



# Key person coverage through PayGuard Plus

## Disability insurance to mitigate a key employee's disability

You've worked hard to create the business you have today. And with all the time and investment you've put into making your business a success, it's important that you help protect it from life's "What if?" moments.

More often than you think, people find themselves unable to return to work for long periods of time due to disability. And as a business owner, this can severely impact the ongoing success of the business.



**34.6 months<sup>1</sup>**

The average duration of a long-term disability claim.



### Help protect your business from a key employee's disability

Among your employees are those that stand out. They help drive sales, bring in clients, and possess unique abilities that greatly impact the ongoing success of your business.

Should one of those key employees become unable to work due to injury or illness, your business could struggle with the loss of such a valuable asset. To help minimize that impact, our key person disability insurance program<sup>2</sup> will provide a benefit to the business.

### Wholistic coverage for your business

Our Key Person Disability Insurance program works especially well with our Overhead Expense Disability Insurance to provide you and your business a wide range of protection. By covering your key employees, your business expenses, and even your business loans, you can help protect your business against the many "What if?" moments that lie ahead.

**Contact your financial professional to learn more about protecting your employees and your business.**

The Guardian Life Insurance Company of America

guardianlife.com

New York, NY

Pub10542BL (02/24) 2024-168818 (Exp. 02/26)

<sup>1</sup> The Council for Disability Awareness, 2023. <https://disabilitycanhappen.org/overview/>

<sup>2</sup> Available as a 5-year benefit term policy.

Individual disability insurance policy Form 18PG is 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. In New York: These policies provide disability insurance only. They do not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. For policy form 18PG, the expected benefit ratio is 50%. For policy form 18PG-F, the expected benefit ratio is 60%. The expected benefit ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with these policy forms.

Guardian® is a registered trademark of The Guardian Life Insurance Company of America.

© Copyright 2024 The Guardian Life Insurance Company of America.