

# Voluntary Term Life

RATES per \$1,000										
Age	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Rates	\$0.078	\$0.082	\$0.117	\$0.172	\$0.273	\$0.467	\$0.771	\$1.150	\$1.990	\$2.740
Census	Child		Employee AD&D			Spouse AD&D		Child AD&D		
7,539	\$0.182		\$0.035			\$0.035		\$0.035		
<b>Rate Guarantee</b>	3 Years									
<b>Minimum Participation</b>	Voluntary, Greater of 30% or 10 enrolled employees.									
<b>Re-enrollment</b>	Annual GI Election Option: allows an employee to annually enroll for an increase of coverage, not to exceed the case Guarantee Issue.									
Underwriting Requirements	Employee			Spouse			Child			
<b>Guarantee Issue</b>	\$150,000			\$50,000			\$10,000			

BENEFITS							
	All Eligible Employees						
<b>Employee Benefit</b>	\$10,000 to \$500,000 in \$10,000 increments						
<b>Enhanced Employee AD&amp;D</b>	100% of Life benefit to \$250,000						
<b>Dependent AD&amp;D</b>	100% of Life Benefit						
<b>Common Carrier</b>	Included						
<b>Spouse Benefit</b>	\$5,000 to \$250,000 in \$5,000 increments, not to exceed 100% of Employee's amount						
<b>Child Benefit</b>	\$10,000, not to exceed 100% of Employee's amount						
<b>Dependent Age Limits</b>	14 days to 26 years (26 if full time student).						
<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, without Evidence of Insurability						
<b>Conversion</b>	Included						
<b>Benefit Reduction (of original amount)</b>	<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>50%</td> </tr> </tbody> </table>	Age	Reduction	65	35%	70	50%
Age	Reduction						
65	35%						
70	50%						

PLAN HIGHLIGHTS	
<ul style="list-style-type: none"> <li><b>Will Prep Services:</b> 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</li> <li><b>College Tuition Benefit :</b> Annual enrollment in this plan earns you 2,000 Tuition Rewards (1 Reward = \$1 in tuition reduction at a network of Private Colleges and Universities.) These rewards are yours for your lifetime and can be given to Children, Grandchildren, Nieces, Nephews and Godchildren. Visit <a href="http://www.Guardian.CollegeTuitionBenefit.com">www.Guardian.CollegeTuitionBenefit.com</a> to learn more!</li> </ul>	
<b>Enhanced AD&amp;D Features Include:</b>	
<ul style="list-style-type: none"> <li>Child Education Benefit</li> <li>Education &amp; Retraining Benefit</li> <li>Day Care Expense</li> <li>Repatriation</li> <li>Catastrophic Loss</li> <li>Seatbelt &amp; Airbag Benefit</li> <li>Exposure Disappearance</li> </ul>	

IMPORTANT NOTES	
<p><b>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.</b></p> <ul style="list-style-type: none"> <li>Waiver: Insured must be totally disabled prior to age 60 and remain totally disabled through an elimination period of 9 months.</li> <li>Portability ceases on attainment of age 70.</li> <li>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.</li> <li>Seatbelt/Airbag benefit will be limited to \$30,000 for combined Life and AD&amp;D amounts.</li> </ul>	

# Voluntary Term Life

## 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. Optional riders and/or features may incur additional costs. This proposal is subject to satisfactory financial evaluation. Please refer to certificate of coverage for full plan description; plan documents are the final arbiter of coverage. #2016-24622(exp. 4/18)

# College Tuition Benefit®

## Guardian helps plan participants save for college

Guardian plan participants can get insurance that includes a college tuition benefit. As the cost of college continues to rise, Guardian is helping families keep up by providing this exclusive benefit that can be used at over 370 colleges and universities that participate with SAGE Scholars. This is a great tool to attract and retain employees and increase voluntary participation.

### How does it work?

- By enrolling in a Guardian plan, participants can earn 2,000 Tuition Rewards® annually for each type of eligible Guardian insurance product (up to four lines).
- Participants with Guardian dental receive a 2,500 bonus after the fourth year.
- Rewards can be given to children, grandchildren, nieces, nephews and godchildren. When registered by participant, they'll receive an additional 500 rewards each.
- Rewards increase each year and are kept forever.

**Example** below shows how a 12 year old in the family of a Guardian Dental, life, Hospital Indemnity and Critical Illness can have their tuition reduced by \$58,500, spread evenly over four years.

### Example of College Tuition Benefit® Rewards Potential Accumulation -

Only Applies if Added to Four Lines of Coverage - see Representative for Details

Guardian Insurance Product	Sign-up Bonus	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Total
Dental *Year 4 = Bonus year with dental	\$500 per child	\$2,000	\$2,000	\$2,000	\$4,500*	\$2,000	\$2,000	\$2,000	\$16,500
Life		\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$14,000
Hospital Indemnity		\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$14,000
Critical Illness		\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$14,000
<b>TOTAL</b>	<b>\$500</b>	<b>\$8,000</b>	<b>\$8,000</b>	<b>\$8,000</b>	<b>\$10,500</b>	<b>\$8,000</b>	<b>\$8,000</b>	<b>\$8,000</b>	<b>\$58,500</b>

### IMPORTANT NOTES

- College Tuition Benefit is available for Guardian. Dental, Vision, Hospital Indemnity, LTD, STD, Life, Critical Illness, Cancer and Accident insurance.
- To use Tuition Rewards, the child receiving the Tuition Rewards must be registered by August 24th of the year he/she enters 11th grade.
- The maximum rewards you can use, per registered student, cannot exceed one year's tuition at a participating school.
- The Scholarship credits are held in the subscriber's account until they are pledged to registered student. Families do not select a college ahead of time.
- When employees register, they receive a Welcome email and an online account is established so they can see their account balance and add as many eligible students as they wish. Eligible students include: children, grandchildren, nieces and nephews.
- Each Tuesday, registered employees receive Market Cap and Gown, an e-newsletter that details events in the college funding space and notifies employees of new colleges in the network.
- This program will be part of the employee benefit package and addresses a top employee concern - saving for college. The service is \$0.45 per employee per month for each coverage accumulating the College Tuition Benefit. This is not a separate line item charge for you, but instead reflected in the total premium billed (though not an insurance charge).

#### Deadline dates:

- To use Tuition Rewards, a child must be registered by August 24th of the year he/she enters 11th grade.
- The Scholarship credits are held in the subscriber's account until they are pledged to a registered student. When a Subscriber has a registered student in 11th grade, the subscriber will be emailed and asked if he/she wants to pledge some or all of the Tuition Rewards to the Registered Student. If the subscriber wants to use Tuition Rewards, he/she must go online before August 24th of the year the registered student enters 12th grade and transfer Tuition Rewards to that registered student's account.

### SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS

- Guardian's Group Dental Insurance is underwritten by The Guardian Life Insurance Company of America (Guardian) or its subsidiaries.
- The Tuition Rewards program is provided by College Tuition Benefit. The Guardian Life Insurance Company of America (Guardian) does not provide any services related to this program. College Tuition Benefit is not a subsidiary or an affiliate of Guardian.
- To find out more information, go to <https://www.Guardian.CollegeTuitionBenefit.com>
- College Tuition Benefit is not an insurance benefit and may not be available in all states