Guardian®

Watch our video
How life insurance protects families and covers critical costs.

Life insurance

If something happens to you, life insurance can help your family reduce financial stress.

Life insurance helps protect your family's finances by providing a cash benefit if you pass away. This ensures that they'll be financially supported, and can cover important things from bills to funeral costs. With life policies, you can get affordable life insurance protection for a set period of time.

Who is it for?

Everyone's life insurance needs are different, depending on their family situation. That's why group life insurance through an employer is an easier and more affordable option than individual life insurance.

What does it cover?

Life insurance protects your loved ones by providing a benefit (which is usually tax-exempt) if you pass away.

Why should I consider it?

Life insurance is about more than just covering expenses. Depending on your circumstances, it could take your family years to recover from the loss of your income.

With a life insurance benefit, your family will have extra money to cover mortgage and rent payments, legal or medical fees, childcare, tuition, and any outstanding debts.

Guardian, its subsidiaries, agents, and employees do not provide tax, legal, or accounting advice. Consult your tax, legal, or accounting professional regarding your individual situation.

You will receive these benefits if you meet the conditions listed in the policy.

Preparing and planning

Jorge's never considered purchasing life insurance, but after being offered it through work, he decides it's a smart way to protect his family.

Jorge has a mortgage, and because his wife is helping to take care of her mother, she only works part-time. In addition, his daughter is about to start college.

Jorge looks at how his family would be affected by losing him.

Average funeral cost: **$9,000**

Average mortgage debt: **$202,000**

Average cost of college: **$17,000 - $44,000**

Average household credit card debt: **$8,500**

With life insurance, Jorge can make sure that part of these costs are covered if something happens to him.

This example is for illustrative purposes only. Your plan's coverage may vary. See your plan's information on the following pages for specific amounts and details.

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Guardian

Your life coverage

	BASIC LIFE	VOLUNTARY TERM LIFE
Employee Benefit	Your employer provides $50,000 Basic Term Life coverage for all full time employees.	$10,000 increments to a maximum of $750,000. See Cost Illustration page for details.
Accidental Death and Dismemberment	Your Basic Life coverage includes Enhanced Accidental Death and Dismemberment coverage.	Enhanced employee, spouse, and child(ren) coverage. Maximum 1 times life amount.
Spouse Benefit	N/A	$10,000 increments to a maximum of $250,000. See Cost Illustration page for details.‡
Child Benefit	N/A	Your dependent children age birth† to 26 years. $1,000 increments to a maximum of $15,000. Subject to state limits. See Cost Illustration page for details.
Guarantee Issue: The 'guarantee' means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when you sign up for coverage during the initial enrollment period**.**	Guarantee Issue coverage up to $50,000 per employee	We Guarantee Issue coverage up to: Employee $350,000. Spouse $50,000. Dependent children $15,000.
Premiums	Covered by your company if you meet eligibility requirements	Increase on plan anniversary after you enter next five-year age group
Portability: Allows you to take coverage with you if you terminate employment.	Yes, with age and other restrictions, including evidence of insurability	Yes, with age and other restrictions
Conversion: Allows you to continue your coverage after your group plan has terminated.	Yes, with restrictions; see certificate of benefits	Yes, with restrictions; see certificate of benefits

Guardian®

Your life coverage

	BASIC LIFE	VOLUNTARY TERM LIFE
Accelerated Life Benefit: A lump sum benefit is paid to you if you are diagnosed with a terminal condition, as defined by the plan.	Yes	Yes
Waiver of Premiums: Premium will not need to be paid if you are totally disabled.	For employees disabled prior to age 60, with premiums waived until age 65, if conditions are met	For employees disabled prior to age 60, with premiums waived until age 65, if conditions met
Benefit Reductions: Benefits are reduced by a certain percentage as an employee ages.	35% at age 70, 55% at age 75, 70% at age 80, 85% at age 85	No

Subject to coverage limits

† Voluntary Life: Infant coverage is limited based on age.

‡ **Spouse coverage terminates at age 70.**

The Guarantee Issue amount may be subject to reductions by percentage at the ages shown in this summary.

Voluntary Life Cost Illustration:

To determine the most appropriate level of coverage, as a rule of thumb, you should consider about 6 - 10 times your annual income, factoring in projected costs to help maintain your family's current life style.

Semi-monthly premiums displayed. Cost of AD&D is included.

