

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 view a video: <https://www.guardiananytime.com/gafd/wps/portal/fdhome/employees/products-coverage/life>

Policy Election Amount			Monthly premiums displayed.								
Employee			Policy Election Cost Per Age Bracket								
			< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69†
\$20,000	Preferred		\$1.38	\$1.44	\$1.98	\$3.40	\$4.76	\$9.22	\$16.20	\$23.36	\$36.38
	Standard		\$1.76	\$2.02	\$2.92	\$5.20	\$7.42	\$13.96	\$23.48	\$33.04	\$49.16
\$30,000	Preferred		\$2.07	\$2.16	\$2.97	\$5.10	\$7.14	\$13.83	\$24.30	\$35.04	\$54.57
	Standard		\$2.64	\$3.03	\$4.38	\$7.80	\$11.13	\$20.94	\$35.22	\$49.56	\$73.74
\$40,000	Preferred		\$2.76	\$2.88	\$3.96	\$6.80	\$9.52	\$18.44	\$32.40	\$46.72	\$72.76
	Standard		\$3.52	\$4.04	\$5.84	\$10.40	\$14.84	\$27.92	\$46.96	\$66.08	\$98.32
\$50,000	Preferred		\$3.45	\$3.60	\$4.95	\$8.50	\$11.90	\$23.05	\$40.50	\$58.40	\$90.95
	Standard		\$4.40	\$5.05	\$7.30	\$13.00	\$18.55	\$34.90	\$58.70	\$82.60	\$122.90
\$60,000	Preferred		\$4.14	\$4.32	\$5.94	\$10.20	\$14.28	\$27.66	\$48.60	\$70.08	\$109.14
	Standard		\$5.28	\$6.06	\$8.76	\$15.60	\$22.26	\$41.88	\$70.44	\$99.12	\$147.48
\$70,000	Preferred		\$4.83	\$5.04	\$6.93	\$11.90	\$16.66	\$32.27	\$56.70	\$81.76	\$127.33
	Standard		\$6.16	\$7.07	\$10.22	\$18.20	\$25.97	\$48.86	\$82.18	\$115.64	\$172.06
\$80,000	Preferred		\$5.52	\$5.76	\$7.92	\$13.60	\$19.04	\$36.88	\$64.80	\$93.44	\$145.52
	Standard		\$7.04	\$8.08	\$11.68	\$20.80	\$29.68	\$55.84	\$93.92	\$132.16	\$196.64
\$90,000	Preferred		\$6.21	\$6.48	\$8.91	\$15.30	\$21.42	\$41.49	\$72.90	\$105.12	\$163.71
	Standard		\$7.92	\$9.09	\$13.14	\$23.40	\$33.39	\$62.82	\$105.66	\$148.68	\$221.22
\$100,000	Preferred		\$6.90	\$7.20	\$9.90	\$17.00	\$23.80	\$46.10	\$81.00	\$116.80	\$181.90
	Standard		\$8.80	\$10.10	\$14.60	\$26.00	\$37.10	\$69.80	\$117.40	\$165.20	\$245.80
\$110,000	Preferred		\$7.59	\$7.92	\$10.89	\$18.70	\$26.18	\$50.71	\$89.10	\$128.48	\$200.09
	Standard		\$9.68	\$11.11	\$16.06	\$28.60	\$40.81	\$76.78	\$129.14	\$181.72	\$270.38
\$120,000	Preferred		\$8.28	\$8.64	\$11.88	\$20.40	\$28.56	\$55.32	\$97.20	\$140.16	\$218.28
	Standard		\$10.56	\$12.12	\$17.52	\$31.20	\$44.52	\$83.76	\$140.88	\$198.24	\$294.96
\$130,000	Preferred		\$8.97	\$9.36	\$12.87	\$22.10	\$30.94	\$59.93	\$105.30	\$151.84	\$236.47
	Standard		\$11.44	\$13.13	\$18.98	\$33.80	\$48.23	\$90.74	\$152.62	\$214.76	\$319.54
\$140,000	Preferred		\$9.66	\$10.08	\$13.86	\$23.80	\$33.32	\$64.54	\$113.40	\$163.52	\$254.66
	Standard		\$12.32	\$14.14	\$20.44	\$36.40	\$51.94	\$97.72	\$164.36	\$231.28	\$344.12
\$150,000	Preferred		\$10.35	\$10.80	\$14.85	\$25.50	\$35.70	\$69.15	\$121.50	\$175.20	\$272.85
	Standard		\$13.20	\$15.15	\$21.90	\$39.00	\$55.65	\$104.70	\$176.10	\$247.80	\$368.70
\$160,000	Preferred		\$11.04	\$11.52	\$15.84	\$27.20	\$38.08	\$73.76	\$129.60	\$186.88	\$291.04
	Standard		\$14.08	\$16.16	\$23.36	\$41.60	\$59.36	\$111.68	\$187.84	\$264.32	\$393.28
\$170,000	Preferred		\$11.73	\$12.24	\$16.83	\$28.90	\$40.46	\$78.37	\$137.70	\$198.56	\$309.23
	Standard		\$14.96	\$17.17	\$24.82	\$44.20	\$63.07	\$118.66	\$199.58	\$280.84	\$417.86
\$180,000	Preferred		\$12.42	\$12.96	\$17.82	\$30.60	\$42.84	\$82.98	\$145.80	\$210.24	\$327.42
	Standard		\$15.84	\$18.18	\$26.28	\$46.80	\$66.78	\$125.64	\$211.32	\$297.36	\$442.44
\$190,000	Preferred		\$13.11	\$13.68	\$18.81	\$32.30	\$45.22	\$87.59	\$153.90	\$221.92	\$345.61
	Standard		\$16.72	\$19.19	\$27.74	\$49.40	\$70.49	\$132.62	\$223.06	\$313.88	\$467.02
\$200,000	Preferred		\$13.80	\$14.40	\$19.80	\$34.00	\$47.60	\$92.20	\$162.00	\$233.60	\$363.80
	Standard		\$17.60	\$20.20	\$29.20	\$52.00	\$74.20	\$139.60	\$234.80	\$330.40	\$491.60

