

Voluntary Term Life

RATES per \$1,000

Age	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Rates	\$0.094	\$0.099	\$0.130	\$0.194	\$0.309	\$0.506	\$0.814	\$1.257	\$2.427	\$4.657
Census	Child		Employee AD&D			Spouse AD&D		Child AD&D		
3,614	\$0.167		\$0.040			\$0.040		\$0.040		
Rate Guarantee	3 Years									
Minimum Participation	Voluntary, Greater of 25% or 10 enrolled employees.									
Re-enrollment	Annual Election Option: allows an employee to annually enroll for an increase of coverage, by an electable amount up to \$50,000, not to exceed the case Guarantee Issue.									
Underwriting Requirements	Employee			Spouse			Child			
Guarantee Issue	\$250,000			\$50,000			\$10,000			

BENEFITS

	All Eligible Employees										
Employee Benefit	\$10,000 to \$500,000 in \$10,000 increments										
Employee AD&D	100% of Life benefit to \$500,000										
Dependent AD&D	100% of Life Benefit										
Spouse Benefit	\$5,000 to \$250,000 in \$5,000 increments, not to exceed 100% of Employee's amount										
Child Benefit	\$5,000, \$10,000, not to exceed 100% of Employee's amount										
Infant Benefit	\$500										
Dependent Age Limits	14 days to 26 years (26 if full time student). Infant Age: Birth to 14 days. Spouse terminates at 70.										
Accelerated Life	75% of the death benefit, Minimum: \$10,000, Maximum: \$250,000										
Waiver of Premium	If disabled, insurance will continue until age 65 or no longer disabled.										
Portability	Included, without Evidence of Insurability										
Conversion	Included										
Seatbelt/Airbag	Employee: \$10,000/\$15,000, Dependent: \$5,000/\$7,500										
Benefit Reduction (of original amount)	<table border="1"> <thead> <tr> <th>Age</th> <th>Reduction</th> </tr> </thead> <tbody> <tr> <td>65</td> <td>35%</td> </tr> <tr> <td>70</td> <td>60%</td> </tr> <tr> <td>75</td> <td>75%</td> </tr> <tr> <td>80</td> <td>85%</td> </tr> </tbody> </table>	Age	Reduction	65	35%	70	60%	75	75%	80	85%
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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>
- **Will Prep Services:** Provides resources to prepare wills and other planning documents. Will Prep Services include: free Estate Planning documents, access to Estate Planners and Resource Library. For a small fee, Attorney Assisted Will Preparation is also available
- 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 through an elimination period of 9 months.
- Portability ceases on attainment of age 70.
- Spouse rate is based on employee's age bracket. Child rate is a per \$1,000 for all children. Dependent life insurance will not take effect if a dependent, other than a newborn, is confined to a hospital or other health care facility, or is unable to perform the normal activities of someone of like age and sex.
- Seatbelt/Airbag benefit will be limited to \$30,000 for combined Life and AD&D amounts.
- 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.