

Life Benefit Summary

Group Number: 00567683

Class 1 - Earning Less than 50k

A Life insurance plan through Guardian provides:

- The foundation of a smart financial plan that helps protect you and those who depend on you
- Affordable group rates
- Flexibility to update your coverage as your life changes or take it with you if you change jobs or retire

About Your Benefits:

	BASIC LIFE	VOLUNTARY TERM LIFE
Employee Benefit	Your employer provides \$50,000 Basic Term Life coverage for all full time employees.	Elect up to 5 times salary, to a maximum of \$500,000. 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 Benefit	N/A	You may elect one of the following benefit options: \$10,000, \$25,000, \$50,000, \$75,000, \$100,000. See Cost Illustration page for details.†
Child Benefit	N/A	Your dependent children age birth† to 20 years (26 if full time student). Up to 10% of employee coverage to a max of \$20,000. Subject to state limits.
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 \$50,000 per employee	We Guarantee Issue coverage up to: Employee \$100,000. Spouse \$25,000. Dependent children \$10,000.
Premiums	Covered by your company if you meet eligibility requirements	Increase when your insurance amount increases due to salary increase
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
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 information illustrated within this material reflects the plan covered by Guardian as of 11/20/2019

ALL ELIGIBLE EMPLOYEES EARNING LESS THAN 50K Benefit Summary

The Guardian Life Insurance Company of America, New York, NY

BASIC LIFE**VOLUNTARY TERM LIFE**

LifeAssistSM: Provides supplemental income that is calculated based off a percentage of your Life benefit to a specified dollar amount if you are ADL disabled. Benefits are paid to the lesser of 100 months or to when waiver of premium ends.	No	Yes
Benefit Reductions: Benefits are reduced by a certain percentage as an employee ages.	35% at age 65, 60% at age 70, 75% at age 75	35% at age 65, 60% at age 70, 75% at age 75

Subject to coverage limits

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

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

Manage Your Benefits:

Go to www.GuardianAnytime.com to access secure information about your Guardian benefits. Your on-line account will be set up within 30 days after your plan effective date.

Life Benefit Summary

Group Number: 00567683

Class 2 - Earning
50 - 99k

A Life insurance plan through Guardian provides:

- The foundation of a smart financial plan that helps protect you and those who depend on you
- Affordable group rates
- Flexibility to update your coverage as your life changes or take it with you if you change jobs or retire

About Your Benefits:

	BASIC LIFE	VOLUNTARY TERM LIFE
Employee Benefit	Your employer provides \$100,000 Basic Term Life coverage for all full time employees.	Elect up to 5 times salary, to a maximum of \$500,000. 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 Benefit	N/A	You may elect one of the following benefit options: \$10,000, \$25,000, \$50,000, \$75,000, \$100,000. See Cost Illustration page for details.†
Child Benefit	N/A	Your dependent children age birth† to 20 years (26 if full time student). Up to 10% of employee coverage to a max of \$20,000. Subject to state limits.
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 \$100,000 per employee	We Guarantee Issue coverage up to: Employee \$100,000. Spouse \$25,000. Dependent children \$10,000.
Premiums	Covered by your company if you meet eligibility requirements	Increase when your insurance amount increases due to salary increase
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
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

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ALL ELIGIBLE EMPLOYEES EARNING 50-99K Benefit Summary
The Guardian Life Insurance Company of America, New York, NY

BASIC LIFE**VOLUNTARY TERM LIFE**

LifeAssistSM: Provides supplemental income that is calculated based off a percentage of your Life benefit to a specified dollar amount if you are ADL disabled. Benefits are paid to the lesser of 100 months or to when waiver of premium ends.	No	Yes
Benefit Reductions: Benefits are reduced by a certain percentage as an employee ages.	35% at age 65, 60% at age 70, 75% at age 75	35% at age 65, 60% at age 70, 75% at age 75

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Life Benefit Summary
Group Number: 00567683

 Class 3 - Earning
 More than 100k

A Life insurance plan through Guardian provides:

- The foundation of a smart financial plan that helps protect you and those who depend on you
- Affordable group rates
- Flexibility to update your coverage as your life changes or take it with you if you change jobs or retire

About Your Benefits:

	BASIC LIFE	VOLUNTARY TERM LIFE
Employee Benefit	Your employer provides \$150,000 Basic Term Life coverage for all full time employees.	Elect up to 5 times salary, to a maximum of \$500,000. 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 Benefit	N/A	You may elect one of the following benefit options: \$10,000, \$25,000, \$50,000, \$75,000, \$100,000. See Cost Illustration page for details.†
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Premiums	Covered by your company if you meet eligibility requirements	Increase when your insurance amount increases due to salary increase
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
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 information illustrated within this material reflects the plan covered by Guardian as of 11/20/2019

ALL ELIGIBLE EMPLOYEES EARNING MORE THAN 100K Benefit Summary

The Guardian Life Insurance Company of America, New York, NY

BASIC LIFE**VOLUNTARY TERM LIFE**

LifeAssistSM: Provides supplemental income that is calculated based off a percentage of your Life benefit to a specified dollar amount if you are ADL disabled. Benefits are paid to the lesser of 100 months or to when waiver of premium ends.	No	Yes
Benefit Reductions: Benefits are reduced by a certain percentage as an employee ages.	35% at age 65, 60% at age 70, 75% at age 75	35% at age 65, 60% at age 70, 75% at age 75

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