

# Strengthen Your Benefits Program by Offering both Guardian Voluntary Term and Permanent Life Insurance

## Enhanced protection and no medical exams required

Voluntary Life Insurance is an easy and affordable way to help employees protect their family or loved ones, at little or no cost to your company.

As a leading provider of life insurance, Guardian is committed to offering our customers the most flexible and comprehensive coverage possible. We are one of the few carriers to offer both Voluntary Term and Permanent Life insurance coverage *for more complete, continuous life protection.*

### Voluntary Term Life

Guardian Term Life offers cost-effective coverage for a specified period that helps beneficiaries replace income, and pay for household, mortgage, college, etc. It is typically purchased during employees' 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 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 or 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.

## Voluntary Term and Permanent Life Insurance for a Lifetime of Coverage

### Term Life

- Rates initially lower than Permanent but premiums increase over time
- Coverage for a designated period, primarily during working years
- No cash value
- Dependent coverage available

### Permanent Life

- Rates initially higher than Term because premiums never increase
- Coverage that lasts through retirement
- Builds tax-deferred cash value
- Individual coverage for employee, spouse and child that locks in insurability
- Paid-up at 65 option

**Maximized,  
continuous  
coverage**



### 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
- **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.

## Why Guardian for Voluntary Life?

- Flexible options: Employees can select Term or Permanent life Insurance, or both
- Convenient access: Employees may not have an insurance agent, and the workplace is where the majority of employees purchase life insurance\*\*
- Easy to purchase: Premiums are conveniently funded through payroll deduction, and medical exams are not required

\*\*Guardian Worksite Benefits Study. 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.

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**GUARDIAN®**

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SUPPLEMENTAL HEALTH

STOP LOSS

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