

## 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. To help you assess your needs, you can also go to Guardian Anytime and use our Life Insurance Explorer Tool.

		Monthly premiums displayed.								
Policy Election Amount		Policy Election Cost Per Age Bracket								
Employee		< 30	30–34	35–39	40–44	45–49	50–54	55–59	60–64	65–69†
	\$20,000	\$1.20	\$1.40	\$2.00	\$3.60	\$5.60	\$8.60	\$15.00	\$24.80	\$39.60
	\$30,000	\$1.80	\$2.10	\$3.00	\$5.40	\$8.40	\$12.90	\$22.50	\$37.20	\$59.40
	\$40,000	\$2.40	\$2.80	\$4.00	\$7.20	\$11.20	\$17.20	\$30.00	\$49.60	\$79.20
	\$50,000	\$3.00	\$3.50	\$5.00	\$9.00	\$14.00	\$21.50	\$37.50	\$62.00	\$99.00
	\$60,000	\$3.60	\$4.20	\$6.00	\$10.80	\$16.80	\$25.80	\$45.00	\$74.40	\$118.80
	\$70,000	\$4.20	\$4.90	\$7.00	\$12.60	\$19.60	\$30.10	\$52.50	\$86.80	\$138.60
	\$80,000	\$4.80	\$5.60	\$8.00	\$14.40	\$22.40	\$34.40	\$60.00	\$99.20	\$158.40
	\$90,000	\$5.40	\$6.30	\$9.00	\$16.20	\$25.20	\$38.70	\$67.50	\$111.60	\$178.20
	\$100,000	\$6.00	\$7.00	\$10.00	\$18.00	\$28.00	\$43.00	\$75.00	\$124.00	\$198.00
	\$120,000	\$7.20	\$8.40	\$12.00	\$21.60	\$33.60	\$51.60	\$90.00	\$148.80	\$237.60
	\$140,000	\$8.40	\$9.80	\$14.00	\$25.20	\$39.20	\$60.20	\$105.00	\$173.60	\$277.20
	\$150,000	\$9.00	\$10.50	\$15.00	\$27.00	\$42.00	\$64.50	\$112.50	\$186.00	\$297.00
	\$160,000	\$9.60	\$11.20	\$16.00	\$28.80	\$44.80	\$68.80	\$120.00	\$198.40	\$316.80
	\$180,000	\$10.80	\$12.60	\$18.00	\$32.40	\$50.40	\$77.40	\$135.00	\$223.20	\$356.40
	\$200,000	\$12.00	\$14.00	\$20.00	\$36.00	\$56.00	\$86.00	\$150.00	\$248.00	\$396.00
	\$250,000	\$15.00	\$17.50	\$25.00	\$45.00	\$70.00	\$107.50	\$187.50	\$310.00	\$495.00
	\$300,000	\$18.00	\$21.00	\$30.00	\$54.00	\$84.00	\$129.00	\$225.00	\$372.00	\$594.00
	\$350,000	\$21.00	\$24.50	\$35.00	\$63.00	\$98.00	\$150.50	\$262.50	\$434.00	\$693.00
	\$400,000	\$24.00	\$28.00	\$40.00	\$72.00	\$112.00	\$172.00	\$300.00	\$496.00	\$792.00
	\$450,000	\$27.00	\$31.50	\$45.00	\$81.00	\$126.00	\$193.50	\$337.50	\$558.00	\$891.00
	\$500,000	\$30.00	\$35.00	\$50.00	\$90.00	\$140.00	\$215.00	\$375.00	\$620.00	\$990.00
Policy Election Amount										
Spouse										
	\$5,000	\$0.30	\$0.35	\$0.50	\$0.90	\$1.40	\$2.15	\$3.75	\$6.20	\$9.90
	\$10,000	\$0.60	\$0.70	\$1.00	\$1.80	\$2.80	\$4.30	\$7.50	\$12.40	\$19.80
	\$15,000	\$0.90	\$1.05	\$1.50	\$2.70	\$4.20	\$6.45	\$11.25	\$18.60	\$29.70
	\$20,000	\$1.20	\$1.40	\$2.00	\$3.60	\$5.60	\$8.60	\$15.00	\$24.80	\$39.60
	\$25,000	\$1.50	\$1.75	\$2.50	\$4.50	\$7.00	\$10.75	\$18.75	\$31.00	\$49.50
	\$30,000	\$1.80	\$2.10	\$3.00	\$5.40	\$8.40	\$12.90	\$22.50	\$37.20	\$59.40
	\$35,000	\$2.10	\$2.45	\$3.50	\$6.30	\$9.80	\$15.05	\$26.25	\$43.40	\$69.30
	\$40,000	\$2.40	\$2.80	\$4.00	\$7.20	\$11.20	\$17.20	\$30.00	\$49.60	\$79.20

