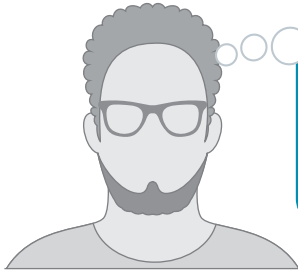


Disability Insurance. Why now?


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'll look into it later.


I have too many expenses already.

BUT THE FACTS ARE ...

IN YOUR 20s
50%
of disabilities are caused by accidents¹

The odds of becoming disabled during your career:
1 in 4²



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



BUT, OVERALL
90%
of disabilities are caused by illnesses and diseases⁴

THE BOTTOM LINE:



Protect the time and money you have invested in your career.



Coverage stays with you even if you change jobs.



Lock in low rates while you're young — costs can't be increased.



Groups like students and residents may qualify for a discount.

YOUNG + HEALTHY = LOWER COST

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, December 2018.

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

⁴ Council for Disability Awareness 2014 Claims Review.

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