

¹ U.S. Social Security Administration, Fact Sheet October 2015

² Council for Disability Awareness, Long-Term Disability Claims Review, 2014

³ Gen Re, U.S. Individual DI Risk Management Survey 2011, based on claims closed in 2010

⁴ Commissioner's Disability Insurance Tables A and C, assuming equal weights by gender and occupation class U.S. Social Security Administration Fact Sheet, April 2, 2014

Retirement Protection Plus is neither a pension plan nor a substitute for one.

Individual disability income products underwritten and issued by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned stock subsidiary of and administrator for The Guardian Life Insurance Company of America, New York, NY. Product provisions and availability may vary by state. Optional riders are available for an additional premium.

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Individual Disability Income Protection



Adding strength
to Retirement Strategy

Life has its ebbs and flows – That's why planning ahead is so important

You care about maintaining your quality of life in the future, so you've worked hard to set aside money for your retirement. Of course that future depends heavily on your being able to make regular retirement plan contributions to build the sizable nest egg you'll need to ensure your comfort and security. As long as things continue the way you've planned, you can look forward confidently to a happy, prosperous retirement.

What if things don't go as planned?

If you become too sick or injured to work, your inability to earn an income — and continue to make regular contributions into your retirement plan — can jeopardize your plans for the future. We suggest protecting your retirement plan contributions with our Retirement Protection Plus (RPP) Program.

Retirement Protection Plus (RPP) Program

RPP is neither a pension plan nor a substitute for one. Rather, it is a program that provides disability income insurance to replace retirement plan contributions made by you and your employer. It can help you maintain a healthy retirement strategy for when you become too sick or injured to work, earn an income and contribute to your retirement plan.

The Fact Is: We're Vulnerable

Because the odds are so great that you could become disabled at some point, it's important to have a backup plan in place — a layer of protection for the retirement nest egg you're working so hard to create. Consider the following statistics:

- Just over 1 in 4 of today's 20-year-olds will become disabled before they retire.¹
- Approximately 90% of disabilities are caused by illnesses rather than accidents.²
- The average individual disability claim lasts 31.6 months.³
- One in eight workers will be disabled for 5 years or more during their working careers.⁴



We help you
maintain a healthy
retirement strategy for
when you become too
sick or injured
to work.



How RPP Works

RPP is designed to help you maintain a healthy retirement strategy by replacing contributions made to a defined contribution plan during a disability. Once eligible for benefits, a monthly benefit insuring up to 100% of your retirement contributions, including any employer-matching contributions, will be paid into a trust established by you. The trustee invests benefits at your direction.

Including RPP in Your Long-Term Plans

- Adds strength to your retirement strategy
- Convenient way to secure an alternative means of funding retirement in the event you become too sick or injured to work
- Coverage is Non-Cancellable and Guaranteed Renewable, which means you are assured that policy provisions will not be changed and premium rates cannot increase as long as premiums are paid on a timely basis
- Coverage is portable, so you can take it with you even if you change employers
- Comprehensive protection for both income protection and retirement contributions is available
- Coverage can be personalized using optional riders available for an additional cost

Eligible Contribution Plans

Apply for a monthly benefit to cover the amount of the monthly contribution you and your employer are making to a defined contribution (DC) retirement plan. These include:

- 401(k), 403(b), and 457 plans
- Traditional IRAs, Roth IRAs and Keogh plans
- Employee stock ownership plans (ESOPs), and
- Profit sharing plans
- Other DC plans may be eligible — ask your Guardian Representative for details

Retirement Plan With & Without Interruption of Contributions

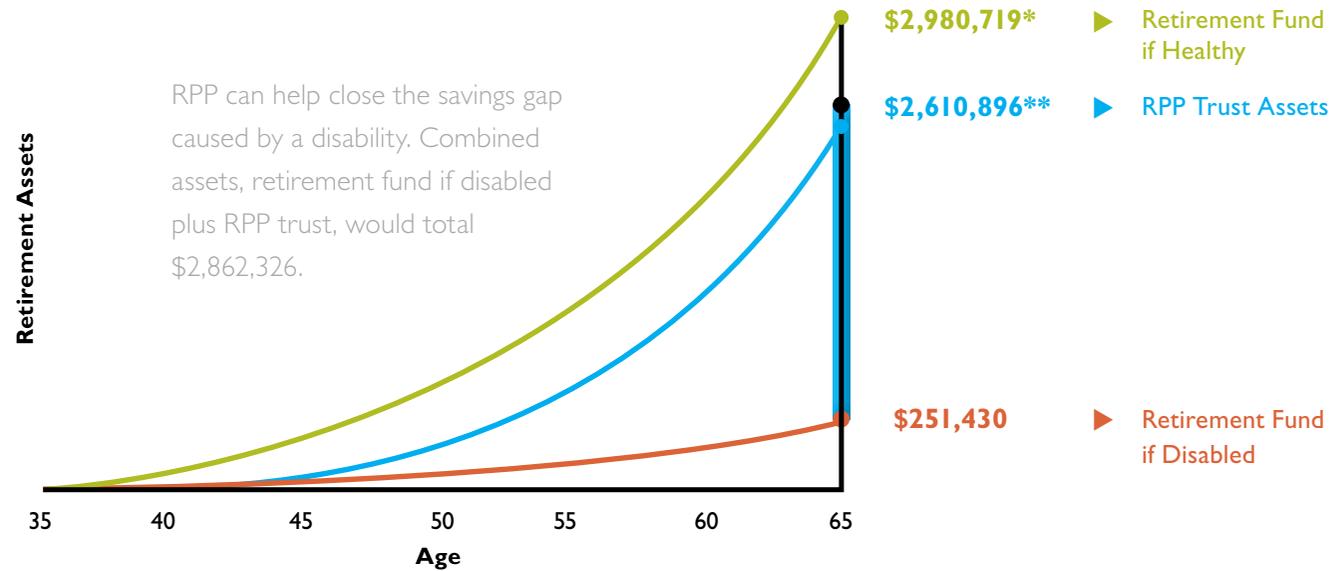


Chart Assumptions: \$2,000 per month contributed to the plan beginning at age 35. Total disability occurs at age 36 and contributions stop. Disability continues to age 65.

* Assumes an annual rate of return of 8% on retirement contributions, with no disbursements taken prior to age 65.

** Assumes you are eligible for benefits under the policy, with payments beginning 30 days following the 180-day elimination period and an annual rate of return of 8% on RPP benefits. This rate is for illustration purposes only. Actual rate of return will likely vary.



RPP — From an Industry Leader in Disability Income Insurance

We are a leading provider of high-quality, disability income insurance. With our RPP program, you can feel confident that you have done the best you can to protect your retirement savings with a quality product from a reputable company. To find out more about how RPP can help protect life's ebbs and flows, please contact your insurance representative today — and feel very good about tomorrow.