

# Basic Term Life

## RATES per \$1,000

Census	Life Rate	AD&D Rate	Volume	Monthly Premium	Annual Premium
6	\$0.143	\$0.020	\$300,000	\$48.90	\$586.80
<b>Rate Guarantee</b>	2 Years				
<b>Minimum Participation</b>	Contributory plans assume a minimum of 75% participation of eligible employees. Non-contributory plans assume a minimum of 100% participation of eligible employees.				
<b>Evidence of Insurability</b>	Medical Underwriting may be required for amounts in excess of Guaranteed issue amount. Ages 70 and older must be underwritten for all amounts				
<b>Guarantee Issue</b>	\$50,000				

### Proposal Assumptions:

- Guardian requires a minimum of \$1,000 in annualized premium to write a group.
- A minimum of two lines of coverage must sell to retain composite rates.

## BENEFITS

### All Eligible Employees

<b>Employee Benefit</b>	\$50,000	
<b>Employee AD&amp;D</b>	100% of Life Benefit to a maximum of \$50,000	
<b>Accelerated Life</b>	75% of the death benefit, Minimum: \$10,000, Maximum: \$250,000	
<b>Waiver of Premium</b>	If disabled, insurance will continue until age 65 or no longer disabled.	
<b>Portability</b>	Included with Evidence of Insurability	
<b>Seatbelt/Airbag</b>	Employee: \$10,000/\$15,000	
<b>Conversion</b>	Included	
<b>Benefit Reduction (of original amount)</b>	<b>Age</b>	<b>Reduction</b>
	65	25%
	70	50%

## PLAN HIGHLIGHTS

We provide companies with plans and options that give employees and their families the right level of protection at the right price - protection that will help care for their families in the most difficult of circumstances.

Standard AD&D helps employees with the unexpected accidents/injuries and includes Seatbelt/Airbag and Exposure Disappearance.

## IMPORTANT NOTES

Rates and premiums are based on the employee data submitted. Final rates and premiums are based on the plan and employee/dependent data provided on the enrollment forms. State specific requirements may apply.

- **Waiver:** Insured must be totally disabled prior to age 60 and remain totally disabled through an elimination period of 9 months.
- Portability ceases on attainment of age 70.
- Seatbelt/Airbag benefit will be limited to \$30,000 for combined Life and AD&D amounts.

## SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS

### 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 US based employer, in a country or region approved by Guardian.
- Employees must be working full-time on the effective date of coverage; otherwise, coverage becomes effective after the completion of the specific waiting period GC-Life-15-1.0 (Life 2016).
- Evidence of Insurability is required for all late Employee and Spouse enrollees. Benefit increases may require underwriting.

### Accidental Death and Dismemberment Plan

- We pay no Accidental Death and Dismemberment benefits for an insured where death or dismemberment occurs as the result of a disease or a bodily infirmity; through willful self-injury; by declared or undeclared war, act of war, armed aggression, or while a member of armed forces; while driving a motor vehicle unlicensed, or with a license that has been revoked, suspended or expired for more than 90 days; while legally intoxicated; while participating in civil disorder or committing a felony; traveling on any type of aircraft while having any duties on that aircraft; while voluntarily using a non prescription controlled substance GC-ADD-15-1.0 (ADD 2016).
- Guardian Group Basic Term Life Insurance is underwritten by The Guardian Life Insurance Company of America, New York, NY and will not be effective until approved by a Guardian underwriter. Optional riders and/or features may incur additional costs. This proposal is subject to satisfactory financial evaluation. #2016-24622(exp. 4/18). Please refer to certificate of coverage for full plan description; plan documents are the final arbiter of coverage.