



Do your key employees have the coverage they need?

Keeping income strong

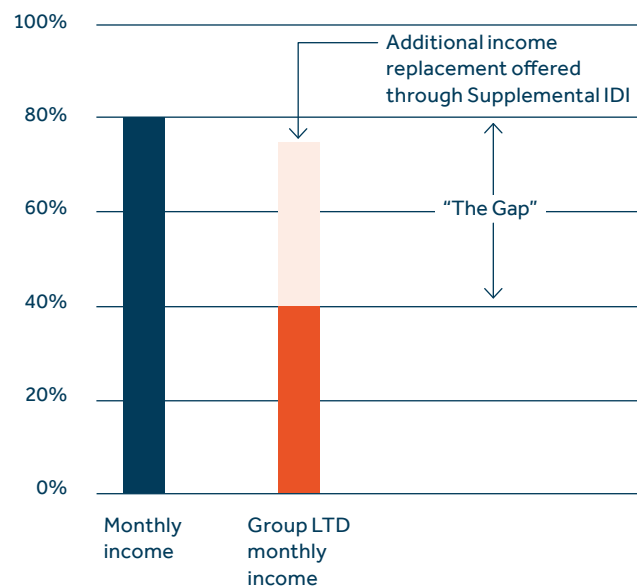
Our Supplemental Income Protection Program is a powerful program that enhances Group LTD benefits with supplemental Individual Disability Insurance (IDI). Group LTD is a terrific start to protecting income, however, it may not be enough, especially for your highly compensated executives, here's why:

- Benefit caps may leave high — earning employees most vulnerable.
- Group LTD plans generally do not cover bonus compensation or retirement plan contributions.
- Employer-paid coverage can work to reduce the net amount of benefits payable due to taxes.¹

Helps fill the gap

The following chart helps illustrate income differences between:

- Current income (before taxes)
- Current income (after taxes)
- Income while disabled with Group LTD coverage (before taxes)
- Income while disabled with Group LTD coverage (after taxes)
- Supplemental income protection helps restore the income protection “gap”

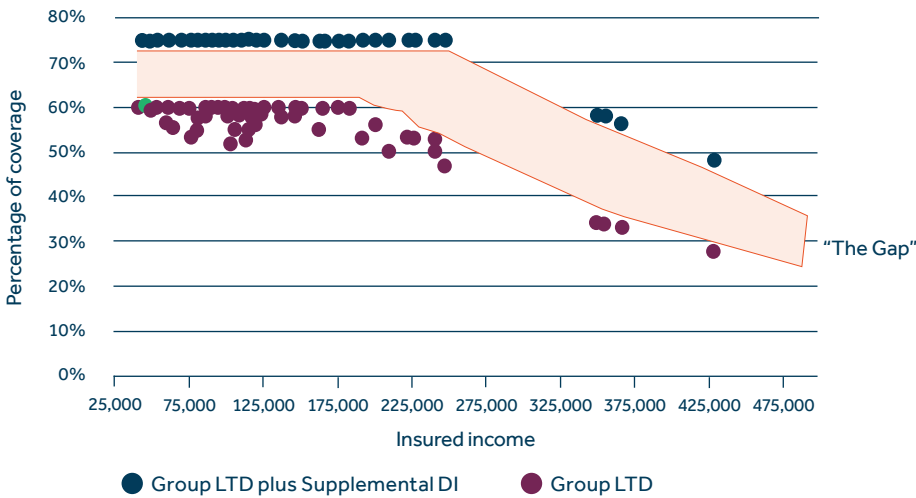


Program highlights

- Flexible plan designs and product definitions to provide maximum value
- Coverage that can be tailored for various income and occupational needs
- First-class underwriting, implementation and sales teams
- Hassle-free administration
 - Easy, flexible programs
 - Customized communication program
 - Online or paper enrollment available
 - Flexible billing options including e-billing
- Highly secured, state-of-the-art enrollment system

Success story — enhancing Group LTD

Using employee census, broker illustrated where company's Group LTD plan may leave some employees, particularly its highest paid employees, most vulnerable.



Industry

Consulting & engineering firm

Eligible employees

161

Participation achieved

28%

Total annual premium

\$60,000

Reasons the client moved forward

The following chart helps illustrate income differences between:

- Group LTD limited to salary only
- Taxable LTD benefits at claim time
- Supplemental DI program at no cost to the company
- recruiting and retention tool
- state-of-the-art enrollment tools and education
- value of Berkshire Life, a Guardian company, a leading provider of individual disability income insurance
- turnkey renewal process
- underwriting flexibility

Let us help illustrate "The Gap" for you. Contact your financial professional today.

The Guardian Life Insurance Company of America

guardianlife.com

New York, NY

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