Policy Election Amount	Policy Election Cost Per Age Bracket								
Employee	**< 30**	**30–34**	**35–39**	**40–44**	**45–49**	**50–54**	**55–59**	**60–64**	**65–69**
$10,000	$.40	$.50	$.55	$.60	$.85	$1.25	$2.10	$3.40	$6.45
$20,000	$.80	$1.00	$1.10	$1.20	$1.70	$2.50	$4.20	$6.80	$12.90
$30,000	$1.20	$1.50	$1.65	$1.80	$2.55	$3.75	$6.30	$10.20	$19.35
$40,000	$1.60	$2.00	$2.20	$2.40	$3.40	$5.00	$8.40	$13.60	$25.80
$50,000	$2.00	$2.50	$2.75	$3.00	$4.25	$6.25	$10.50	$17.00	$32.25
$60,000	$2.40	$3.00	$3.30	$3.60	$5.10	$7.50	$12.60	$20.40	$38.70
$70,000	$2.80	$3.50	$3.85	$4.20	$5.95	$8.75	$14.70	$23.80	$45.15
$80,000	$3.20	$4.00	$4.40	$4.80	$6.80	$10.00	$16.80	$27.20	$51.60
$90,000	$3.60	$4.50	$4.95	$5.40	$7.65	$11.25	$18.90	$30.60	$58.05
$100,000	$4.00	$5.00	$5.50	$6.00	$8.50	$12.50	$21.00	$34.00	$64.50
$110,000	$4.40	$5.50	$6.05	$6.60	$9.35	$13.75	$23.10	$37.40	$70.95
$120,000	$4.80	$6.00	$6.60	$7.20	$10.20	$15.00	$25.20	$40.80	$77.40
$130,000	$5.20	$6.50	$7.15	$7.80	$11.05	$16.25	$27.30	$44.20	$83.85
$140,000	$5.60	$7.00	$7.70	$8.40	$11.90	$17.50	$29.40	$47.60	$90.30
$150,000	$6.00	$7.50	$8.25	$9.00	$12.75	$18.75	$31.50	$51.00	$96.75
$160,000	$6.40	$8.00	$8.80	$9.60	$13.60	$20.00	$33.60	$54.40	$103.20
$170,000	$6.80	$8.50	$9.35	$10.20	$14.45	$21.25	$35.70	$57.80	$109.65
$180,000	$7.20	$9.00	$9.90	$10.80	$15.30	$22.50	$37.80	$61.20	$116.10
$190,000	$7.60	$9.50	$10.45	$11.40	$16.15	$23.75	$39.90	$64.60	$122.55
$200,000	$8.00	$10.00	$11.00	$12.00	$17.00	$25.00	$42.00	$68.00	$129.00
$210,000	$8.40	$10.50	$11.55	$12.60	$17.85	$26.25	$44.10	$71.40	$135.45
$220,000	$8.80	$11.00	$12.10	$13.20	$18.70	$27.50	$46.20	$74.80	$141.90
$230,000	$9.20	$11.50	$12.65	$13.80	$19.55	$28.75	$48.30	$78.20	$148.35
$240,000	$9.60	$12.00	$13.20	$14.40	$20.40	$30.00	$50.40	$81.60	$154.80
$250,000	$10.00	$12.50	$13.75	$15.00	$21.25	$31.25	$52.50	$85.00	$161.25
$260,000	$10.40	$13.00	$14.30	$15.60	$22.10	$32.50	$54.60	$88.40	$167.70
$270,000	$10.80	$13.50	$14.85	$16.20	$22.95	$33.75	$56.70	$91.80	$174.15
$280,000	$11.20	$14.00	$15.40	$16.80	$23.80	$35.00	$58.80	$95.20	$180.60
$290,000	$11.60	$14.50	$15.95	$17.40	$24.65	$36.25	$60.90	$98.60	$187.05

