



Every paycheck is an asset. Get help to protect it.

Disability insurance helps replace your income when you can't work

People underestimate the risk of serious illness or injury, but it can strike anyone at any time — and take away your ability to earn a paycheck. In fact, more than one in four of today's 20-year-olds can expect to miss work for at least one year due to a disabling condition before they retire.¹ Workers comp only covers on-the-job accidents, but most disabilities come from other injuries and illnesses like cancer, depression, and multiple sclerosis. When these things keep you from working and collecting a normal paycheck, disability insurance replaces a portion of your income so you can pay bills and support your family.

Who is it for?

- Anyone who relies on their paycheck to meet everyday expenses
- People who want to protect their savings if they experience a disabling illness or injury
- Those with a family to support or other ongoing financial obligations

What does it cover?

Each policy has a specific definition of disability and pays a different level of benefits. But generally speaking, disability plans are designed to replace a portion of your income and cover things like:

- Having a new baby
- Back pain, digestive disorders, depression, and other mental disorders
- Major accidents or life-changing diagnoses, such as diabetes or cancer

Why should I consider it?

- Affordable group rates and convenient payroll deductions
- Timely and efficient claims review and payment
- Policies include extensive resources and support to help you get back to work and live a productive life



Did you know?

1 in 5 working Americans have experienced at least one disability leave of absence during the past ten years due to a condition, injury, or illness.²

Here's an example of how it works

Mike injures his back bicycling and can't work or earn a paycheck for a few months. After a brief waiting period, his disability plan starts paying him a portion of his normal weekly salary. The Guardian policy also provided personal guidance and support, including vocational rehabilitation and outplacement services, to help him get back to his job and full pay 13 weeks later. Thanks to Mike's disability benefits, he was able to cover his expenses while he was out — without dipping into his family's savings.



Watch a video

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Learn more about disability insurance at guardianlife.com.

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¹ The Council for Disability Awareness, 2019. ² 2019 Guardian research brief, "Income Protection: The Role of Disability Insurance in Financial Wellness". Guardian's Group Disability 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. Guardian® is a registered trademark of The Guardian Life Insurance Company of America. © Copyright 2022 The Guardian Life Insurance Company of America. Guardian will never ask you to provide sensitive personal information, including SSN/DOB, nor login via QR codes. This advertising content is not currently intended for anyone in the state of New Mexico. Term Disability Policy Form # GP-1-STD07-1.0 et al. GP-1-STD-15-1.0 et al.