



A Voluntary Term Life Program Made Easy for Employers & Employees

Life insurance is a critical part of Americans' financial wellness. If something were to happen, life insurance protects what matters most to people — their loved ones — by ensuring there is money in place to help manage current and future expenses.

And since many Americans often don't work with a financial advisor, employees count on their workplace to learn about and get life insurance. In fact, 57% of those with life insurance obtain it exclusively from their workplace.¹

When employers include Guardian® Voluntary Term Life Insurance in their employee benefits package, they're helping to put employees on a path for better financial security. Here's what our customers can expect:

A voluntary term life plan that's right for their employees' needs:

- Generous guarantee issue amounts help as many employees as possible take advantage of coverage opportunity, regardless of health history.
- Portability allows employees to keep coverage if they change jobs.
- LifeAssistSM option provides critical income to employees who suffer a severe or catastrophic disability while on approved waiver of premium.

Plus, our Accidental Death & Dismemberment (AD&D) insurance — which provides coverage for specific accidental losses — can be paired with a voluntary term life plan to maximize employees' financial security. An optional Business Travel Accident rider provides added protection for employees while on business trips or for personal travel.

An enrollment experience where we do the heavy lifting

When a new employer offers voluntary life, our open enrollment support takes the work off them and helps their employees easily purchase valuable coverage.

- Wide array of product education and decision support resources like onsite meetings, phone assistance, and online tools.
- Multiple online enrollment options through guardiananytime.com or other benefits administration platforms.

During re-enrollment, employees can easily increase coverage

For our voluntary term life plans, we offer these options to help employees keep up with changing needs:

- Automatic increase option — automatic 5% benefit increase for 5 years.
- Re-enrollment options without annual medical exams — employers have 3 ways they can enable employees to step up to higher life insurance amounts available on their company's schedule of benefits without evidence of insurability being required.

Experience and strength customers can count on:

- #1 in new and inforce life cases²
- 60 years experience in group life insurance
- Over 2 million employees covered nationwide
- Tenured, dedicated life case manager
- Fast, accurate claims payment with 90% claims satisfaction³

Contact your Guardian Group sales representative for more information.

The Guardian Life Insurance Company of America
New York, NY

guardiananytime.com

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¹ The Guardian Workplace Benefits Study: Fourth Annual, 2016. ² LIMRA, U.S. Workplace Benefits Life Insurance Sales and Inforce 2017 Annual Results. ³ Guardian Voice of The Customer Report, January 2018. Life insurance products are underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Some products may not be available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Documents are the final arbiter of coverage. Policy Form No. GP-1-R-LB-90, GP-1-R-EOPT-96, GC-Life-15-1.0. Guardian® and the Guardian G° logo are registered service marks of The Guardian Life Insurance Company of America®