

# A GUARANTEE YOU CAN COUNT ON

## Helping to Secure Your Financial Future

We all want to live a long and happy life. However, life can be unpredictable and few things in life are guaranteed. Having an appropriate amount of life insurance for yourself and those who depend on you, provides a guarantee they can count on.

Life insurance is not just about final expenses. Depending on your unique circumstances, it could take years to financially recover from the loss of an income earner. When the unexpected happens, life insurance is there to help those left behind get back on their feet and can cover expenses such as:

- Mortgage/rent
- Legal or medical fees
- Childcare assistance
- Education/college tuition
- Outstanding debts

### WHY ENROLL FOR LIFE INSURANCE AT WORK

Taking advantage of your benefits at work is a smart and affordable way to get the financial protection you want for you and your family. As your life changes, so should your life insurance coverage. You should review your options each year and consider increasing your coverage if you get married, have a child or purchase a home.

### HOW IT WORKS

Your company's plan may come with features and benefits that you can use during your lifetime. Take a few minutes to review your plan details and determine how much life insurance you need, and what plan features can help you live better today.

### HOW MUCH DO YOU NEED?

While your situation is unique, a good 'rule of thumb' is to have coverage equal to seven to ten times your annual salary.<sup>1</sup>



7 TO 10 YEARS



ANNUAL SALARY



POLICY AMOUNT

### IT'S NEVER BEEN EASIER TO GET THE PROTECTION YOU WANT

- Simple enrollment and affordable group rates
- Available for spouse and dependent children
- Convenient payroll deductions

LEARN MORE ABOUT LIFE INSURANCE AT [WWW.GUARDIANANYTIME.COM](http://WWW.GUARDIANANYTIME.COM)



### DID YOU KNOW...?

70% of all households said they would have trouble covering everyday living expenses after several months if the primary wage earner died.<sup>1</sup>

### IS THE BENEFIT TO MY BENEFICIARY TAXED?

Life insurance proceeds paid to your beneficiary are not typically subject to income tax.\*

### CAN I TAKE MY COVERAGE WITH ME IF I RETIRE OR LEAVE THE COMPANY?

Yes, many plans offer options to continue your coverage through direct payment to Guardian®.



The Guardian Life Insurance Company of America® (Guardian)  
7 Hanover Square  
New York, NY 10004-4025  
[www.guardiananytime.com](http://www.guardiananytime.com)  
2018-64029 (exp08/20)

1. Facts About Life 2016, LIMRA: [https://www.limra.com/uploadedFiles/limra.com/LIMRA\\_Root/Posts/PR/\\_Media/PDFs/Facts-of-Life-2016](https://www.limra.com/uploadedFiles/limra.com/LIMRA_Root/Posts/PR/_Media/PDFs/Facts-of-Life-2016). 2. Yes, You Probably Need Life Insurance And Here's Why, 2017, Forbes, <https://www.forbes.com/sites/kristinmerrick/2017/05/11/yes-you-probably-need-life-insurance-and-heres-why/#6d70e26f7f30>. \*Guardian, its subsidiaries, agents and employees do not provide tax, legal, or accounting advice. Consult your tax, legal, or accounting professional regarding your individual situation. Guardian Group Life Insurance is underwritten by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Group Term Life Policy Form # GP-I-Life-15.

**MONTHLY PREMIUM RATES**

**VOLUNTARY LIFE & VOLUNTARY AD&D**

**Employee/Spouse**

Coverage Amounts	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$10,000	\$0.94	\$1.06	\$1.47	\$1.94	\$2.81	\$4.76	\$7.45	\$11.51	\$31.69	\$52.25
\$20,000	\$1.88	\$2.12	\$2.94	\$3.88	\$5.62	\$9.52	\$14.90	\$23.02	\$63.38	\$104.50
\$30,000	\$2.82	\$3.18	\$4.41	\$5.82	\$8.43	\$14.28	\$22.35	\$34.53	\$95.07	\$156.75
\$40,000	\$3.76	\$4.24	\$5.88	\$7.76	\$11.24	\$19.04	\$29.80	\$46.04	\$126.76	\$209.00
\$50,000	\$4.70	\$5.30	\$7.35	\$9.70	\$14.05	\$23.80	\$37.25	\$57.55	\$158.45	\$261.25
\$60,000	\$5.64	\$6.36	\$8.82	\$11.64	\$16.86	\$28.56	\$44.70	\$69.06	\$190.14	\$313.50
\$70,000	\$6.58	\$7.42	\$10.29	\$13.58	\$19.67	\$33.32	\$52.15	\$80.57	\$221.83	\$365.75
\$80,000	\$7.52	\$8.48	\$11.76	\$15.52	\$22.48	\$38.08	\$59.60	\$92.08	\$253.52	\$418.00
\$90,000	\$8.46	\$9.54	\$13.23	\$17.46	\$25.29	\$42.84	\$67.05	\$103.59	\$285.21	\$470.25
\$100,000	\$9.40	\$10.60	\$14.70	\$19.40	\$28.10	\$47.60	\$74.50	\$115.10	\$316.90	\$522.50
\$110,000	\$10.34	\$11.66	\$16.17	\$21.34	\$30.91	\$52.36	\$81.95	\$126.61	\$348.59	\$574.75
\$120,000	\$11.28	\$12.72	\$17.64	\$23.28	\$33.72	\$57.12	\$89.40	\$138.12	\$380.28	\$627.00
\$130,000	\$12.22	\$13.78	\$19.11	\$25.22	\$36.53	\$61.88	\$96.85	\$149.63	\$411.97	\$679.25
\$140,000	\$13.16	\$14.84	\$20.58	\$27.16	\$39.34	\$66.64	\$104.30	\$161.14	\$443.66	\$731.50
\$150,000	\$14.10	\$15.90	\$22.05	\$29.10	\$42.15	\$71.40	\$111.75	\$172.65	\$475.35	\$783.75
<b>Child Rate</b>	\$2.12 for \$10,000 coverage									