Voluntary Life Cost Illustration *continued*

	< 30	30–34	35–39	40–44	45–49	50–54	55–59	60–64	65–69
$300,000	$12.00	$15.00	$16.50	$18.00	$25.50	$37.50	$63.00	$102.00	$193.50
$310,000	$12.40	$15.50	$17.05	$18.60	$26.35	$38.75	$65.10	$105.40	$199.95
$320,000	$12.80	$16.00	$17.60	$19.20	$27.20	$40.00	$67.20	$108.80	$206.40
$330,000	$13.20	$16.50	$18.15	$19.80	$28.05	$41.25	$69.30	$112.20	$212.85
$340,000	$13.60	$17.00	$18.70	$20.40	$28.90	$42.50	$71.40	$115.60	$219.30
$350,000	$14.00	$17.50	$19.25	$21.00	$29.75	$43.75	$73.50	$119.00	$225.75
$360,000	$14.40	$18.00	$19.80	$21.60	$30.60	$45.00	$75.60	$122.40	$232.20
$370,000	$14.80	$18.50	$20.35	$22.20	$31.45	$46.25	$77.70	$125.80	$238.65
$380,000	$15.20	$19.00	$20.90	$22.80	$32.30	$47.50	$79.80	$129.20	$245.10
$390,000	$15.60	$19.50	$21.45	$23.40	$33.15	$48.75	$81.90	$132.60	$251.55
$400,000	$16.00	$20.00	$22.00	$24.00	$34.00	$50.00	$84.00	$136.00	$258.00
$410,000	$16.40	$20.50	$22.55	$24.60	$34.85	$51.25	$86.10	$139.40	$264.45
$420,000	$16.80	$21.00	$23.10	$25.20	$35.70	$52.50	$88.20	$142.80	$270.90
$430,000	$17.20	$21.50	$23.65	$25.80	$36.55	$53.75	$90.30	$146.20	$277.35
$440,000	$17.60	$22.00	$24.20	$26.40	$37.40	$55.00	$92.40	$149.60	$283.80
$450,000	$18.00	$22.50	$24.75	$27.00	$38.25	$56.25	$94.50	$153.00	$290.25
$460,000	$18.40	$23.00	$25.30	$27.60	$39.10	$57.50	$96.60	$156.40	$296.70
$470,000	$18.80	$23.50	$25.85	$28.20	$39.95	$58.75	$98.70	$159.80	$303.15
$480,000	$19.20	$24.00	$26.40	$28.80	$40.80	$60.00	$100.80	$163.20	$309.60
$490,000	$19.60	$24.50	$26.95	$29.40	$41.65	$61.25	$102.90	$166.60	$316.05
$750,000	$30.00	$37.50	$41.25	$45.00	$63.75	$93.75	$157.50	$255.00	$483.75
Policy Election Amount									
Spouse									
$10,000	$.40	$.50	$.55	$.60	$.85	$1.25	$2.10	$3.40	$6.45
$20,000	$.80	$1.00	$1.10	$1.20	$1.70	$2.50	$4.20	$6.80	$12.90
$30,000	$1.20	$1.50	$1.65	$1.80	$2.55	$3.75	$6.30	$10.20	$19.35
$40,000	$1.60	$2.00	$2.20	$2.40	$3.40	$5.00	$8.40	$13.60	$25.80
$50,000	$2.00	$2.50	$2.75	$3.00	$4.25	$6.25	$10.50	$17.00	$32.25
$60,000	$2.40	$3.00	$3.30	$3.60	$5.10	$7.50	$12.60	$20.40	$38.70
$70,000	$2.80	$3.50	$3.85	$4.20	$5.95	$8.75	$14.70	$23.80	$45.15
$80,000	$3.20	$4.00	$4.40	$4.80	$6.80	$10.00	$16.80	$27.20	$51.60
$90,000	$3.60	$4.50	$4.95	$5.40	$7.65	$11.25	$18.90	$30.60	$58.05
$100,000	$4.00	$5.00	$5.50	$6.00	$8.50	$12.50	$21.00	$34.00	$64.50

