

Underwriting Requirements	Employee <65	Spouse <65	Child	Employee 65<70	Spouse 65<70	Employee 70+	Spouse 70+
Guarantee Issue	\$50,000	\$25,000	\$10,000	\$50,000	\$10,000	\$10,000	\$0

BENEFITS

All Eligible Employees											
Employee Benefit	\$10,000 to \$250,000 in \$10,000 increments										
Employee AD&D	100% of Life benefit to \$250,000										
Dependent AD&D	100% of Life Benefit										
Spouse Benefit	\$10,000 to \$250,000 in \$5,000 increments, not to exceed 100% of Employee's amount										
Child Benefit	\$5,000, \$10,000, not to exceed 100% of Employee's amount										
Infant Benefit	\$500										
Dependent Age Limits	14 days to 26 years (26 if full time student). Infant Age: Birth to 14 days. Spouse terminates at 70.										
Accelerated Life	75% of the death benefit, Minimum: \$10,000, Maximum: \$250,000										
Waiver of Premium	If disabled, insurance will continue until age 65 or no longer disabled.										
Portability	Included, without Evidence of Insurability										
Conversion	Included										
Seatbelt/Airbag	Employee: \$10,000/\$15,000, Dependent: \$5,000/\$7,500										
Benefit Reduction (of original amount)	<table border="1"> <thead> <tr> <th>Age</th> <th>Reduction</th> </tr> </thead> <tbody> <tr> <td>65</td> <td>35%</td> </tr> <tr> <td>70</td> <td>60%</td> </tr> <tr> <td>75</td> <td>75%</td> </tr> <tr> <td>80</td> <td>85%</td> </tr> </tbody> </table>	Age	Reduction	65	35%	70	60%	75	75%	80	85%
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PLAN HIGHLIGHTS

- **Will Prep Services:** Provides resources to prepare wills and other planning documents. Will Prep Services include: free Estate Planning documents, access to Estate Planners and Resource Library. For a small fee, Attorney Assisted Will Preparation is also available
- 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.
- Spouse rate is based on employee's age bracket. Child rate is a per \$1,000 for all children. Dependent life insurance will not take effect if a dependent, other than a newborn, is confined to a hospital or other health care facility, or is unable to perform the normal activities of someone of like age and sex.
- 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.
- 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. GC-Life-15-1.0 (VLife 2016)
- WillPrep Services are provided by Integrated Behavioral Health, Inc., and its contractors. The Guardian Life Insurance Company of America (Guardian) does not provide any part of WillPrep Services. Guardian is not responsible or liable for care or advice given by any provider or resource under the program. WillPrep Services is not an insurance benefit and may not be available in all states.
- Employees must be working full-time on the effective date of your 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.

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 (VADD 2016)
- Guardian Group Voluntary 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. Please refer to certificate of coverage for full plan description; plan documents are the final arbiter of coverage.