



## Why Guardian Life?

As a company that's been delivering on promises for over 155 years, our customers can rely on us to be there when they or their loved ones need us. When it comes to products that are a foundation to financial security — like life insurance — being there for our customers is the first thing that matters...and, just one of many reasons to choose Guardian®.

For the first time, more Americans are covered by employment-based life insurance than individual insurance.<sup>1</sup> In fact, 57% of those with life insurance rely exclusively on their workplace.<sup>2</sup>

We help employers offer a life insurance program that sets their employees on a path for better financial wellness, while looking out for their bottom line.

### Products and options to meet different needs

- Term Life with different funding options (employer-paid, contributory and voluntary).
- Voluntary Permanent Life for more comprehensive, continuous life insurance coverage.
- Life insurance features that appeal to employees:
  - Generous guarantee issue amounts help employees take advantage of protection, 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.
  - Options to easily increase life insurance amounts over time without medical exams or by automatic increase (for Voluntary Term Life plans).
- Plus, our Accidental Death & Dismemberment (AD&D) insurance can complement a Life plan. Better yet, Travel-Related Insurance Protection (TRIP) combines life insurance, AD&D and Travel Aid services all in one for comprehensive coverage for employees that travel for business or for pleasure.

### Support you can count on

Our years in group life insurance and financial ratings means we'll be there when customers need us most. When a life claim is filed, a tenured, dedicated life case manager handles our customers' experience with empathy and care and facilitates fast, accurate benefits payments.

### Valuable services beyond life insurance

- Will Preparation Services<sup>3</sup> — access to estate planning professionals, online planning documents and resource library (automatically included on Voluntary Term Life).
- WorkLifeMatters<sup>3</sup> — employee assistance program providing guidance on personal, financial and legal matters. Plus, workplace tools for employers.
- TravelAid<sup>3</sup> — an emergency response network of global resources that helps employees when they travel.
- College Tuition Benefit — when employees participate in a Guardian plan, they earn tuition rewards that can help pay for the cost of college.

### Guardian is No. 1 in new and inforce life cases<sup>4</sup>

- 60 years experience in group life insurance
- Over 2 million employees covered nationwide
- 90% claims satisfaction<sup>5</sup>

**Contact your Guardian Group sales representative for more information.**

---

**The Guardian Life Insurance  
Company of America**  
**guardiananytime.com**

New York, NY

2018-62597 (7/20)

The Guardian Life Insurance Company of America 7 Hanover Square New York, NY 10004-4025  
www.guardiananytime.com <sup>1</sup> LIMRA; "Employment-Based Life Insurance Ownership Trends;  
2016. <sup>2</sup> The Guardian Workplace Benefits Study: Fourth Annual, 2016. <sup>3</sup> WorkLifeMatters Program  
and WillPrep services are provided by Integrated Behavioral Health, Inc., and its contractors.  
TravelAid services are provided by Integrated Behavioral Health, Inc., and UnitedHealthcare  
Global. These programs may not be available in all states. <sup>4</sup> LIMRA, U.S. Workplace Benefits Life  
Insurance Sales and Inforce 2017 Annual Results. <sup>5</sup> Guardian Voice of The Customer Report,  
January 2018. Guardian Group Life is underwritten and issued by The Guardian Life Insurance  
Company of America, New York, NY. Product availability, provisions and features may vary from  
state to state. Optional riders and/or features may incur additional costs. Policy limitations and  
exclusions apply. 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. No. GP-1-LIFE-15