



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.



Your life coverage

	BASIC LIFE	VOLUNTARY TERM LIFE
Employee Benefit	Your employer provides Basic Life Coverage for all full time employees in the amount of 150% of your annual salary, to a maximum of \$500,000.	\$10,000 increments to a maximum of \$400,000. 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/Domestic Partner Benefit	N/A	\$5,000 increments to a maximum of \$200,000. See Cost Illustration page for details.‡
Child Benefit	N/A	Your dependent children age birth† to 26 years. You may elect one of the following benefit options: \$10,000. 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 \$500,000 per employee	We Guarantee Issue coverage up to: Employee \$200,000. Spouse \$30,000. Dependent children \$10,000.
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	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



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, 50% at age 75	35% at age 70, 50% at age 75

Subject to coverage limits

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

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

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

Annual Election Option allows employees to increase the amount of their life coverage without a medical exam when they re-enroll in their company's Voluntary Life plan. This option allows employees to step up to an amount up to the Guarantee Issue amount.

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.

Employee	Monthly premiums displayed. Cost of AD&D is included.								
	Policy Election Amount	Policy Election Cost Per Age Bracket							
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69†
\$10,000	\$.93	\$1.17	\$1.29	\$1.41	\$2.01	\$2.98	\$5.40	\$8.18	\$15.55
\$20,000	\$1.86	\$2.34	\$2.58	\$2.82	\$4.02	\$5.96	\$10.80	\$16.36	\$31.10
\$30,000	\$2.79	\$3.51	\$3.87	\$4.23	\$6.03	\$8.94	\$16.20	\$24.54	\$46.65
\$40,000	\$3.72	\$4.68	\$5.16	\$5.64	\$8.04	\$11.92	\$21.60	\$32.72	\$62.20
\$50,000	\$4.65	\$5.85	\$6.45	\$7.05	\$10.05	\$14.90	\$27.00	\$40.90	\$77.75
\$60,000	\$5.58	\$7.02	\$7.74	\$8.46	\$12.06	\$17.88	\$32.40	\$49.08	\$93.30
\$70,000	\$6.51	\$8.19	\$9.03	\$9.87	\$14.07	\$20.86	\$37.80	\$57.26	\$108.85
\$80,000	\$7.44	\$9.36	\$10.32	\$11.28	\$16.08	\$23.84	\$43.20	\$65.44	\$124.40
\$90,000	\$8.37	\$10.53	\$11.61	\$12.69	\$18.09	\$26.82	\$48.60	\$73.62	\$139.95
\$100,000	\$9.30	\$11.70	\$12.90	\$14.10	\$20.10	\$29.80	\$54.00	\$81.80	\$155.50
\$110,000	\$10.23	\$12.87	\$14.19	\$15.51	\$22.11	\$32.78	\$59.40	\$89.98	\$171.05
\$120,000	\$11.16	\$14.04	\$15.48	\$16.92	\$24.12	\$35.76	\$64.80	\$98.16	\$186.60
\$130,000	\$12.09	\$15.21	\$16.77	\$18.33	\$26.13	\$38.74	\$70.20	\$106.34	\$202.15
\$140,000	\$13.02	\$16.38	\$18.06	\$19.74	\$28.14	\$41.72	\$75.60	\$114.52	\$217.70
\$150,000	\$13.95	\$17.55	\$19.35	\$21.15	\$30.15	\$44.70	\$81.00	\$122.70	\$233.25
\$160,000	\$14.88	\$18.72	\$20.64	\$22.56	\$32.16	\$47.68	\$86.40	\$130.88	\$248.80
\$170,000	\$15.81	\$19.89	\$21.93	\$23.97	\$34.17	\$50.66	\$91.80	\$139.06	\$264.35
\$180,000	\$16.74	\$21.06	\$23.22	\$25.38	\$36.18	\$53.64	\$97.20	\$147.24	\$279.90
\$190,000	\$17.67	\$22.23	\$24.51	\$26.79	\$38.19	\$56.62	\$102.60	\$155.42	\$295.45
\$200,000	\$18.60	\$23.40	\$25.80	\$28.20	\$40.20	\$59.60	\$108.00	\$163.60	\$311.00
\$210,000	\$19.53	\$24.57	\$27.09	\$29.61	\$42.21	\$62.58	\$113.40	\$171.78	\$326.55
\$220,000	\$20.46	\$25.74	\$28.38	\$31.02	\$44.22	\$65.56	\$118.80	\$179.96	\$342.10
\$230,000	\$21.39	\$26.91	\$29.67	\$32.43	\$46.23	\$68.54	\$124.20	\$188.14	\$357.65
\$240,000	\$22.32	\$28.08	\$30.96	\$33.84	\$48.24	\$71.52	\$129.60	\$196.32	\$373.20
\$250,000	\$23.25	\$29.25	\$32.25	\$35.25	\$50.25	\$74.50	\$135.00	\$204.50	\$388.75
\$260,000	\$24.18	\$30.42	\$33.54	\$36.66	\$52.26	\$77.48	\$140.40	\$212.68	\$404.30
\$270,000	\$25.11	\$31.59	\$34.83	\$38.07	\$54.27	\$80.46	\$145.80	\$220.86	\$419.85
\$280,000	\$26.04	\$32.76	\$36.12	\$39.48	\$56.28	\$83.44	\$151.20	\$229.04	\$435.40
\$290,000	\$26.97	\$33.93	\$37.41	\$40.89	\$58.29	\$86.42	\$156.60	\$237.22	\$450.95