LIMITATIONS AND EXCLUSIONS:

A SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS FOR LIFE COVERAGE:

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. Evidence of Insurability is required on all late enrollees. This coverage will not be effective until approved by a Guardian underwriter. This proposal is hedged subject to satisfactory financial evaluation. Please refer to certificate of coverage for full plan description.

Dependent life insurance will not take effect if a dependent, other than a newborn, is confined to the hospital or other health care facility or is unable to perform the normal activities of someone of like age and sex.

Accelerated Life Benefit is not paid to an employee under the following circumstances: one who is required by law to use the benefit to pay creditors; is required by court order to pay the benefit to another person; is required by a government agency to use the payment to receive a government benefit; or loses his or her group coverage before an accelerated benefit is paid.

We pay no benefits if the insured's death is due to suicide within two years from the insured's original effective date. This two year limitation also applies to any increase in benefit. This exclusion may vary according to state law. Late entrants and benefit increases require underwriting approval.

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Guarantee Issue/Conditional Issue amounts may vary based on age and case size. See your Plan Administrator for details. Late entrants and benefit increases require underwriting approval.

This document is a summary of the major features of the referenced insurance coverage. It is intended for illustrative purposes only and does not constitute a contract. The insurance plan documents, including the policy and certificate, comprise the contract for coverage. The full plan description, including the benefits and all terms, limitations and exclusions that apply will be contained in your insurance certificate. The plan documents are the final arbiter of coverage. Coverage terms may vary by state and actual sold plan. The premium amounts reflected in this summary are an approximation; if there is a discrepancy between this amount and the premium actually billed, the latter prevails.