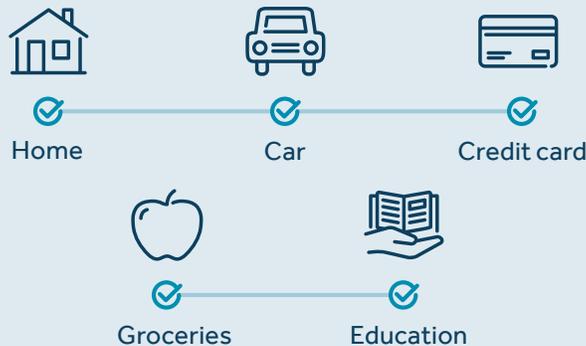


More than a paycheck

Discover the importance of disability income protection

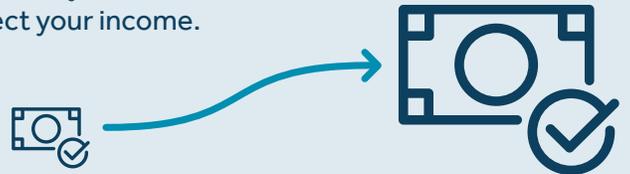
Always plan for the unexpected

Your income provides the means to pay your bills:



You insure your valuable assets.

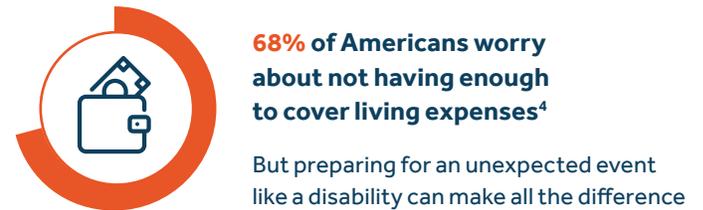
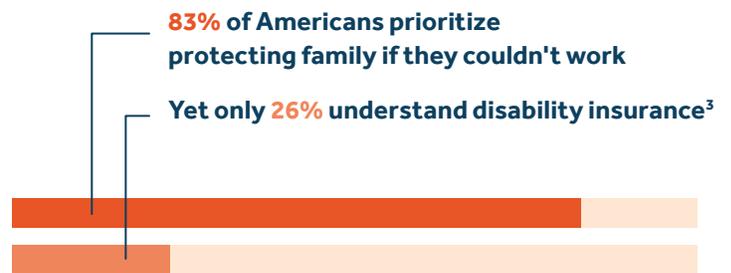
Make sure you also protect your income.



Income of **\$75k/year** × 40 years = **\$3M** of income

Factor in modest raises, and that number balloons to more than **\$5.6M**

Know the facts



Explore your options

Government benefits
Social Security

Basic protection
Group disability coverage

Robust, customizable protection
Individual disability income insurance

The bottom line: Income protection helps you and your family better prepare for the unexpected. That's one less "what if?" in life.

Talk to your local Guardian representative today to learn more.

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¹ Social Security Administration Fact Sheet, June 2022.

² Integrated Benefits Institute, 2018 Health and Productivity Benchmarking, Long-Term Disability.

³ The Guardian Study of Financial and Emotional Confidence™, 2021.

⁴ Bankrate Survey, December 2022, <https://www.bankrate.com/banking/savings/emergency-savings-report/>. PUB8547WEBP (03/23) 2023-150201 (Exp. 03/25)