Voluntary Life Cost Illustration *continued*

	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69†
\$300,000	\$27.90	\$35.10	\$38.70	\$42.30	\$60.30	\$89.40	\$162.00	\$245.40	\$466.50
\$310,000	\$28.83	\$36.27	\$39.99	\$43.71	\$62.31	\$92.38	\$167.40	\$253.58	\$482.05
\$320,000	\$29.76	\$37.44	\$41.28	\$45.12	\$64.32	\$95.36	\$172.80	\$261.76	\$497.60
\$330,000	\$30.69	\$38.61	\$42.57	\$46.53	\$66.33	\$98.34	\$178.20	\$269.94	\$513.15
\$340,000	\$31.62	\$39.78	\$43.86	\$47.94	\$68.34	\$101.32	\$183.60	\$278.12	\$528.70
\$350,000	\$32.55	\$40.95	\$45.15	\$49.35	\$70.35	\$104.30	\$189.00	\$286.30	\$544.25
\$360,000	\$33.48	\$42.12	\$46.44	\$50.76	\$72.36	\$107.28	\$194.40	\$294.48	\$559.80
\$370,000	\$34.41	\$43.29	\$47.73	\$52.17	\$74.37	\$110.26	\$199.80	\$302.66	\$575.35
\$380,000	\$35.34	\$44.46	\$49.02	\$53.58	\$76.38	\$113.24	\$205.20	\$310.84	\$590.90
\$390,000	\$36.27	\$45.63	\$50.31	\$54.99	\$78.39	\$116.22	\$210.60	\$319.02	\$606.45
\$400,000	\$37.20	\$46.80	\$51.60	\$56.40	\$80.40	\$119.20	\$216.00	\$327.20	\$622.00
Policy Election Amount									
Spouse/DP									
\$5,000	\$.47	\$.59	\$.65	\$.71	\$ 1.01	\$ 1.49	\$ 2.70	\$ 4.09	\$ 7.78
\$10,000	\$.93	\$ 1.17	\$ 1.29	\$ 1.41	\$ 2.01	\$ 2.98	\$ 5.40	\$ 8.18	\$ 15.55
\$15,000	\$ 1.40	\$ 1.76	\$ 1.94	\$ 2.12	\$ 3.02	\$ 4.47	\$ 8.10	\$ 12.27	\$ 23.33
\$20,000	\$ 1.86	\$ 2.34	\$ 2.58	\$ 2.82	\$ 4.02	\$ 5.96	\$ 10.80	\$ 16.36	\$ 31.10
\$25,000	\$ 2.33	\$ 2.93	\$ 3.23	\$ 3.53	\$ 5.03	\$ 7.45	\$ 13.50	\$ 20.45	\$ 38.88
\$30,000	\$ 2.79	\$ 3.51	\$ 3.87	\$ 4.23	\$ 6.03	\$ 8.94	\$ 16.20	\$ 24.54	\$ 46.65
\$35,000	\$ 3.26	\$ 4.10	\$ 4.52	\$ 4.94	\$ 7.04	\$ 10.43	\$ 18.90	\$ 28.63	\$ 54.43
\$40,000	\$ 3.72	\$ 4.68	\$ 5.16	\$ 5.64	\$ 8.04	\$ 11.92	\$ 21.60	\$ 32.72	\$ 62.20
\$45,000	\$ 4.19	\$ 5.27	\$ 5.81	\$ 6.35	\$ 9.05	\$ 13.41	\$ 24.30	\$ 36.81	\$ 69.98
\$50,000	\$ 4.65	\$ 5.85	\$ 6.45	\$ 7.05	\$ 10.05	\$ 14.90	\$ 27.00	\$ 40.90	\$ 77.75
\$55,000	\$ 5.12	\$ 6.44	\$ 7.10	\$ 7.76	\$ 11.06	\$ 16.39	\$ 29.70	\$ 44.99	\$ 85.53
\$60,000	\$ 5.58	\$ 7.02	\$ 7.74	\$ 8.46	\$ 12.06	\$ 17.88	\$ 32.40	\$ 49.08	\$ 93.30
\$65,000	\$ 6.05	\$ 7.61	\$ 8.39	\$ 9.17	\$ 13.07	\$ 19.37	\$ 35.10	\$ 53.17	\$ 101.08
\$70,000	\$ 6.51	\$ 8.19	\$ 9.03	\$ 9.87	\$ 14.07	\$ 20.86	\$ 37.80	\$ 57.26	\$ 108.85
\$75,000	\$ 6.98	\$ 8.78	\$ 9.68	\$ 10.58	\$ 15.08	\$ 22.35	\$ 40.50	\$ 61.35	\$ 116.63
\$80,000	\$ 7.44	\$ 9.36	\$ 10.32	\$ 11.28	\$ 16.08	\$ 23.84	\$ 43.20	\$ 65.44	\$ 124.40
\$85,000	\$ 7.91	\$ 9.95	\$ 10.97	\$ 11.99	\$ 17.09	\$ 25.33	\$ 45.90	\$ 69.53	\$ 132.18
\$90,000	\$ 8.37	\$ 10.53	\$ 11.61	\$ 12.69	\$ 18.09	\$ 26.82	\$ 48.60	\$ 73.62	\$ 139.95
\$95,000	\$ 8.84	\$ 11.12	\$ 12.26	\$ 13.40	\$ 19.10	\$ 28.31	\$ 51.30	\$ 77.71	\$ 147.73
\$100,000	\$ 9.30	\$ 11.70	\$ 12.90	\$ 14.10	\$ 20.10	\$ 29.80	\$ 54.00	\$ 81.80	\$ 155.50

