

Life Plans

Basic Life Your employer provides Basic Life Coverage for all full time employees in the amount of 100% of your annual salary, to a maximum of \$250,000 with a minimum amount of \$10,000. Your Basic Life coverage includes Accidental Death and Dismemberment coverage equal to one times the employee’s life benefits.

You may elect Voluntary Term coverage.

Premiums will be deducted from your semi-monthly payroll check.

COVERAGE OPTIONS	VOLUNTARY TERM LIFE
Employee Benefit	\$10,000 increments to a maximum of \$500,000. See Cost Illustration page for details.
Spouse/domestic partner† benefit	Up to 50% of employee coverage to a max of \$250,000
Child benefit—children age 14 days to 26 years (26 if full time student)	10% of employee coverage to a max of \$10,000. Coverage limits are based on child age.

Subject to coverage limits

† Spouse coverage is based on employee age and terminates at age 70.

Premiums for Voluntary Life increase in five-year increments. See enrollment form for details.

YOUR GUARDIAN PLAN OFFERS:

Low group rates

Family coverage for spouse/domestic partner and children

Reliable claims payments

Did you know?

According to the National Safety Council, someone dies in an accident every six minutes.

PLAN DETAILS	BASIC LIFE	VOLUNTARY TERM LIFE
Guarantee Issue	Underwriting may be required, depending on amount and/or age	We Guarantee Issue coverage up to \$150,000 per employee, \$10,000 for a spouse and \$10,000 for dependent children
Premiums	Covered by your company if you meet eligibility requirements	Increase on plan anniversary after you enter next 5 year age group
Portability	Yes, with age and other restrictions, including evidence of insurability	Yes, with age and other restrictions
Conversion	Yes, with restrictions; see certificate of benefits	Yes, with restrictions; see certificate of benefits
Accelerated Life Benefit	Yes	Yes
Waiver of Premiums	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	35% at age 65, 60% at age 70, 75% at age 75, 85% at age 80	35% at age 65, 60% at age 70, 75% at age 75, 85% at age 80

EXCLUSIONS AND LIMITATIONS

A SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS For Basic Life:

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.

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.

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.

A SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS for Voluntary Term Life:

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.

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. Dependent coverage 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 (may vary by state).

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.

GP-1-R-EOPT-96.

A SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS for AD&D:

We pay no Accidental Death and Dismemberment (AD&D) benefits for an insured where death or dismemberment occurs:

As the result of a disease or a bodily infirmity; By declared or undeclared war or act of war or armed aggression, or while a member of any armed force. May vary by state; Through intentional self-injury; While driving without a valid driver's license; 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; GP-1-R-ADCL1-00 et al.

Guarantee Issue/Conditional Issue amount applies for ages less than 65. Ages 65-69 maximum issue underwriting amounts \$10,000 for employee and \$5,000 spouse. Ages 70 and older must be individually underwritten for all amounts. Late entrants and benefit increases require underwriting approval.

