



Why Guardian Life?

Life insurance is the cornerstone of any employee benefits plan – and the core of Guardian’s business. With over 50 years of group life experience, our high-quality life programs cover over two million employees nationwide.

In fact, more employers choose Guardian to provide their employees’ life coverage than any other carrier¹. With a broad array of competitively-priced plans and innovative options, we help employers keep up with their employees’ diverse and changing coverage needs while delivering value beyond a lump sum payment.

Even better, when you offer Guardian Life with Guardian Disability, or with any of our other high-quality coverages, you’ll receive additional cost and administrative benefits – such as the convenience of one consolidated bill.



Products and Options - Designed to promote accessibility and flexibility

- Basic Life, Voluntary Life and standard and enhanced Accidental Death and Dismemberment (AD&D) for employees and their dependents (optional)
- Generous guarantee issue helps more employees to take advantage of coverage, regardless of health history. Employees may convert their group term coverage to a permanent whole life policy without supplying evidence of insurability
- Portability can be included on Voluntary Life – as well as on Basic Life
- Voluntary Life automatic increase and re-enrollment options make it easy for employees to expand protection over time
- LifeAssistSM option provides critical income to employees who suffer a severe or catastrophic disability while on approved Waiver of Premium

Guardian is #1 in new and inforce Life cases¹

- A dedicated claims analyst for each group
- 18 years tenure for Life Claims Benefit Analysts
- Proactive approach to claim management with a commitment to doing the right thing
- Fast claims turnaround with over 99% financial accuracy

Value Added Services - Make life better for employees

- WorkLifeMatters² Employee Assistance Program provides employees and their families guidance on personal issues, as well as financial and legal matters – plus offers employers helpful workplace tools
- Will Preparation Services² include access to estate planning professionals, online planning documents and an informative resource library – and are automatically included on every Voluntary Life plan
- TravelAid² helps employees when they travel, via an emergency response network of global resources

¹ LIMRA Report 2014, Based on number of Group Life new sales and inforce cases - excludes Specialty Products (e.g. COLI, BOLI) ² Program services are provided by Integrated Behavioral Health, Inc. and its contractors
Guardian Group Life is underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Product availability, provisions and features may vary from state to state. Optional riders and/or features may incur additional costs. Policy limitations and exclusions apply. Plan documents are the final arbiter of coverage. Life Contract# GP-1-R-LB-90, GP-1-R-EOPT-96 Voluntary Life Contract #GP-1-R-ADCL1-00 et al.

File #2015-9013 Exp. 7/17

Contact your Guardian Group Sales Representative for more information.



GuardianAnytime.com

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