**PLAN HIGHLIGHTS\***

Coverage Options	Guaranteed Issue Amount	Coverage Amounts
<b>Employee</b>	<b>\$150,000</b>	Term Life Insurance - \$10,000 to \$150,000, in \$10,000 increments; AD&D – 100% of Life Benefit to \$150,000
<b>Spouse</b>	<b>\$30,000</b>	Term Life Insurance - \$10,000 to \$30,000 in \$5,000 increments, not to exceed 100% of Employee's amount; AD&D – 100% of Life benefit
<b>Child</b>	<b>\$10,000</b>	Term Life Insurance - \$10,000, not to exceed 100% of Employee's amount; AD&D – 100% of Life Amount
<b>Dependent Age Limits</b>	14 days to 26 years (26 if full time student); Spouse terminates at age 70	
<b>Accelerated Life</b>	75% of the death benefit, Minimum: \$10,000, Maximum: \$500,000	
<b>Waiver of Premium</b>	If disabled, insurance will continue until age 65 or no longer disabled	
<b>Portability</b>	Included, without Evidence of Insurability	
<b>Conversion</b>	Included	
<b>Will Prep Services</b>	Provides resources to prepare wills and other planning documents. Will Prep Services include: Free Estate Planning documents, access to Estate Planners and Resource Library. For a small fee, Attorney Assisted Will Prep is also available.	
<b>Benefit Reduction (of original amount)</b>	Age-Reduction: 50% at age 70	
<b>Late Entrant Underwriting</b>	If you do not enroll when first eligible, and then choose to enroll at a later date, you will be subject to a medical question that could result in denial	

\*The services, exclusions, and limitations listed above do not constitute a contract and are a summary only. The Guardian plan documents are the final arbiter of coverage. This document is a summary of the major features of the referenced insurance coverage. It is intended for illustrative purposes only and does not constitute a contract. The insurance plan documents, including the policy and certificate, comprise the contract for coverage. The full plan description, including the benefits and all terms, limitations and exclusions that apply will be contained in your insurance certificate. The plan documents are the final arbiter of coverage. Coverage terms may vary by state and employer-sponsored plan. The premium amounts reflected in this summary are an approximation; if there is a discrepancy between this amount and the premium deducted from your paycheck, the latter prevails.

A SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS • In order to be eligible for coverage: Employees must be legally working (a) in the United States or (b) outside the United States, for a U.S. based employer, in a country or region approved by Guardian. • We pay no benefits if the insured's death is due to suicide within two years from the insured's original effective date. This two year limitation also applies to any increase in benefit. This exclusion may vary according to state law. • Employees must be working full-time on the effective date of coverage; otherwise, coverage becomes effective after the completion of the specific waiting period. • Evidence of insurability is required for all late enrollees. Benefit increases may require underwriting. • This proposal is subject to satisfactory financial evaluation. • Please refer to certificate of coverage for full plan description; plan documents are the final arbiter of coverage. • In order to be eligible for coverage: Employees must be legally working (a) in the United States or (b) outside the United States, for a US based employer, in a country or region approved by Guardian. • We pay no benefits if the insured's death is due to suicide within two years from the insured's original effective date. This two year limitation also applies to any increase in benefit. This exclusion may vary according to state law. • Employees must be working full-time on the effective date of your coverage; otherwise, coverage becomes effective after the completion of the specific waiting period. • Evidence of Insurability is required for all late enrollees. Benefit increases will require underwriting, except for the Automatic Increase Rider. A new certificate will need to be purchased for benefit increases without Automatic Increase Rider. When selecting face amounts above the guaranteed issue limit there may be a delay in issuing the certificate while underwriting is being completed. If there is a delay the effective day of those certificates may be later than other certificates in the group and may result in an increased age if the effective date crosses the employee's birthday. This will result in higher rates when calculating the premium for this certificate. • We pay no Accidental Death benefits for an insured where death occurs as the result of a disease or a bodily infirmity. These exclusions may include but are not limited to the following: through willful self-injury; by declared or undeclared war, act of war, armed aggression, or while a member of armed forces; may vary by state while driving motor vehicle without a current, valid driver's license; while legally intoxicated; while participating in civil disorder or committing a felony; traveling on any type of aircraft while having any duties on that aircraft; while voluntarily using a non-prescription controlled substance. Form # GP-1- Life-15