

2014 Defined Contribution Guardian Ancillary Packages for AHNJ Exchange

	Package 1	Package 2	Package 3	Package 4
Life Insurance	<p>Flat Amounts \$25K, \$50k, \$75K or \$100K Guarantee Issue < age 65 \$100K Spouse & Child Life AD&D 100% of life benefit Portable & Convertible without EOI</p>	<p>Flat Amounts \$25K, \$50k, \$75K or \$100K Guarantee Issue < age 65 \$100K Spouse & Child Life AD&D 100% of life benefit Portable & Convertible without EOI</p>	<p>Multiple of Salary 1X, 2X, or 3X to \$500K Guarantee Issue < age 65 \$100K Spouse & Child Life AD&D 100% of life benefit Portable & Convertible without EOI</p>	<p>Multiple of Salary 1X, 2X, or 3X to \$500K Guarantee Issue < age 65 \$100K Spouse & Child Life AD&D 100% of life benefit Portable & Convertible without EOI</p>
Long Term Disability	<p>Value Plan \$1000 to \$5000 Monthly Benefit (in \$500 increments) 180 Day Elimination Period 2 Year Own Occ/ADL thereafter to SSNRA Guarantee Issue w/Annual Step Up Convertible</p>	<p>Standard Plan \$1000 to \$5000 Monthly Benefit (in \$500 increments) 180 Day Elimination Period 2 Year Own Occ/Any thereafter to SSNRA Guarantee Issue w/Annual Step Up Convertible</p>	<p>Value Plan \$1000 to \$5000 Monthly Benefit (in \$500 increments) 180 Day Elimination Period 2 Year Own Occ/ADL thereafter to SSNRA Guarantee Issue w/Annual Step Up Convertible</p>	<p>Standard Plan \$1000 to \$5000 Monthly Benefit (in \$500 increments) 180 Day Elimination Period 2 Year Own Occ/Any thereafter to SSNRA Guarantee Issue w/Annual Step Up Convertible</p>
Accident	<p>3 Benefit Levels Value, Advantage or Premier Off the Job 4 Tier Pricing for EE, Spouse &/or Child(ren) 20% increase to child benefit if injured during organized sports Portable</p>	<p>3 Benefit Levels Value, Advantage or Premier Off the Job 4 Tier Pricing for EE, Spouse &/or Child(ren) 20% increase to child benefit if injured during organized sports Portable</p>	<p>3 Benefit Levels Value, Advantage or Premier Off the Job 4 Tier Pricing for EE, Spouse &/or Child(ren) 20% increase to child benefit if injured during organized sports Portable</p>	<p>3 Benefit Levels Value, Advantage or Premier Off the Job 4 Tier Pricing for EE, Spouse &/or Child(ren) 20% increase to child benefit if injured during organized sports Portable</p>

Get a quote!

To obtain a quote please email GuardianQuoteAHNJDC@ibx.com with the following: Company Name, SIC Code, Zip Code.

Guardian Accident Insurance (Policy Form #GP-1-AC-IC-12 et al.), Life Insurance (Policy Form #GP-1-R-EPOPT-96 et al. and Long Term Disability Insurance (Policy Form #GP-1-LTD07-1.0, et al) are underwritten by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs.

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Certain industry restrictions apply. Restricted industries may purchase Guardian Packages, however any restricted line(s) of coverage will be excluded from the package offering. The restricted industry will be notified at time of quote of any coverage that is not available.