

Protection for Retirement
Plan Contributions

Retirement Protection Plus Program



GUARDIAN[®]


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Life has its ebb 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 because you'll need a sizable nest egg to ensure your comfort and security. And as long as things continue the way you've planned, 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, sickness or an accident 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. That’s why it’s important to put a fallback plan in place well before you ever need it.

Disability—more common than you may think

Consider the following statistics¹:

- If you’re under age 35, chances are one in three that 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’re working so hard to create.

Retirement Protection Plus— Disability Insurance for Retirement Plan Contributions

Retirement Protection Plus (RPP) is not 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 in the event you become disabled. The goal: to provide you with close to what you could have expected from your retirement plan if you had not become disabled.

¹ “Why Disability” booklet, published by *National Underwriter*.



If you already own income protection – no need to worry

Coverage under the RPP program is available as a separate policy independent of other disability coverage you may have. RPP uses the ProVider Plus* individual disability insurance product, providing you with non-cancellable and guaranteed renewable to age 65 coverage. This means we cannot change any policy provisions, and we cannot increase your policy premiums provided premiums are paid on a timely basis.

A Cost of Living Adjustment (COLA)** rider is optionally available to help benefit keep pace with inflation during a disability. A Future Increase Option (FIO) rider is also optionally available so you can secure additional future protection without providing evidence of good health.

* Disability insurance policy forms 1400 or 1500 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.

** Available options include the 3% fixed or 6% maximum COLA riders. Please note: This benefit is not necessarily protection against increases in the cost of living.

If you don't currently own income protection or would like to supplement existing coverage –

Coverage under the RPP program is available as an optional rider on a ProVider Plus disability insurance policy and is a convenient way to secure both income protection and retirement contribution protection at the same time.

Here's How it Works

Apply for a monthly benefit to cover the amount of the monthly contribution you 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 advisor for details

You are eligible for an amount up to the federal maximum*** annual defined contribution limit – including employer or company-matching funds!

If a disability occurs while your policy is in force, benefits will become payable to a trust specifically created for investing those benefits. The trustee, Guardian Trust Company, FSB, then invest the monies at your direction.

As a professional fiduciary, Guardian Trust Company, FSB**** offers the experience, financial resources, administrative capabilities and stability needed to properly service any trust established through the RPP program.

*** Limits may rise annually to keep pace with increase in federal limits.

**** Guardian Trust Company, FSB, is a wholly owned subsidiary of The Guardian Life Insurance Company of America, New York, NY. Fiduciary accounts and investments held in fiduciary accounts such as mutual funds, annuities and securities are not FDIC insured, are not deposits or other obligations of Guardian Trust, are not guaranteed by Guardian Trust, and involve investment risks, including possible loss of principal.

Providing even more value, Guardian Trust Company waives the customary trust administrative fee. At age 65, you may request that trust assets be distributed directly to you to supplement savings from your original retirement plan. You may choose an annuity option to ensure tax-deferred growth, or investments that provide for tax-free distribution.

- Should you die prior to age 65, trust assets will be distributed to your estate or to a designated beneficiary.
- If, on the other hand, you recover prior to age 65, you may continue the trust as-is, or instruct the trustee to purchase a Single Premium Deferred Annuity (SPDA).



RPP—From an Industry Leader in Disability Income Insurance

We are one of the leading providers of high-quality, disability income insurance—with features that would be hard to duplicate elsewhere. With our Retirement Protection Plus 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 representative today—and feel very good about tomorrow.

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