

Why DI? Why Now?

Disability insurance (DI) helps replace income lost due to illness or injury. You may think...


I'm young and healthy. I can wait.


No way I'd ever be unable to work.


No rush. It'll cost the same whenever.


I have too many expenses already.



Facts are...

In your 20s



~50% of disabilities caused by accidents

1 in 4: Odds of a disability*



Ages 18-65 in total



90% of disabilities caused by illnesses/diseases

Financially, it makes sense.



You invested so much time and \$\$ in your career.



Cost increases almost 40% when a 30-year-old waits until age 40 to buy.



You can take your DI with you each time you change jobs.



DI lets you lock in your cost, so rates can't be increased.



Groups like students and residents may qualify for a discount.

Buying DI While Young & Healthy = Lower Cost

Contact your insurance professional today.

Individual disability income products and variations are issued by Guardian Life Insurance Company of America, Hartford, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. Benefits, provisions and availability may vary by state.

*For 25-year-old male per 1985 COW table; 1995 COWs most current available for DI plan holders.

Adapted by Investopedia, Insurance Department.

Social Security Administration, Fact Sheet, January 2014.

Council for Disability Awareness, 2014. Online. Retrieved.

†Disability Waiver elimination period, group rates for 20 & 40 year old males and females, to Age 65 benefit.

Your DI biological clock is ticking...

...and it's getting louder.