

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 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.



7 to 10 years



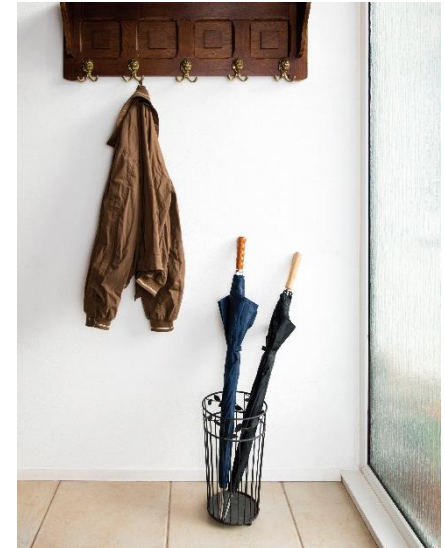
Annual Salary



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



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.¹

Is the benefit to my beneficiary taxed?

Life insurance proceeds paid to your beneficiary are not typically subject to income tax but check with your tax advisor before making any changes to your policy.

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®.

Learn more about Life Insurance at guardiananytime.com

The Guardian Life Insurance
Company of America
New York, NY

guardiananytime.com

¹ Facts About Life 2016, LIMRA: https://www.limra.com/uploadedFiles/limra.com/LIMRA_Root/Posts/PR/_Media/PDFs/Facts-of-Life-2016.pdf. 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. GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America®. ©Copyright 2019 The Guardian Life Insurance Company of America. Group Term Life Policy Form No. GP-1-Life-15.

Basic Term Life	Employee Coverage
EMPLOYEE BENEFIT	OPTION CHOSEN BY LOCATION: \$10,000; \$20,000; 1X SALARY TO \$100,000 MAXIMUM; 2X SALARY TO \$400,000 MAXIMUM; OR 3X SALARY TO \$400,000 MAXIMUM
ACCIDENTAL DEATH AND DISMEMBERMENT	INCLUDED
COMMON CARRIER	INCLUDED
CONVERSION	INCLUDED
ACCELERATED LIFE BENEFIT	50% OF THE DEATH BENEFIT; MINIMUM OF \$10,000: MAXIMUM OF \$250,000
WAIVER OF PREMIUM	IF DISABLED, INSURANCE WILL CONTINUE UNTIL AGE 65 OR UNTIL NO LONGER DISABLED
BENEFIT REDUCTIONS	35% AT AGE 65; 50% AT AGE 70

VOLUNTARY TERM LIFE	
EMPLOYEE BENEFIT	\$10,000 TO \$500,000 IN \$10,000 INCREMENTS
EMPLOYEE AD&D BENEFIT	100% OF LIFE BENEFIT
SPOUSE BENEFIT	\$5,000 TO \$100,000 IN \$5,000 INCREMENTS, SUBJECT TO 100% OF THE EMPLOYEE'S AMOUNT
SPOUSE AD&D BENEFIT	100% OF LIFE BENEFIT
CHILD(REN) BENEFIT	\$10,000, SUBJECT TO 100% OF THE EMPLOYEE'S BENEFIT \$500 (INFANT BENEFIT)
CHILD(REN) AD&D BENEFIT	100% OF LIFE BENEFIT
BENEFIT REDUCTIONS	35% AT AGE 65; 50% AT AGE 70
WAIVER OF PREMIUM	IF DISABLED, INSURANCE WILL CONTINUE UNTIL AGE 65 OR UNTIL NO LONGER DISABLED
PORTABILITY	INCLUDED
COVERSION	INCLUDED
ACCELERATED LIFE BENEFIT	50% OF THE DEATH BENEFIT; MINIMUM OF \$10,000: MAXIMUM OF \$250,000
CHILD(REN) AGE LIMIT	14 DAYS TO AGE 26 14 DAYS (INFANT)
GUARANTEE ISSUE	
Guaranteed issue is the amount of coverage you can enroll for without answering medical questions	EMPLOYEE: \$100,000 SPOUSE: \$30,000 CHILD(REN): \$10,000

*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. 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.