Life Cost Illustration

Voluntary Life Cost Illustration

Policy Election Amount		Semi-monthly premiums displayed. Policy Election Cost Per Age Bracket									
Employee		< 25	25–29	30–34	35–39	40–44	45–49	50–54	55–59	60–64	65–69 ^f
\$10,000		\$.30	\$.30	\$.30	\$.40	\$.65	\$ 1.05	\$ 1.55	\$ 2.60	\$ 3.95	\$ 6.10
\$20,000		\$.60	\$.60	\$.60	\$.80	\$ 1.30	\$ 2.10	\$ 3.10	\$ 5.20	\$ 7.90	\$ 12.20
\$30,000		\$.90	\$.90	\$.90	\$ 1.20	\$ 1.95	\$ 3.15	\$ 4.65	\$ 7.80	\$ 11.85	\$ 18.30
\$40,000		\$ 1.20	\$ 1.20	\$ 1.20	\$ 1.60	\$ 2.60	\$ 4.20	\$ 6.20	\$ 10.40	\$ 15.80	\$ 24.40
\$50,000		\$ 1.50	\$ 1.50	\$ 1.50	\$ 2.00	\$ 3.25	\$ 5.25	\$ 7.75	\$ 13.00	\$ 19.75	\$ 30.50
\$60,000		\$ 1.80	\$ 1.80	\$ 1.80	\$ 2.40	\$ 3.90	\$ 6.30	\$ 9.30	\$ 15.60	\$ 23.70	\$ 36.60
\$70,000		\$ 2.10	\$ 2.10	\$ 2.10	\$ 2.80	\$ 4.55	\$ 7.35	\$ 10.85	\$ 18.20	\$ 27.65	\$ 42.70
\$80,000		\$ 2.40	\$ 2.40	\$ 2.40	\$ 3.20	\$ 5.20	\$ 8.40	\$ 12.40	\$ 20.80	\$ 31.60	\$ 48.80
\$90,000		\$ 2.70	\$ 2.70	\$ 2.70	\$ 3.60	\$ 5.85	\$ 9.45	\$ 13.95	\$ 23.40	\$ 35.55	\$ 54.90
\$100,000		\$ 3.00	\$ 3.00	\$ 3.00	\$ 4.00	\$ 6.50	\$ 10.50	\$ 15.50	\$ 26.00	\$ 39.50	\$ 61.00
\$120,000		\$ 3.60	\$ 3.60	\$ 3.60	\$ 4.80	\$ 7.80	\$ 12.60	\$ 18.60	\$ 31.20	\$ 47.40	\$ 73.20
\$150,000		\$ 4.50	\$ 4.50	\$ 4.50	\$ 6.00	\$ 9.75	\$ 15.75	\$ 23.25	\$ 39.00	\$ 59.25	\$ 91.50
\$180,000		\$ 5.40	\$ 5.40	\$ 5.40	\$ 7.20	\$ 11.70	\$ 18.90	\$ 27.90	\$ 46.80	\$ 71.10	\$ 109.80
\$200,000		\$ 6.00	\$ 6.00	\$ 6.00	\$ 8.00	\$ 13.00	\$ 21.00	\$ 31.00	\$ 52.00	\$ 79.00	\$ 122.00
\$250,000		\$ 7.50	\$ 7.50	\$ 7.50	\$ 10.00	\$ 16.25	\$ 26.25	\$ 38.75	\$ 65.00	\$ 98.75	\$ 152.50
\$300,000		\$ 9.00	\$ 9.00	\$ 9.00	\$ 12.00	\$ 19.50	\$ 31.50	\$ 46.50	\$ 78.00	\$ 118.50	\$ 183.00
\$350,000		\$ 10.50	\$ 10.50	\$ 10.50	\$ 14.00	\$ 22.75	\$ 36.75	\$ 54.25	\$ 91.00	\$ 138.25	\$ 213.50
\$400,000		\$ 12.00	\$ 12.00	\$ 12.00	\$ 16.00	\$ 26.00	\$ 42.00	\$ 62.00	\$ 104.00	\$ 158.00	\$ 244.00
\$450,000		\$ 13.50	\$ 13.50	\$ 13.50	\$ 18.00	\$ 29.25	\$ 47.25	\$ 69.75	\$ 117.00	\$ 177.75	\$ 274.50
\$500,000		\$ 15.00	\$ 15.00	\$ 15.00	\$ 20.00	\$ 32.50	\$ 52.50	\$ 77.50	\$ 130.00	\$ 197.50	\$ 305.00
Policy Election Amount Up to 50% of Employee Amount to a maximum \$250,000											
Spouse/DP											
\$5,000		\$.15	\$.15	\$.15	\$.20	\$.33	\$.53	\$.78	\$ 1.30	\$ 1.98	\$ 3.05
\$10,000		\$.30	\$.30	\$.30	\$.40	\$.65	\$ 1.05	\$ 1.55	\$ 2.60	\$ 3.95	\$ 6.10
\$15,000		\$.45	\$.45	\$.45	\$.60	\$.98	\$ 1.58	\$ 2.33	\$ 3.90	\$ 5.93	\$ 9.15

