



# Valuable Member Benefit: Disability Insurance

Available at a discount

## Keeping your income strong

The objective of income protection is to ensure that, in the event of a disability, you have income replacement coverage that works to maintain your finances and your goals. Even if you have some type of income protection in place, you may still need more, especially if your plan does not cover all your types of income, such as bonuses, commissions, and retirement plan contributions.

## The reality: we're vulnerable

The causes for disabilities are more common than you might think. Common examples of long-term disabilities include:

- Neck and back pain; joint, muscle and tendon disorders; foot, ankle and hand disorders
- Cancer
- Heart and circulatory disorders, strokes
- Physical injuries

## Learn more

Call today for a complimentary Income Analysis or to schedule an appointment.

### Lifetime Financial Growth, LLC

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LOUISVILLE BAR

A S S O C I A T I O N

Pride in the profession. Service to the community.

## Premier disability products

10% Permanent Discount\*  
for Members

Louisville Bar Association has chosen this program because it provides premier, feature-rich products that deliver more benefits sooner for more sources of income than most other providers.

This valuable benefit can help provide you with industry-leading income protection in the event you become too sick or injured to work.

Learn more about this offer and how it can help keep your income strong.

The Guardian Life Insurance  
Company of America

[guardianlife.com](http://guardianlife.com)

New York, NY

Individual disability income products underwritten and issued by Berkshire Life Insurance Company of America (BLICOA), Pittsfield, MA, a wholly owned stock subsidiary of and administrator for The Guardian Life Insurance Company of America (Guardian), New York, NY. Association discount available on individual DI policy forms 18ID, 18UD, 1400, and 1600, plus Overhead Expense policy form 4200. Product provisions and availability may vary by state. Guardian® is a registered trademark of The Guardian Life Insurance Company of America.