

Differentiate Yourself By Offering Guardian's Voluntary Life Program

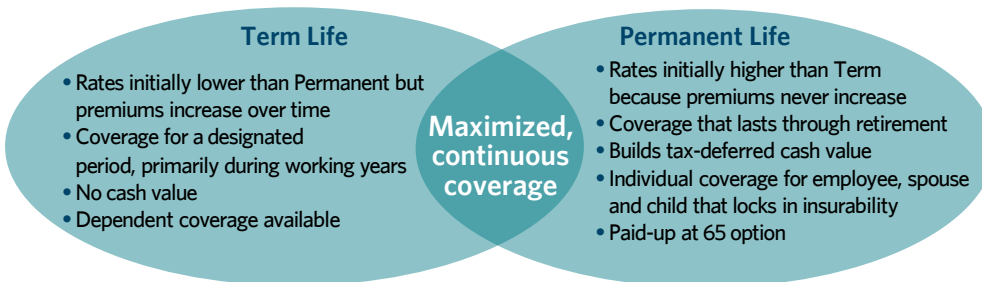
As a leading provider of life insurance, Guardian is committed to offering our customers the most flexible and comprehensive coverage possible.

Since we are one of the few carriers to offer both Voluntary Term and Permanent Life Insurance, we help you stand out with affordable, *more complete, continuous life protection for your employees*— at little or no cost to your clients. Coverage is easy to purchase plus no medical exams are required.

Why Guardian for Voluntary Life?

- Cross-sell discounts on Term Life when Permanent Life Insurance is offered
- Permanent design won't lapse or require additional funding like some minimum premium permanent coverages in the marketplace¹
- Member level commissions and 1.5x new business points for Special Producer Compensation — plus heaped first year commission option to compensate enrollers

Voluntary Term and Permanent Life Insurance for a Lifetime of Coverage



Voluntary Term Life

Guardian Term Life offers cost-effective coverage for a specified period to help beneficiaries replace income, and pay for household, mortgage, college, and more. It is typically purchased during working years when family financial responsibilities may be the greatest, and because rates increase as employees' age and enter retirement.

Voluntary Permanent Life

Guardian Permanent Life Insurance complements our Term Life Insurance by enabling employees to lock in pricing with a smaller policy to cover final expenses, while also building cash value that can be used for loans and withdrawals during working and retirement years.

Premiums are initially higher than Term Life Insurance, but are guaranteed to never increase. Better yet, we offer a flexible paid up at 65 option so employees can lock in their death benefit until age 120 — with no more payments.

¹Permanent life insurance policy guarantees are subject to the timely payment of all required premiums and the claims paying ability of the issuing insurance company. Policy loans and withdrawals affect the guarantees by reducing the policy's death benefit and cash values. Guardian Group Permanent Life and Term Life Insurance is 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. GP-1-GPL-14. GP-1-R-ADCL1-00. For Agent/Broker Use Only. Not For Use With The General Public.



Guardian Advantages

- Convenient billing and payroll deduction eases administration burden
- Expert enrollment support and generous guarantee issue amounts, and no medical exams
- Dedicated Customer Response Unit and post-enrollment support
- **LifeAssistSM** option provides critical assistance for a severe or catastrophic disability – without reducing any disability benefits
- **Will Prep Services** automatically included on all voluntary term life cases at no additional cost*

* *WillPrep Services* are provided by Integrated Behavioral Health, Inc., and its contractors. Permanent life insurance policy guarantees are subject to the timely payment of all required premiums and the claims paying ability of the issuing insurance company. Policy loans and withdrawals affect the guarantees by reducing the policy's death benefit and cash values.



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