**Voluntary Life Cost Illustration** *continued*

	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69†
\$45,000	\$2.70	\$3.15	\$4.50	\$8.10	\$12.60	\$19.35	\$33.75	\$55.80	\$89.10
\$50,000	\$3.00	\$3.50	\$5.00	\$9.00	\$14.00	\$21.50	\$37.50	\$62.00	\$99.00
\$55,000	\$3.30	\$3.85	\$5.50	\$9.90	\$15.40	\$23.65	\$41.25	\$68.20	\$108.90
\$60,000	\$3.60	\$4.20	\$6.00	\$10.80	\$16.80	\$25.80	\$45.00	\$74.40	\$118.80
\$65,000	\$3.90	\$4.55	\$6.50	\$11.70	\$18.20	\$27.95	\$48.75	\$80.60	\$128.70
\$70,000	\$4.20	\$4.90	\$7.00	\$12.60	\$19.60	\$30.10	\$52.50	\$86.80	\$138.60
\$75,000	\$4.50	\$5.25	\$7.50	\$13.50	\$21.00	\$32.25	\$56.25	\$93.00	\$148.50
\$80,000	\$4.80	\$5.60	\$8.00	\$14.40	\$22.40	\$34.40	\$60.00	\$99.20	\$158.40
\$85,000	\$5.10	\$5.95	\$8.50	\$15.30	\$23.80	\$36.55	\$63.75	\$105.40	\$168.30
\$90,000	\$5.40	\$6.30	\$9.00	\$16.20	\$25.20	\$38.70	\$67.50	\$111.60	\$178.20
\$95,000	\$5.70	\$6.65	\$9.50	\$17.10	\$26.60	\$40.85	\$71.25	\$117.80	\$188.10
\$100,000	\$6.00	\$7.00	\$10.00	\$18.00	\$28.00	\$43.00	\$75.00	\$124.00	\$198.00
\$125,000	\$7.50	\$8.75	\$12.50	\$22.50	\$35.00	\$53.75	\$93.75	\$155.00	\$247.50
\$250,000	\$15.00	\$17.50	\$25.00	\$45.00	\$70.00	\$107.50	\$187.50	\$310.00	\$495.00
<b>Policy Election Amount</b>									
Child(ren)									
\$1,000	\$0.17	\$0.17	\$0.17	\$0.17	\$0.17	\$0.17	\$0.17	\$0.17	\$0.17
\$5,000	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85
\$10,000	\$1.70	\$1.70	\$1.70	\$1.70	\$1.70	\$1.70	\$1.70	\$1.70	\$1.70

Refer to Guarantee Issue row on page above for Voluntary Life GI amounts.

Premiums for Voluntary Life Increase in five-year increments

‡Spouse coverage premium is based on Employee age. Coverage for the spouse terminates at spouse's age 70.

†Benefit reductions apply.

**Manage Your Benefits:**

Go to [www.GuardianAnytime.com](http://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.

## Accidental Death and Dismemberment Life Cost Illustration:

AD&D coverage provides additional benefits following an accidental death or certain bodily injuries.

Employee Policy Election Amount	Monthly Premiums displayed
\$20,000	\$0.60
\$30,000	\$0.90
\$40,000	\$1.20
\$50,000	\$1.50
\$60,000	\$1.80
\$70,000	\$2.10
\$80,000	\$2.40
\$90,000	\$2.70
\$100,000	\$3.00
\$120,000	\$3.60
\$140,000	\$4.20
\$150,000	\$4.50
\$160,000	\$4.80
\$180,000	\$5.40
\$200,000	\$6.00
\$250,000	\$7.50
\$300,000	\$9.00
\$350,000	\$10.50
\$400,000	\$12.00
\$450,000	\$13.50
\$500,000	\$15.00

Benefit reductions apply.

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## LIMITATIONS AND EXCLUSIONS:

### A SUMMARY OF PLAN LIMITATION AND EXCLUSIONS FOR AD&D

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. This proposal is hedged subject to satisfactory financial evaluation. Please refer to policy booklet for full plan description.

We pay no benefits for any loss caused: by willful self-injury; sickness, disease or medical treatment; by participating in a civil disorder or committing a felony; Traveling on any type of aircraft while having duties on that aircraft; by declared

or undeclared act of war or armed aggression; while a member of any armed force (May vary by state); while driving a motor vehicle without a current, valid driver's license; by legal intoxication; or by voluntarily using a non-prescription controlled substance. Contract #GP-I-R-ADCLI-00 et al. We won't pay more than 100% of the Insurance amount for all losses due to the same accident, except as stated.

The loss must occur within a specified period of time of the accident. Please see contract for specific definition; definition of loss may vary depending on the benefit payable.

This handout is for illustration purposes only and is an approximation, premium amounts may be amended.