



Enhance Your Life

Guardian's LifeAssistSM supplemental income option helps protect your family

The need for employees to have quality life insurance benefits is undeniable. Employees want to know that his or her family will be able to meet financial obligations and basic living expenses. But what about additional costs that occur when an employee suddenly suffers a severe or catastrophic disability? Guardian's LifeAssist benefit provides employees with extra financial protection they may need during this difficult life situation.

How does the LifeAssist benefit work?

LifeAssist provides employees with extra income equal to 1% of their Basic Life coverage amount and/or 1% of their Voluntary Life coverage amount to a maximum of \$2,000. Benefits are paid monthly up to 100 months — or to when he

or she reaches age 65 or no longer meets the disability definition (whichever happens first). Better yet, LifeAssist will not reduce any life insurance face value amounts — and if the group has Guardian Long Term Disability (LTD), LifeAssist benefits will not be deducted from LTD benefits either.

How does an employee qualify for the LifeAssist benefit?

- Employee must be under age 60 when he or she becomes disabled, meet all eligibility requirements, and for Voluntary Life be insured on the plan for 12 months.
- Employee must be approved for Life Waiver of Premium.
- Employee must be severely or catastrophically disabled, which means he or she cannot perform at least two of the following activities of daily living: bathing, dressing, toileting, transferring, continence and eating, or is cognitively impaired.

LifeAssist benefit in action:

Example 1 – Basic Life Only with Guardian LTD

Employee Basic Life Amount: \$50,000 Base Annual Earnings: \$30,000 (\$2,500 per month)		
LifeAssist Benefit (Basic Life Amount x 1%)	\$500	per month
Guardian LTD Benefit (Monthly Earnings \$2,500 x 60%)	\$1,500	per month
Total Monthly Benefits (LifeAssist + Guardian LTD)	\$2,000	80% of Pre-disability monthly income

Example 2 – Basic Life & Voluntary Life with Guardian LTD

Employee Basic Life Amount: \$50,000 Employee Voluntary Life Amount: \$100,000 Base Annual Earnings: \$30,000 (\$2,500 per month)		
LifeAssist Benefit (Basic Life Amount x 1%)	\$500	per month
LifeAssist Benefit (Voluntary Life Amount x 1%)	\$1,000	per month
Guardian LTD Benefit (Monthly Earnings \$2,500 x 60%)	\$1,500	per month
Total Monthly Benefits (LifeAssist + Guardian LTD)	\$3,000	120% of Pre-disability monthly income

Contact your Guardian® Group sales representative for more information.

The Guardian Life Insurance
Company of America

guardianlife.com

New York, NY

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. Life Contract No. GP-1-R-LB-90, GP-1-R-EOPT-96. Voluntary Life Contract No. GP-1-R-ADCL1-00 et al. Voluntary Term Life Plan - 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.