



Guardian's Guaranteed Issue program

Until June 30, 2023, select Guardian policyholders have an opportunity to purchase a new whole life policy without additional underwriting

Program positioning

We know the economy is a top concern for you and your clients. As costs and uncertainty increase, some may be wondering if they have enough coverage to last long into the future. To address these concerns, we are offering two paths for eligible existing policyholders to quickly buy more coverage, with no underwriting. Through the end of June, select Policyholders can purchase additional whole life coverage as long as they meet the program criteria.

Program criteria

Eligible policyholders are those with:

- 1 An in-force, underwritten life policy that meets these criteria:

Current insurance age	Eligible policy dates	Offer amount
Up to age 50	1/1/2018 – 1/1/2023	Lesser of \$500,000 or prior policy face amount
Ages 51-60	1/1/2018 – 1/1/2023	Lesser of \$250,000 or prior policy face amount
Ages 61-70	1/1/2020 – 1/1/2023	Lesser of \$250,000 or prior policy face amount

- Existing term, whole life, or universal life policies are eligible

- 2 A policy with an active Guaranteed Insurability Option (GIO) or Whole Life Purchase Option (WLPO) rider,

- Offer amount is equal to the rider option amount

Also, the existing policy must be:

- a standard or better risk class
- not issued as result of a term conversion, option exercise, Rapid App, or GI program
- not on active claim for disability waiver
- the issue date must be in 2022 or earlier

If a client qualifies for both offers, or has multiple eligible policies, they may choose the higher amount. Total coverage issued under this program will not exceed \$500,000 per insured.

New policy details

- New additional coverage may be any single life whole life policy
- This is not a replacement program, and the new coverage cannot replace any existing coverage
- Juveniles are still subject to coverage limits based on the parent or guardian. Please contact underwriting to determine eligibility prior to submitting an application.
- Rider eligibility:
 - Available if issued on the prior policy: Waiver, Long-Term Care, EABR, Paid-Up Additions
 - Per-life limits on Waiver (\$7.5M) and Long-Term Care (\$2.5M) still apply
 - Not available: Guaranteed Insurability rider, DuoGuard, Option Q/R, or term riders
 - Available on all policies: Index Participation Feature Rider

Note: Policyholders who are interested in adding other riders, higher coverage amounts, or are otherwise ineligible for the program, can submit an application via the Traditional New Business workflow.

**Interested in learning more?
Contact your local Guardian agency today!**