

# Guardian Voluntary Term Life and AD&D

Voluntary Term Life and AD&D Benefits											
Employee Benefit	\$20,000 to \$500,000 in \$1,000 increments <b>Guarantee Issue: \$150,000</b>										
Enhanced Employee AD&D	100% of Life benefit to \$500,000										
<b>Spouse and Child(ren) Benefits available once Employee selects Voluntary Benefit</b>											
Spouse Benefit	\$20,000 to \$250,000 in \$10,000 increments, not to exceed 100% of Employee's amount <b>Guarantee Issue: \$30,000</b>										
Child Benefit	\$2,500, \$5,000, \$10,000, not to exceed 10% of Employee's amount <b>Guarantee Issue: \$10,000</b>										
Dependent AD&D	100% of Life Benefit										
Dependent Age Limits	14 days to 23 years (25 if full time student). Spouse terminates at 70.										
Accelerated Life	50% of the death benefit, Minimum: \$10,000, Maximum: \$500,000										
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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65	35%										
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**Guarantee Issue available only at new hire eligibility or employee only annual re-enrollment option.**

Rates per \$1,000 of Monthly Coverage										
Age	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74
Life Rates Employee & Spouse	\$0.038	\$0.043	\$0.064	\$0.106	\$0.166	\$0.249	\$0.398	\$0.639	\$1.024	\$1.646
	<b>Other Rates</b>		<b>Child Life</b>		<b>Employee</b>		<b>Spouse AD&amp;D</b>		<b>Child AD&amp;D</b>	
			\$0.146		\$0.032		\$0.032		\$0.032	

**Monthly Rate Calculation:**

\$ _____	_____	\$ _____	\$ _____
Selected Amount	divide by \$1,000	x Rate	= Monthly Premium
Sample: \$50,000	50,000/1,000 = 50	50 x \$.043	\$2.15

# Guardian Voluntary Long Term Disability

## Help protect your most valuable asset...your income.

A quality income protection insurance plan may be the single most important coverage an employee can have to help protect against the loss of the ability to work and earn an income.

While nearly everyone has auto and homeowner's insurance, many people probably have not insured their most valuable asset...their paycheck. Would you and your family be able to keep your home, auto, and other prized possessions, and be able to pay your bills if you stopped receiving your paycheck? If you're like most people, you wouldn't be able to meet your financial obligations if you were disabled and unable to work for an extended period of time.

## Advantages of participating in this Voluntary Supplemental Long Term Disability (LTD) Plan include...

- **Economical Group Rates**—which are typically lower than individual rates.
- **Convenient Payroll Deductions**—so there are no checks to write or remember to mail.
- **Disability Benefits Not Subject to Income Tax**—when premiums are paid with employee after-tax dollars.
- **Partial Income Replacement**—when you are unable to work due to sickness, injury, or pregnancy.
- **Helpful Assistance in Returning to Work**—through rehabilitation programs, worksite modifications, and benefits while working.

Benefits	Plan 1	Rate/\$100 Payroll	Plan 2	Rate/\$100 Payroll
Monthly Benefit	60% to \$6,000	<25 \$0.110	60% to \$6,000	<25 \$0.070
		25-29 \$0.160		25-29 \$0.110
		30-34 \$0.200		30-34 \$0.130
Elimination Period	90 Days	35-39 \$0.270	180 Days	35-39 \$0.180
		40-44 \$0.400		40-44 \$0.290
Duration of Benefit	SS Normal Retirement Age	45-49 \$0.640	SS Normal Retirement Age	45-49 \$0.500
		50-54 \$0.910		50-54 \$0.710
Definition of Disability	2 year Own Occupation	55-59 \$1.020	2 year Own Occupation	55-59 \$0.790
		60+ \$0.690		60+ \$0.50

Benefits	Plan 3	Rate/\$100 Payroll	Plan 4	Rate/\$100 Payroll
Monthly Benefit	60% to \$6,000	<25 \$0.070	60% to \$6,000	<25 \$0.040
		25-29 \$0.090		25-29 \$0.060
		30-34 \$0.110		30-34 \$0.070
Elimination Period	90 Days	35-39 \$0.140	180 Days	35-39 \$0.090
		40-44 \$0.200		40-44 \$0.140
Duration of Benefit	5 Years	45-49 \$0.330	5 Years	45-49 \$0.260
		50-54 \$0.510		50-54 \$0.400
Definition of Disability	2 year Own Occupation	55-59 \$0.720	2 year Own Occupation	55-59 \$0.560
		60+ \$0.670		60+ \$0.480

Rate Calculation:

$$\begin{array}{r}
 \$ \underline{\hspace{2cm}} \quad \$ \underline{\hspace{2cm}} \quad \$ \underline{\hspace{2cm}} \quad \$ \underline{\hspace{2cm}} \quad \$ \underline{\hspace{2cm}} \\
 \text{Monthly Salary} \quad \quad \quad \times 60\% \quad \quad \quad \text{divide by } \$100 \quad \quad \quad \times \text{Rate} \quad \quad \quad = \text{Monthly Premium} \\
 \text{Sample: } \$2083 \quad \quad \quad \times .60 = \$1249 \quad \quad \quad \$1249/\$100 = 12.49 \quad \quad \quad 12.49 \times \$6.40 \quad \quad \quad \$7.99
 \end{array}$$