



A Wide Range of Life Insurance Options to Help Meet Your Group's Unique Coverage Needs.

		Voluntary Life Products	
Basic Life		Voluntary Term Life	Voluntary Permanent Life
Product Overview	The simplest form of life insurance, Basic Term Life is usually paid for by the employer	Voluntary Term Life allows employees to choose higher levels of coverage and is paid by the employee.	Voluntary Permanent Life is designed for long term protection needs and offers premiums that do not change, and cash value accumulation.
Employee Benefit	Flat options or times salary	Increments, flat options or times salary	Flat options, times salary or money purchase
Dependent Coverage (Optional)	Dependent coverage is available	Dependent coverage is available	Dependent certificates available
Waiver of Premiums (Optional)	If an employee becomes totally disabled before age 60, the insurance continues in force without further payment of premium (if conditions are met). Interim Term Insurance is a cost saving feature that allows a disabled employee to convert to a less expensive interim Term Life product while pending waiver approval. Voluntary Term Life includes an option to waive Dependent amounts when the disabled employee has premium waived.		If an employee becomes totally disabled before age 60, his/her insurance continues in force without further payment of premium (if conditions are met) until age 67 or no longer disabled.
LifeassistSM (Optional)¹	Income benefit designed to provide additional financial security for an ADL disabled employee. The benefit equals 1% of the employee's Life benefit to a maximum of \$2,000. Benefits are paid to the lesser of 100 months or to when waiver of premium ends.		
Portability (Optional)	Option that allows employees to maintain their group life policy even if they leave the company. Option is available with or without Evidence of Insurability. Standard on Voluntary Permanent Life.		
Conversion	Allows insureds to convert their group term coverage to a permanent whole life policy without supplying Evidence of Insurability. State law may affect policy type and amount.		Not applicable
Accelerated Life Benefit (Optional)	An employee diagnosed with a terminal medical condition may apply for the Accelerated Life Benefit. If approved, we will accelerate the eligible death proceeds. Voluntary Term Life includes an option to accelerate Dependent amounts.		
Benefit Reductions	Will apply		

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Additional Life	<ul style="list-style-type: none"> Generous Guaranteed Issue amounts for employees. Groups with 2+ employees for Basic Term and 5+ employees for Voluntary Term. Automatic increase and re-enrollment options make it easy for employees to expand protection over time. Will Prep² Services provide complimentary life planning documents, access to estate planners and a resource library, and are automatically included with every Voluntary Term Life case. 		<ul style="list-style-type: none"> Generous Guaranteed Issue amounts for employees and spouses for 26+ groups An employee may take Loans or Withdrawals from the cash value of the policy for any purpose.³ Paid up at age 65 option allows employees to lock in death benefit with no more premium payments.
Claims	Tenured, dedicated life case manager handles our customers' experience with empathy and care.		

Accidental Death and Dismemberment (AD&D)

AD&D insurance pays a benefit for the loss of life or certain bodily injuries resulting from covered accidents. This coverage can be employer-paid or voluntary. Choice of Standard or Enhanced AD&D coverage.

Employee Benefit Increments, flat options or times salary

Dependent Coverage Dependent coverage is available

Benefit Reductions Will apply

Enhanced AD&D Features Catastrophic Loss Benefits; Day Care Expense Benefits; Seatbelt and Airbag Benefits; Child Education Benefits; Repatriation Benefits; Spousal Education and Retraining Benefits, Exposure and Disappearance, Helmet, Workplace Assault, Rehabilitation, Adaptive Home and Vehicle Benefits. A Business Travel Accident Rider is also available.

Contact your Guardian® Group Sales Representative for more information.

The Guardian Life Insurance Company of America
New York, NY
guardianlife.com

¹ Available for Term and Group Permanent Life only. ² WillPrep Services are provided by Integrated Behavioral Health, Inc., and its contractors. This is not an insurance benefit and may not be available in all states. ³ No loans or withdrawals are available during the first year of the policy. Permanent Life Insurance policy guarantees are subject to the timely payment of all required premiums and the claims paying ability of the issuing insurance company. Policy loans and withdrawals affect the guarantees by reducing the policy's death benefit and cash values. 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. Plan documents are the final arbiter of coverage. Optional riders and/or features may incur additional costs. Policy Form(s) Term Life Policy Form GP-1-R-LB-90. GP-1-R-EOPT-96 and GC-Life-15-1.0. Voluntary Term Life Policy Form GP-1-R-ADCL1-00. Permanent Life Policy Form GP-1-GPL14. AD&D Policy Form GP-1-R-ADCL1-00 and GC-ADD-15-1.0. In New York: Term Life Policy Form GC-LIFE-15-NY. AD&D Policy Form GC-ADD-15-NY. Guardian® is a registered service mark of The Guardian Life Insurance Company of America® ©Copyright 2020 The Guardian Life Insurance Company of America.