



Guardian's special underwriting programs and features

Guardian's Underwriting team is driven to provide you with the flexibility you need to get the best rates for your clients in competitive markets. Here are some top underwriting programs — which may help you place more business:

Guardian's top underwriting programs

Guardian Health Advantage Underwriting program

Clients aged 20-60 who have regular full, check-ups with their personal doctor can qualify for up to \$10 million in coverage without an insurance exam. Requirements include:

- Whole life (may include ESP²) and term policies only.
- APS records to include a comprehensive physical exam including height, weight, and blood pressure reading completed within the past 12 months. Lab results must include a Comprehensive Metabolic Panel (CMP) and Lipid Panel. We will obtain a complete APS from the physician seen for the physical.
- An eApp and eMed.
- Oral fluid testing using our new [Insurcheck process](#).
- Additional APS's and other requirements may be necessary based on a client's medical history or information developed from other data sources such as the MIB and pharmacy search.

** Please notify underwriting upon case submission that you wish for a client to be underwritten under this program

Table Shave/Expanded Standard Program (ESP²)

Allows applicants rated Table 4 or less (or rated \$5 or less per thousand) to be medically considered for the purchase of a new whole life policy at Non-smoker³ or Standard rate.⁴ The maximum face amount is \$12.5 million up to age 60 and \$10 million ages 61-70.

The program also allows individuals rated Table 3 or less (or rated \$5 or less per thousand) to be medically considered for Protection UL at Non-smoker or Standard rate. The maximum face amount is \$5 million.

The maximum age for the program is 70.

U.S. citizens or permanent residents or Canadian citizens and residents, FRs, FTAs and brokers only.

Underwriting HIV

Guardian offers life insurance to a healthy subset of applicants living with HIV. For additional information, visit <https://www.guardianlife.com/life-insurance/hiv>.

Term Conversion Program

Guardian's Term Conversion Program offers a policyowner the option to convert existing Guardian term coverage to one of our single life permanent products. The program provides the possibility of a conversion premium credit, and/or the opportunity to increase coverage by 10%, up to \$100,000.

DI to Life Insurance Certificate Sales Program

The Disability Income Insurance to Life Insurance Certificate Sales Program offers clients the ability to leverage comprehensive underwriting from the recent purchase of a fully underwritten Guardian Individual Disability Income (IDI) insurance policy to buy a life insurance policy on a pre-qualified basis.

- The offer is for up to \$1 million of face amount (depending on current coverage) — **no additional medical testing required**.
- This program allows the purchase of any Guardian single-life insurance policy, including whole life, Protection UL or term.
- Clients may be eligible to qualify for the Waiver of Premium rider (subject to Underwriting approval).
- This opportunity is available only for **120 days from the issue date of the IDI policy**, so clients must act quickly.

For eligible clients, the offer certificate for life insurance is delivered with the new IDI policy. This certificate provides information on the program, as well as the offer amount — making it easy for you, and easy for your clients to decide.

Take Advantage with Rapid App Program¹

Guardian's Take Advantage with Rapid App Program allows simplified underwriting for qualified clients, issued Standard or better, who were fully underwritten within the past four years by an approved carrier.

- The offer is available year-round.
- The new policy can be issued for up to 2x the original policy's face amount, up to a lifetime program maximum of \$3 million.
- There are no routine medical or lab requirements.
- This program pertains to any single-life level premium whole life policy or Guardian's Protection UL.
- Pre-existing riders are allowed except the LTC Rider and GIO. New riders are not permitted.
- Any policy issued as a result of conversion, Future Increase Option, Guaranteed or Simplified Issue Option, or program or Group Disability Rider is not eligible for Take Advantage with Rapid App.

- In force and applied for life insurance cannot exceed Guardian's existing maximum retention limit.
- Over 90 approved carriers are included in this program.
- It's the easiest way to offer qualified clients the benefits and value of owning supplemental permanent life insurance from Guardian.

Life2DI Program (For Guardian Career Agents Only)

Qualifying life applicants will be offered, on a Guaranteed Standard Issue basis, a PayGuard Plus policy as follows:

- The benefit term is 10 years;
- The elimination period is 90 days;
- The monthly indemnity amount is \$2,000; and
- The conversion endorsement will be included.

Offers will only be made in states where both PayGuard and the Conversion Endorsement are available/approved.

[Click here](#) for additional information on the Life2DI Program.

**The Guardian Life Insurance
Company of America**

guardianlife.com

New York, NY

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¹ For more information on Guardian's Rapid App program, please visit guardianonline.com and click Marketing, then Cross-Sell Programs.

² ESP does not apply to term life insurance.

³ Non-smoker risk class applies only if the proposed insured has not smoked cigarettes in the prior 12 months.

⁴ Standard rates are applied to cigarette smokers.

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