

Disability

Guardian® Disability Insurance

Prepare For The Unexpected

Purchase your disability insurance from the names you know and trust. ACEC Life/Health Trust (Trust) has joined together with The Guardian Life Insurance Company of America (Guardian) to provide high-quality products such as Dental, Vision, Life, Disability, Accident, Critical Illness, and Cancer insurances.

The combined strength and expertise of the Trust and Guardian, both market leaders in their respective industries, provide you with flexible and innovative program options, one-stop shopping, and potential savings.

How Disability Insurance Works

Guardian's disability plans include:

- Comprehensive product portfolio – choose from Short- and Long-Term Disability (STD/LTD), Supplemental Individual Disability Plans, and Administrative Services Only STD
- Services like TeleGuard™ telephonic intake, Early Alert transition program from STD to LTD, and Social Security Assistance
- Simplified claims management, with one point of contact for employers
- Partial benefits based on the “greater of” proportionate loss or 50% offset
- Enhanced rehabilitation services and coverage that may include dependent care reimbursement, worksite modification, work incentive and income recovery benefits
- Worksite modification benefit

Rely on a name whose strength and security can be seen in the ratings:¹

- A.M. Best: A++
 - Standard & Poors: AA+
 - Moody's: Aa2
 - Fitch: AA+
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Get a quote!

Call the Trust today at **1-844-259-0325** for more information or a no-obligation quote.

FOOTNOTE:

1. Ratings current as of 7/1/2014



The products listed are offered by The Guardian Life Insurance Company of America, an independent company. These are not ACEC Life/Health Trust products. Guardian is solely responsible. Guardian insurance products are underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Some products may not be available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Documents are the final arbiter of coverage. GUARDIAN® and the GUARDIAN G® Logo are registered service marks of The Guardian Life Insurance Company of America (“Guardian”) and are used with express permission. The Guardian Life Insurance Company of America, 7 Hanover Square, New York, NY 10004. 2015-1052 Exp.1/17

Long Term Disability Policy Form #GP-1-LTD07-1.0, et al. | Short-term Disability Policy Form #GP-1-STD07-1.0, et al.

