

Disability insurance. Why now?

Because you're not too young to protect your income.

You may be thinking...



I'm young and healthy.



No way I'd ever be unable to work.



I have too many expenses already.



I'll look into it later.

But the facts are...



In your 20s, **50%** of disabilities are caused by accidents¹

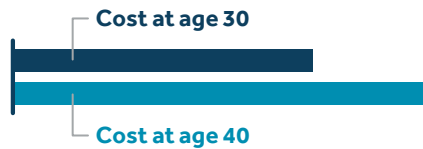


But overall, almost **90%** are caused by illnesses and diseases⁴



The odds of becoming disabled during your career are **1 in 4**²

If a 30-year-old waits 10 years to buy, **costs increase by 40%**³



Why it pays to buy young



Coverage stays with you even if you change jobs.



Groups like students and residents may qualify for a discount.



The time and money you've invested in your career will be protected.



You'll be locked in at a low rate — costs can't be increased.



Consider disability income protection today — your future self will thank you.

Individual disability income products 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.

¹ For 25-year-old males per 1985 CDA table. 1985 CIDA is most current morbidity table for IDI claim incidence adopted by most state insurance departments.

² Social Security Administration Fact Sheet, June 2022.

³ Occ class 4, 90-day elimination period, generic rates for 30 & 40-year-old males and females, to Age 65 benefit.

⁴ Integrated Benefits Institute, 2018 Health and Productivity Benchmarking, Long-Term Disability

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