

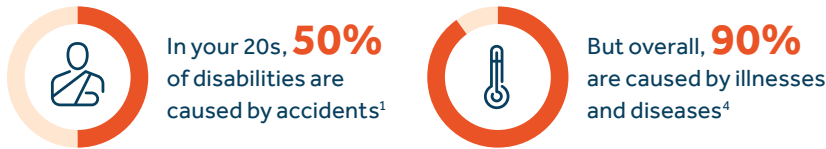
# Disability insurance. Why now?

Because you're not too young to protect your income.

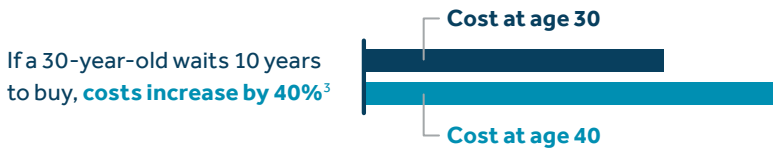
## You may be thinking...

- ✓  
I'm young and healthy.
- ✓  
No way I'd ever be unable to work
- ✓  
I have too many expenses already.
- ✓  
I'll look into it later.

## But the facts are...



The odds of becoming disabled during your career are **1 in 4**<sup>2</sup>



## Why it pays to buy young



Coverage stays with you even if you change jobs.



Groups like students and residents may qualify for a discount.



The time and money you've invested in your career will be protected.



You'll be locked in at a low rate — costs can't be increased.



**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 2019.  
 3 Occ class 4, 90-day elimination period, generic rates for 30 & 40-year-old males and females, to Age 65 benefit.  
 4 Integrated Benefits Institute, 2018 Health and Productivity Benchmarking, Long-Term Disability