Guardian

inshore

Guardian Life Basic Term Life
Benefit and Rate Sheet for 2025-2026 Effective Dates

Available in All States
Group Size: 1+

Plan #1	
Employee Life and AD&D - Monthly Rate	
$2.15	*Note: A $15 administration fee applies per invoice per month*
Rate Guarantee	2 Years
Minimum Participation	Contributory plans assume a minimum of 75% participation of eligible employees. Non-contributory plans assume a minimum of 100% participation of eligible employees.
Evidence of Insurability	Medical Underwriting may be required for amounts in excess of Guaranteed issue amount.
Guarantee Issue	Simplified Underwriting
BENEFITS	
All Eligible Employees	
Employee Benefit	$5,000
Employee AD&D	100% of Life Benefit to a maximum of $5,000
Waiver of Premium	If disabled, insurance will continue until age 65 or no longer disabled.
Portability	Included with Evidence of Insurability
Seatbelt/Airbag	Employee: $10,000/$15,000
Conversion	Included

PLAN HIGHLIGHTS

- **Guardian's Financial Strength:** Guardian has a long history of earning exemplary ratings from independent rating services which provide essential measures of a company's value as well as common ground for valid comparison. For additional details, visit our web site: http://www.guardianlife.com/AboutGuardian/FinancialHighlights/Ratings/index.htm
- We provide companies with plans and options that give employees and their families the right level of protection at the right price - protection that will help care for their families in the most difficult of circumstances.

Standard AD&D helps employees with the unexpected accidents/injuries and includes Seatbelt/Airbag and Exposure Disappearance.

IMPORTANT NOTES

Rates and premiums are based on the employee data submitted. Final rates and premiums are based on the plan and employee/dependent data provided on the enrollment forms. State specific requirements may apply.
- **Waiver:** Insured must be totally disabled prior to age 60 and remain totally disabled from their own occupation through an elimination period of 9 months and for 2 years after, and remain totally disabled from any occupation thereafer.
- Portability ceases on attainment of age 70.
- Seatbelt/Airbag benefit will be limited to $30,000 for combined Life and AD&D amounts.

Please see the Summary of Plan Limitations and Exclusions that appears either on this page or the last page of this coverage.
- The Guarantee Issue amount shown in the above boxes may be reduced if acceptable evidence of insurability cannot be provided. Benefit reduction percentage by age is shown above in this proposal.

SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS

Life Plan
- In order to be eligible for coverage: Employees must be legally working: (a) in the United States or (b) outside the United States, for a US based employer, in a country or region approved by Guardian.
- Employees must be working full-time on the effective date of coverage; otherwise, coverage becomes effective after the completion of the specific waiting period GC-Life-15 (Life 2016).
- Evidence of Insurability is required for all late enrollees. Benefit increases may require underwriting.

Accidental Death and Dismemberment Plan
- We pay no Accidental Death and Dismemberment benefits for an insured where death or dismemberment occurs as the result of a disease or a bodily infirmity; through willful self-injury; by declared or undeclared war, act of war, armed aggression, or while a member of armed forces; 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 GC-ADD-15 (ADD 2016).

Guardian Group Basic Term Life Insurance is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Not all policies are available in all states and the coverage, terms and conditions for any policy may vary from state to state. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Coverage will not be effective until approved by a Guardian underwriter. This proposal is subject to satisfactory financial evaluation. Please refer to certificate of coverage for full plan description. This proposal is not a contract, and merely describes certain features of theproducts discussed herein. In the event of a conflict between this proposal and any policy or certificate issued by Guardian, those documents and not this proposal control. Generic Policy Form # GP-1-LIFE-15. The state approved form is the governing document.