

# 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.



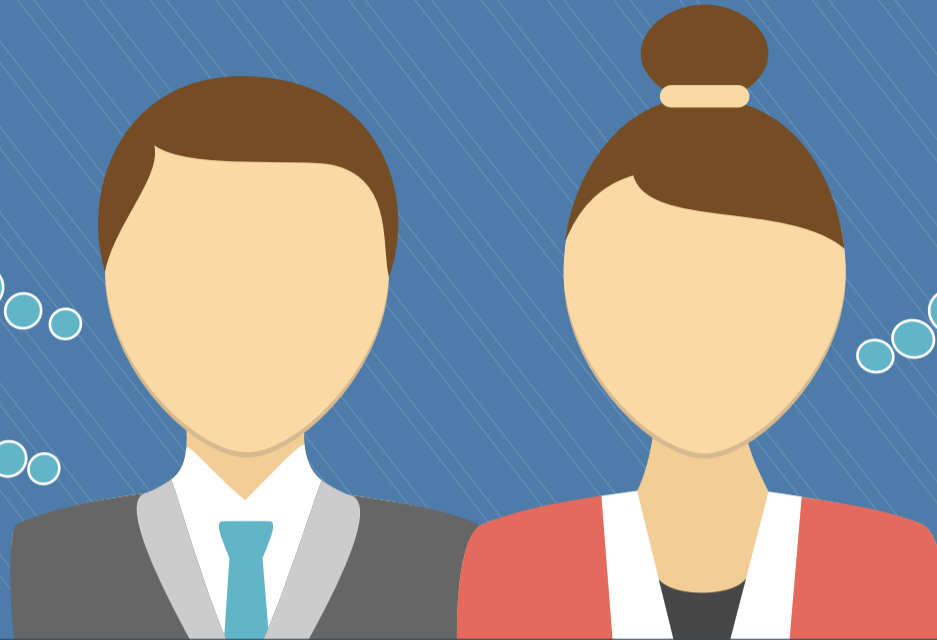
No way I'd ever be unable to work.



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<sup>1</sup>

## 1 in 4: Odds of a disability<sup>2</sup>



Ages 18-65 in total



90% of disabilities caused by illnesses/diseases<sup>3</sup>

## 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.<sup>4</sup>



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.



Your DI biological clock is ticking...



...and it's getting louder.

Individual disability income products 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.

<sup>1</sup> For 25-year-old males per 1985 CDA table. 1985 CIDA is most current morbidity table for IDI claim incidence

<sup>2</sup> adopted by most state insurance departments.

<sup>3</sup> Social Security Administration Fact Sheet, January 2015.

<sup>4</sup> Council for Disability Awareness 2014 Claims Review.

<sup>5</sup> Occ class 4, 90-day elimination period, generic rates for 30 & 40-year-old males and females, to Age 65 benefit.