

# Your Ability to Earn an Income

### Did You Know?

- Three in 10 workers entering the workforce will become disabled before retiring.<sup>1</sup>
- More than half of all personal bankruptcies are due to disability.<sup>2</sup>
- Nearly half of U.S. employees would discontinue contributions to their retirement accounts in the event of an illness or disability.<sup>3</sup>
- Disability protection provides income replacement for employees who are unable to work due to accident or illness.

Statistics show that there's a good possibility you may become disabled during your lifetime. Time away from the office due to illness or injury can be financially devastating for many families because the ability to earn a living is the most significant financial asset many workers have. You can protect that asset through disability income insurance, which replaces a percentage of pre-disability income for a specified period of time.

### Quick Tips About Buying Disability Protection

- **Your workplace is a good place to start:** If your employer offers a disability product, consider enrolling in it. Your employer has done all the work of finding a quality plan, and a workplace benefit is generally affordable (just a few dollars a month in many cases) and easy to buy. Moreover, you don't typically need a medical exam to enroll.
- **Having the right amount of protection is important:** Everyone's needs vary. Monthly expenses, personal savings, and other sources of income should be carefully considered when trying to determine how much income is necessary to maintain your lifestyle. You may need supplemental coverage to ensure that you are adequately protected.
- **Plan ahead:** You may want to visit [www.disabilitycanhappen.org](http://www.disabilitycanhappen.org) and take the "5 questions every worker should ask" quiz to help understand how prepared you are. It's also a good idea to complete the income and expense review and develop an action plan. These tools can help you take responsible action should the unthinkable happen.

1. Social Security Administration, Fact Sheet 2007. 2. Source: "Illness and Injury as Contributors to Bankruptcy," Health Affairs, February 2, 2005. 3. Guardian Insurance and Behavior—Spotlight on IDI Survey, 2006.

### Better Information Leads to Better Choices.

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