Voluntary Life Cost Illustration *continued*

	< 25	25–29	30–34	35–39	40–44	45–49	50–54	55–59	60–64	65–69†
\$20,000	\$.60	\$.60	\$.60	\$.80	\$ 1.30	\$ 2.10	\$ 3.10	\$ 5.20	\$ 7.90	\$ 12.20
\$25,000	\$.75	\$.75	\$.75	\$ 1.00	\$ 1.63	\$ 2.63	\$ 3.88	\$ 6.50	\$ 9.88	\$ 15.25
\$30,000	\$.90	\$.90	\$.90	\$ 1.20	\$ 1.95	\$ 3.15	\$ 4.65	\$ 7.80	\$ 11.85	\$ 18.30
\$35,000	\$ 1.05	\$ 1.05	\$ 1.05	\$ 1.40	\$ 2.28	\$ 3.68	\$ 5.43	\$ 9.10	\$ 13.83	\$ 21.35
\$40,000	\$ 1.20	\$ 1.20	\$ 1.20	\$ 1.60	\$ 2.60	\$ 4.20	\$ 6.20	\$ 10.40	\$ 15.80	\$ 24.40
\$45,000	\$ 1.35	\$ 1.35	\$ 1.35	\$ 1.80	\$ 2.93	\$ 4.73	\$ 6.98	\$ 11.70	\$ 17.78	\$ 27.45
\$50,000	\$ 1.50	\$ 1.50	\$ 1.50	\$ 2.00	\$ 3.25	\$ 5.25	\$ 7.75	\$ 13.00	\$ 19.75	\$ 30.50
\$60,000	\$ 1.80	\$ 1.80	\$ 1.80	\$ 2.40	\$ 3.90	\$ 6.30	\$ 9.30	\$ 15.60	\$ 23.70	\$ 36.60
\$75,000	\$ 2.25	\$ 2.25	\$ 2.25	\$ 3.00	\$ 4.88	\$ 7.88	\$ 11.63	\$ 19.50	\$ 29.63	\$ 45.75
\$90,000	\$ 2.70	\$ 2.70	\$ 2.70	\$ 3.60	\$ 5.85	\$ 9.45	\$ 13.95	\$ 23.40	\$ 35.55	\$ 54.90
\$100,000	\$ 3.00	\$ 3.00	\$ 3.00	\$ 4.00	\$ 6.50	\$ 10.50	\$ 15.50	\$ 26.00	\$ 39.50	\$ 61.00
\$125,000	\$ 3.75	\$ 3.75	\$ 3.75	\$ 5.00	\$ 8.13	\$ 13.13	\$ 19.38	\$ 32.50	\$ 49.38	\$ 76.25
\$150,000	\$ 4.50	\$ 4.50	\$ 4.50	\$ 6.00	\$ 9.75	\$ 15.75	\$ 23.25	\$ 39.00	\$ 59.25	\$ 91.50
\$175,000	\$ 5.25	\$ 5.25	\$ 5.25	\$ 7.00	\$ 11.38	\$ 18.38	\$ 27.13	\$ 45.50	\$ 69.13	\$ 106.75
\$200,000	\$ 6.00	\$ 6.00	\$ 6.00	\$ 8.00	\$ 13.00	\$ 21.00	\$ 31.00	\$ 52.00	\$ 79.00	\$ 122.00
\$225,000	\$ 6.75	\$ 6.75	\$ 6.75	\$ 9.00	\$ 14.63	\$ 23.63	\$ 34.88	\$ 58.50	\$ 88.88	\$ 137.25
\$250,000	\$ 7.50	\$ 7.50	\$ 7.50	\$ 10.00	\$ 16.25	\$ 26.25	\$ 38.75	\$ 65.00	\$ 98.75	\$ 152.50
Policy Election Amount										
Child(ren)										
\$1,000	\$ 0.09	\$ 0.09	\$ 0.09	\$ 0.09	\$ 0.09	\$ 0.09	\$ 0.09	\$ 0.09	\$ 0.09	\$ 0.09
\$2,000	\$ 0.17	\$ 0.17	\$ 0.17	\$ 0.17	\$ 0.17	\$ 0.17	\$ 0.17	\$ 0.17	\$ 0.17	\$ 0.17
\$3,000	\$ 0.26	\$ 0.26	\$ 0.26	\$ 0.26	\$ 0.26	\$ 0.26	\$ 0.26	\$ 0.26	\$ 0.26	\$ 0.26
\$4,000	\$ 0.34	\$ 0.34	\$ 0.34	\$ 0.34	\$ 0.34	\$ 0.34	\$ 0.34	\$ 0.34	\$ 0.34	\$ 0.34
\$5,000	\$ 0.43	\$ 0.43	\$ 0.43	\$ 0.43	\$ 0.43	\$ 0.43	\$ 0.43	\$ 0.43	\$ 0.43	\$ 0.43
\$6,000	\$ 0.51	\$ 0.51	\$ 0.51	\$ 0.51	\$ 0.51	\$ 0.51	\$ 0.51	\$ 0.51	\$ 0.51	\$ 0.51
\$7,000	\$ 0.60	\$ 0.60	\$ 0.60	\$ 0.60	\$ 0.60	\$ 0.60	\$ 0.60	\$ 0.60	\$ 0.60	\$ 0.60
\$8,000	\$ 0.68	\$ 0.68	\$ 0.68	\$ 0.68	\$ 0.68	\$ 0.68	\$ 0.68	\$ 0.68	\$ 0.68	\$ 0.68
\$9,000	\$ 0.77	\$ 0.77	\$ 0.77	\$ 0.77	\$ 0.77	\$ 0.77	\$ 0.77	\$ 0.77	\$ 0.77	\$ 0.77
\$10,000	\$ 0.85	\$ 0.85	\$ 0.85	\$ 0.85	\$ 0.85	\$ 0.85	\$ 0.85	\$ 0.85	\$ 0.85	\$ 0.85
\$10,000	\$ 0.85	\$ 0.85	\$ 0.85	\$ 0.85	\$ 0.85	\$ 0.85	\$ 0.85	\$ 0.85	\$ 0.85	\$ 0.85