Voluntary Life Cost Illustration *continued*

	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69†
\$105,000	\$9.77	\$12.29	\$13.55	\$14.81	\$21.11	\$31.29	\$56.70	\$85.89	\$163.28
\$110,000	\$10.23	\$12.87	\$14.19	\$15.51	\$22.11	\$32.78	\$59.40	\$89.98	\$171.05
\$115,000	\$10.70	\$13.46	\$14.84	\$16.22	\$23.12	\$34.27	\$62.10	\$94.07	\$178.83
\$120,000	\$11.16	\$14.04	\$15.48	\$16.92	\$24.12	\$35.76	\$64.80	\$98.16	\$186.60
\$125,000	\$11.63	\$14.63	\$16.13	\$17.63	\$25.13	\$37.25	\$67.50	\$102.25	\$194.38
\$130,000	\$12.09	\$15.21	\$16.77	\$18.33	\$26.13	\$38.74	\$70.20	\$106.34	\$202.15
\$135,000	\$12.56	\$15.80	\$17.42	\$19.04	\$27.14	\$40.23	\$72.90	\$110.43	\$209.93
\$140,000	\$13.02	\$16.38	\$18.06	\$19.74	\$28.14	\$41.72	\$75.60	\$114.52	\$217.70
\$145,000	\$13.49	\$16.97	\$18.71	\$20.45	\$29.15	\$43.21	\$78.30	\$118.61	\$225.48
\$150,000	\$13.95	\$17.55	\$19.35	\$21.15	\$30.15	\$44.70	\$81.00	\$122.70	\$233.25
\$155,000	\$14.42	\$18.14	\$20.00	\$21.86	\$31.16	\$46.19	\$83.70	\$126.79	\$241.03
\$160,000	\$14.88	\$18.72	\$20.64	\$22.56	\$32.16	\$47.68	\$86.40	\$130.88	\$248.80
\$165,000	\$15.35	\$19.31	\$21.29	\$23.27	\$33.17	\$49.17	\$89.10	\$134.97	\$256.58
\$170,000	\$15.81	\$19.89	\$21.93	\$23.97	\$34.17	\$50.66	\$91.80	\$139.06	\$264.35
\$175,000	\$16.28	\$20.48	\$22.58	\$24.68	\$35.18	\$52.15	\$94.50	\$143.15	\$272.13
\$180,000	\$16.74	\$21.06	\$23.22	\$25.38	\$36.18	\$53.64	\$97.20	\$147.24	\$279.90
\$185,000	\$17.21	\$21.65	\$23.87	\$26.09	\$37.19	\$55.13	\$99.90	\$151.33	\$287.68
\$190,000	\$17.67	\$22.23	\$24.51	\$26.79	\$38.19	\$56.62	\$102.60	\$155.42	\$295.45
\$195,000	\$18.14	\$22.82	\$25.16	\$27.50	\$39.20	\$58.11	\$105.30	\$159.51	\$303.23
\$200,000	\$18.60	\$23.40	\$25.80	\$28.20	\$40.20	\$59.60	\$108.00	\$163.60	\$311.00
Policy Election Amount									
Child(ren)									
\$10,000	\$0.90	\$0.90	\$0.90	\$0.90	\$0.90	\$0.90	\$0.90	\$0.90	\$0.90

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/DP coverage premium is based on Employee age.

†Benefit reductions apply.

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