

# The Missing Piece in Your Clients' Plans

You can help protect your clients' future.

Contact your Guardian Representative to learn more about RPP\* today.

You talk to your clients about planning ahead. Most of them care about maintaining their quality of life in the future, so they contribute to a defined contribution retirement plan. But should your client become too sick or injured to work, all retirement planning stops because contributions are no longer made when they're not actively at work.

Retirement Protection Plus (RPP) is a disability insurance program designed to replace retirement contributions during a period of disability. While eligible for benefits, a monthly benefit insuring up to 100% of retirement contributions, including any employer-matching contributions, will be paid into a trust established by the insured.

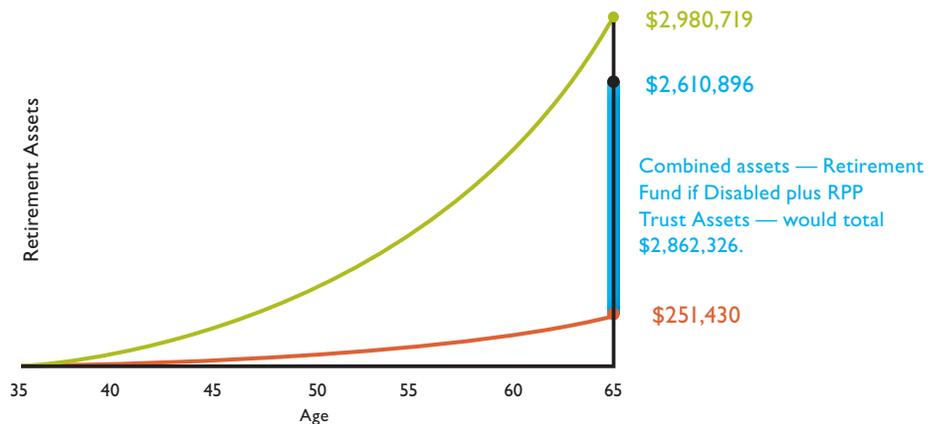
Eligible contribution plans include: 401(k), 403(b), and 457 plans; Traditional IRAs, Roth IRAs and Keogh plans; Employee stock ownership plans (ESOPs); profit sharing plans; and other DC plans may also be eligible.

## Retirement Plan With & Without an Interruption of Contributions

Don't let a disability destroy your clients' retirement plans. RPP can close the savings gap caused by a disability. Take a look at this example:

Chart Assumptions:

- \$2,000 per month contributed to the plan beginning at age 35.
- Total disability occurs at age 36 and contributions stop. Insured eligible for benefits under policy, with payments beginning 30 days following 180-day elimination period.
- Disability continues to age 65.
- 8% average annual rate of return, based on average annualized return of the S&P500 from 1/1/90 - 12/31/10, 8.23%. This rate is for illustration purposes only. Actual rate of return will likely vary.



\*RPP is neither a pension plan nor a substitute for one.

Disability insurance policies are 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 features may vary from state to state.



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