Voluntary Life Cost Illustration *continued*

	< 25	25–29	30–34	35–39	40–44	45–49	50–54	55–59	60–64	65–69†
\$10,000	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85
\$10,000	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85
\$10,000	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85
\$10,000	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85
\$10,000	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85
\$10,000	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85
\$10,000	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85
\$10,000	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85
\$10,000	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85

Guarantee Issue Amount: Employee \$150,000; Spouse \$10,000; Child \$10,000

Guarantee Issue with Additional Amount: Employee \$250,000; Spouse \$50,000

Estimated premiums; refer to your first paycheck deduction for final rates. Your company has selected Guardian to provide life coverage to eligible employees according to plan terms which have been mutually agreed upon. As an eligible employee, you can purchase this coverage at the group premium levels illustrated above. For more details see enrollment form.

Subject to coverage limits

Premiums for Voluntary Life Increase in 5 year increments

Spouse coverage is based on employee age and terminates at age 70.

†Benefit reductions apply. See plan details

UNDERSTANDING YOUR BENEFITS—LIFE (some information may vary by state)

Accelerated life benefit	In the unfortunate case in which an employee is terminally ill, this option allows payment of up to 50% of plan benefit up to a maximum of \$250,000, in last months of life. Subject to state limitations.
Accidental Death and Dismemberment	Provides additional protection in the event of accidental death. Also covers loss of limb or eye due to accident.
Benefit Reductions	Coverage amount of insurance reduced by a certain percentage at a specific age. For further details, reference plan details.
Guarantee Issue (Life)	The “guarantee” means the applicant (employee, spouse or child) is not required to answer health questions to qualify for coverage up to and including the specified amount, when applicant signs up for coverage during the initial enrollment period. Guarantee Issue amount applies up to age 65. For Basic Life, future entrants age 70 and over are limited to \$1,000 of Basic Life insurance without evidence of insurability. If you enroll at a later date, you will be subject to evidence of insurability.
Portability	Allows employees to continue coverage for themselves and their dependents upon termination of employment (for reasons other than injury or illness) by converting their group life policy to a group portability trust policy. Subject to the terms of employer’s contract and provided you have been insured at least three months.
Portability with Evidence of Insurability	Allows employees to continue coverage for themselves and their dependents upon termination of employment (for reasons other than injury or illness) by converting their group life policy to a group portability trust policy subject to certain restrictions and Evidence of Insurability and provided you have been insured at least three months.
Seatbelt and Airbag Benefit	Benefit amount will be increased if the employee or dependent dies as a direct result of an automobile accident while properly wearing a seatbelt. We will pay an additional benefit if the employee or dependent is also sitting in a seat equipped with an airbag and properly wearing a seatbelt.
Waiver of premium	Allows you to stop making premium payments if you become totally disabled before age 60. See plan details for age limits information.