

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 a 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 will experience a disability before they retire.¹ Workers comp only covers on-the-job accidents and illnesses, but most disabilities come from other injuries and illnesses like cancer, depression, and multiple sclerosis.² When these things keep you from working and collecting a normal paycheck, disability insurance replaces a portion of your income so you can pay your 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 baby
- Back pain, digestive disorders, depression, and other mental health 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 4 working American adults will become disabled before reaching age 67, according to the Social Security Administration.³

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 provides 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

Click [here](#) or scan code to learn more.



*For illustrative purposes only.

Learn more about Guardian disability insurance at guardianlife.com.



The Guardian Life Insurance
Company of America
guardianlife.com

New York, NY

2024-169336 [3/26]

- 1 Social Security Fact Sheet <https://www.ssa.gov/news/press/factsheets/basicfact-alt.pdf>
- 2 Disability Insurance 101, How do I get disability insurance? [Life Happens.org, 2023](https://lifehappens.org).
- 3 **Fast Facts about Disability, 2023 Insurance Barometer Study**, LIMRA and Life Happens, 2023. 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 2024 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. Generic Policy Form #s GP-1-LTD-15 and GP-1-STD-15. The state approved form is the governing document.