

There's no telling how long a disability will last

If you and your family rely on your income, Disability Insurance may be right for you as it helps provide income when you are unable to work. And although your paychecks may stop, your daily living expenses and your bills will continue. Disabilities are often caused by accidents, illnesses, and even common muscle pains—which can strike at any age.

Could your family live on \$1,186 per month? That's all Social Security Disability may pay¹

7 out of 10 workers could not cover expenses for more than 6 months if they were disabled²

1 in 4 workers entering the workplace will be disabled before they retire³

Who will pay for your expenses?



Mortgage/Rent



Utilities



Household Debt



Automobile



Education



Childcare

There are two ways to ensure financial security:

SHORT TERM DISABILITY INSURANCE

- Replaces a portion of your paycheck in the early stages
- Benefits paid weekly
- Typically could range from 6 weeks to 2 years

LONG TERM DISABILITY INSURANCE

- Starts as early as 90 days
- Benefits paid monthly
- Can last up to your social security age or age 65

How much do you need?

The general rule of thumb is to purchase enough Disability Insurance to cover at least 50-60% of your after-tax income.



50-60% of income

X



After-tax income

=



Policy Amount

¹Social Security Administration Fact Sheet, 3/18/11; ²The average amount paid by Social Security Disability Insurance (SSDI) in May 2014; ³Social Security Administration Fact Sheet, 3/18/11.

Guardian's Group Disability Income Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Long-Term Disability Policy Form #GP-1-LTD07-1.0, et al.; Short-term Disability Policy Form #GP-1-STD07-1.0, et al.

Good financial health and security begins with the benefits offered at your workplace.

Easy • Cost Effective • Convenient • Payroll Deduction
Contact your HR Representative to learn how to enroll



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