



## Expanded Standard Program

Under the Expanded Standard Program (ESP), life new business applications evaluated by Guardian at certain substandard classes or with certain flat extras, will be automatically accepted at the Non-Smoker risk class, provided the proposed insured has not smoked cigarettes in the past 12 months. Cigarette smokers will be considered at Standard.

**The maximum face amount varies by product. See below for additional details:**

Product*	Evaluated by Guardian as	Maximum Face Amount**
Whole Life & Variable Universal Life	Table 4 (or less) or rated \$5.00 (or less) per thousand extra premium.	\$10,000,000
Survivorship Whole Life	One life rated Table 4 (or less) or rated \$5.00 (or less) per thousand extra premium. The second life must be Preferred Plus NT, Preferred NT, Non-Smoker, or Standard without the benefit of reinsurance or table shaving.	\$10,000,000
Protection Universal Life	Table 3 (or less) or rated \$5.00 (or less) per thousand extra premium.	\$5,000,000

**In addition, the following parameters must be met:**

- Reinsurance automatic binding limits and jumbo limits apply
- Available for medical ratings only
- The maximum age is 70
- Available for U.S. citizens & permanent residents or Canadian citizens & permanent residents only. Restrictions may apply for citizens living abroad.
- Available to financial representatives, full-time agents, and brokers

Applications that are presently being shopped for reinsurance consideration or where insurance was previously placed through reinsurance shopping, will not qualify for this program. All cases that do not qualify for ESP will be sent to our reinsurers in the normal manner. Note: A table 4 offer (or less) received through reinsurance shopping would not be reduced to Non-Smoker/Standard through this program.

If you have any questions about this program, please contact Life Underwriting.

**The Guardian Life Insurance  
Company of America**  
New York, NY

[guardianlife.com](http://guardianlife.com)

Policy form number: 20-CAUL  
Pub8629 (2/22) 2022-133333 (Exp. 2/24)

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\*ESP does not apply to term insurance.

\*\*For policies with increasing death benefit riders or options, the maximum face amount max is reduced to \$5,000,000 (Whole Life & Variable Universal Life) or \$2,500,000 (Protection Universal Life).

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