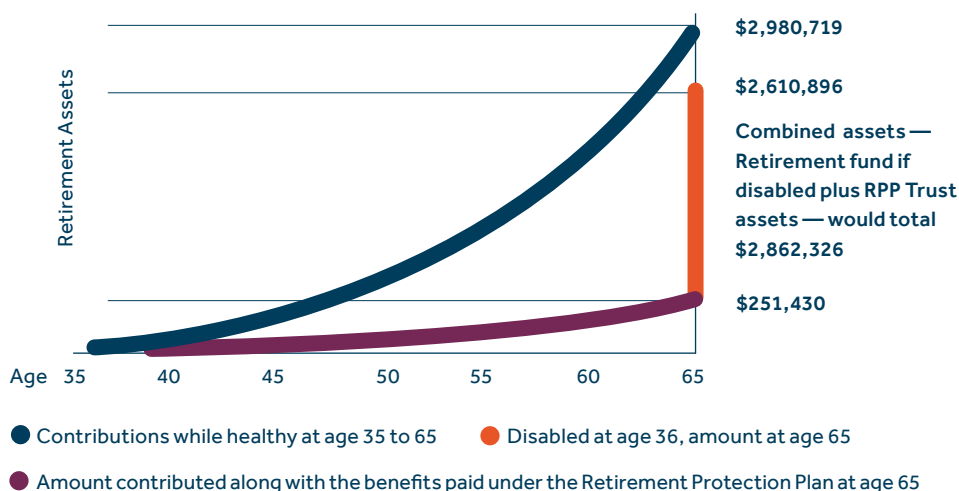


Chart assumptions: \$2,000 per month contributed to the plan beginning at age 35. Total disability occurs at age 36 and contributions stop. Insured eligible for benefits under policy, with payments beginning 30 days following 180-day elimination period. Disability continues to age 65. 8% average annual rate of return, based on average annualized return of the S&P500 from 1/1/90 – 12/31/10, 8.23%. This rate is for illustration purposes only. Actual rate of return may vary.

## Plan ahead and protect your retirement strategy

Retirement Protection Plus (RPP)<sup>2</sup> is a disability insurance program designed to replace retirement contributions during a period of 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 you.

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.



You're doing all the right things, like making contributions to create a comfortable retirement. But what if something happens to interfere with those carefully made plans?

Any interruption in contributions could have a serious impact on your plans.

Consider using RPP as an easy way to help keep your future safe.

**Contact your financial professional to learn more.**

The Guardian Life Insurance Company of America

guardianlife.com

New York, NY

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<sup>1</sup> Just over one in four twenty year olds will become disabled before they retire. Social Security Administration, Fact Sheet June 2022.

<sup>2</sup> Retirement Protection Plus is not a pension plan, qualified retirement plan or qualified individual retirement account or a substitute for one.

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