Voluntary Life Cost Illustration *continued*

	< 30	30–34	35–39	40–44	45–49	50–54	55–59	60–64	65–69
$110,000	$4.40	$5.50	$6.05	$6.60	$9.35	$13.75	$23.10	$37.40	$70.95
$120,000	$4.80	$6.00	$6.60	$7.20	$10.20	$15.00	$25.20	$40.80	$77.40
$130,000	$5.20	$6.50	$7.15	$7.80	$11.05	$16.25	$27.30	$44.20	$83.85
$140,000	$5.60	$7.00	$7.70	$8.40	$11.90	$17.50	$29.40	$47.60	$90.30
$150,000	$6.00	$7.50	$8.25	$9.00	$12.75	$18.75	$31.50	$51.00	$96.75
$160,000	$6.40	$8.00	$8.80	$9.60	$13.60	$20.00	$33.60	$54.40	$103.20
$170,000	$6.80	$8.50	$9.35	$10.20	$14.45	$21.25	$35.70	$57.80	$109.65
$180,000	$7.20	$9.00	$9.90	$10.80	$15.30	$22.50	$37.80	$61.20	$116.10
$190,000	$7.60	$9.50	$10.45	$11.40	$16.15	$23.75	$39.90	$64.60	$122.55
$200,000	$8.00	$10.00	$11.00	$12.00	$17.00	$25.00	$42.00	$68.00	$129.00
$210,000	$8.40	$10.50	$11.55	$12.60	$17.85	$26.25	$44.10	$71.40	$135.45
$220,000	$8.80	$11.00	$12.10	$13.20	$18.70	$27.50	$46.20	$74.80	$141.90
$230,000	$9.20	$11.50	$12.65	$13.80	$19.55	$28.75	$48.30	$78.20	$148.35
$240,000	$9.60	$12.00	$13.20	$14.40	$20.40	$30.00	$50.40	$81.60	$154.80
$250,000	$10.00	$12.50	$13.75	$15.00	$21.25	$31.25	$52.50	$85.00	$161.25
Policy Election Amount									
Child(ren)									
$1,000	$0.08	$0.08	$0.08	$0.08	$0.08	$0.08	$0.08	$0.08	$0.08
$2,000	$0.15	$0.15	$0.15	$0.15	$0.15	$0.15	$0.15	$0.15	$0.15
$3,000	$0.23	$0.23	$0.23	$0.23	$0.23	$0.23	$0.23	$0.23	$0.23
$4,000	$0.30	$0.30	$0.30	$0.30	$0.30	$0.30	$0.30	$0.30	$0.30
$5,000	$0.38	$0.38	$0.38	$0.38	$0.38	$0.38	$0.38	$0.38	$0.38
$6,000	$0.45	$0.45	$0.45	$0.45	$0.45	$0.45	$0.45	$0.45	$0.45
$7,000	$0.53	$0.53	$0.53	$0.53	$0.53	$0.53	$0.53	$0.53	$0.53
$8,000	$0.60	$0.60	$0.60	$0.60	$0.60	$0.60	$0.60	$0.60	$0.60
$9,000	$0.68	$0.68	$0.68	$0.68	$0.68	$0.68	$0.68	$0.68	$0.68
$10,000	$0.75	$0.75	$0.75	$0.75	$0.75	$0.75	$0.75	$0.75	$0.75
$11,000	$0.83	$0.83	$0.83	$0.83	$0.83	$0.83	$0.83	$0.83	$0.83
$12,000	$0.90	$0.90	$0.90	$0.90	$0.90	$0.90	$0.90	$0.90	$0.90
$13,000	$0.98	$0.98	$0.98	$0.98	$0.98	$0.98	$0.98	$0.98	$0.98
$14,000	$1.05	$1.05	$1.05	$1.05	$1.05	$1.05	$1.05	$1.05	$1.05
$15,000	$1.13	$1.13	$1.13	$1.13	$1.13	$1.13	$1.13	$1.13	$1.13

Refer to Guarantee Issue row on page above for Voluntary Life GI amounts.

Premiums for Voluntary Life Increase in five-year increments

Infant coverage is limited for the first two weeks of infant's life.

Spouse coverage premium is based on Employee age.

The Guarantee Issue amount may be subject to reductions by percentage at the ages shown in this summary.

LIMITATIONS AND EXCLUSIONS:

A SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS FOR LIFE AND AD&D COVERAGE:

You must be working full-time on the effective date of your coverage; otherwise, your coverage becomes effective after you have completed a specific waiting period. Employees must be legally working in the United States in order to be eligible for coverage. Underwriting must approve coverage for employees on temporary assignment: (a) exceeding one year; or (b) in an area under travel warning by the US Department of State. Subject to state specific variations. Evidence of Insurability is required on all late enrollees. This coverage will not be effective until approved by a Guardian underwriter. This proposal is hedged subject to satisfactory financial evaluation. Please refer to certificate of coverage for full plan description.

Dependent life insurance will not take effect if a dependent, other than a newborn, is confined to the hospital or other health care facility or is unable to perform the normal activities of someone of like age and sex.

Accelerated Life Benefit is not paid to an employee under the following circumstances: one who is required by law to use the benefit to pay creditors; is required by court order to pay the benefit to another person; is required by a government agency to use the payment to receive a government benefit; or loses his or her group coverage before an accelerated benefit is paid.

Voluntary Life Only:

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. Late entrants and benefit increases require underwriting approval.

GP-1-R-LB-90, GP-1-R-EOPT-96

Guarantee Issue/Conditional Issue amounts may vary based on age and case size. See your Plan Administrator for details. Late entrants and benefit increases require underwriting approval.

For AD&D: We pay no benefits for any loss caused: by willful self-injury; sickness, disease or medical treatment; by participating in a civil disorder or committing a felony; Traveling on any type of aircraft while having duties on that aircraft; by declared or undeclared act of war or armed aggression; while a member of any armed force (May vary by state); while driving a motor vehicle without a current, valid driver's license; by legal intoxication; or by voluntarily using a non-prescription controlled substance. Contract #GP-1-R-ADCL1-00 et al. We won't pay more than 100% of the Insurance amount for all losses due to the same accident, except as stated. The loss must occur within a specified period of time of the accident. Please see contract for specific definition; definition of loss may vary depending on the benefit payable.

Enhanced AD&D: A loss may be defined as death, quadriplegia, loss of speech and hearing, loss of cognitive function, comatose state in excess of one month, hemiplegia or paraplegia. The loss must occur within a specified period of time of the accident. Please see contract for specific definition; definition of loss may vary depending on the benefit payable.

Guardian Group Life Insurance underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage.
Policy Form # GP-1-LIFE-15