



Increase Coverage Without Medical Underwriting

Over 130 million Americans rely on life insurance to protect their financial security.¹ Many of these people are relying on the life insurance they receive through their company's employee benefits.

Guardian® makes it easy for employees to provide more financial protection for their loved ones. Employees can now increase the amount of their life coverage — without medical underwriting — when they re-enroll in their company's Voluntary Term Life plan.

Employers can offer one of the following three options to enable employees to step up to higher amounts available on the company's schedule of benefits.

Here are the available options...

A covered employee could increase life insurance coverage:

- **By available increments up to \$50,000 per annual enrollment** (No Evidence of Insurability (EOI) required for total life insurance amounts up to \$50,000, not to exceed the guarantee issue amount.)
- **By available increments up to the group's guarantee issue amount per annual enrollment** (No EOI required for total life insurance amounts up to guarantee issue amount.)
- **By up to two available increments per annual enrollment** (No EOI required even if total life insurance amount exceeds guarantee issue amount as long as no more than two increments are elected.)

Taking advantage of the program is easy!

The coverage can be added through convenient, affordable, automatic payments via payroll deduction.



Why households choose to buy life insurance at the workplace²

- It's easy and convenient
- Better value
- Trustworthy employer or carrier
- Convenient payroll deduction
- No pressure to buy
- Comfortable with this method

Contact your Guardian Group sales representative for more information.

The Guardian Life Insurance
Company of America
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¹ Facts About Life 2015, LIMRA. ² Most Workplace Life Insurance Customers are Gen X or Y, LIMRA, Nov. 2014. 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 Voluntary Term Life Policy Form GP-1-R-ADCL1-00. For Agent/Broker Use Only. Not For Use With The General Public.