

Retirement Planning

Protection for Retirement Plan Contributions

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 because you'll need a sizable nest egg to ensure your comfort and security. And as long as things continue the way you plan, you can look forward confidently to a happy, prosperous retirement.

But what about a "Plan B"?

The problem is, sometimes the unexpected happens. For example, an accident or sickness can upset your long-term planning overnight -- because if you become disabled and can't work for an extended period, you can also no longer contribute to your retirement plan.

Disability is more common than you may think.

Consider the following startling statistics*:

- If you are under age 35, chances are one in three you will be disabled for at least six months during the course of your career.
- Men have a 43% chance of becoming seriously disabled during their working years; women have a 54% chance.
- At age 42, it is four times more likely that you will become seriously disabled than that you will die during your working years.

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've worked so hard to create.

Retirement Protection Plus Program – From an industry leader in disability income insurance.

Guardian's wholly owned stock subsidiary Berkshire Life Insurance Company of America, Pittsfield, Massachusetts is one of the leading providers of high quality, competitively priced disability income insurance** – with features that would be hard to duplicate elsewhere.

With the Retirement Protection Plus (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 "keep your autumn years green", please contact us today, and feel very good about tomorrow.

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* "Why Disability" booklet, published by *National Underwriter*.

** (Form 1400 or 1500)

*** RPP uses ProVider Plus, our own-occupation, non-cancellable and guaranteed renewable individual disability income insurance product. Form 0100, 1400 or 1500. Disability income products underwritten and issued by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly-owned subsidiary of The Guardian Life Insurance Company of America, New York, NY. Products not available in all states. Product provisions and features may vary from state to state.