



GUARDIAN®

Basic Life* Program Benefit Illustration

*Requires 100% Participation Relative to the Whole Group

Plan Features

- You have coverage paid for you by your company in the amount of \$25,000 if you meet eligibility requirements.
- **Disability Waiver of Premium:** Waiver of premium for disabled employees up to age 60 with premiums waived to age 65.
- **Portability:** Portability of employee coverage is available, upon satisfactory completion of evidence of insurability.
- **Conversion:** An employee can convert this policy to an individual policy (subject to the terms of the employer's contract).

Age Reduction

- **Coverage Amounts** for the employee reduce 35% at age 65, an additional 25% at age 70, an additional 15% at age 75 and a final 10% at age 80.

Important Information About Basic Life: You must be working full time on the effective date of your coverage; otherwise, your coverage becomes effective after you have completed a specified 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 1 year; or (b) in an area under travel warning by the US Department of State, subject to state specific variations.

GP-1-R-EOPT-96 et al.

This handout is for illustrative purposes. You will receive benefit booklets when your enrollment application is processed. If there is a discrepancy between this handout and your benefit booklet, the benefit booklet prevails.