

Expanded Standard Program* (ESP)

Whole Life & Variable Life insurance:

Under this program, life new business applications evaluated by Guardian as **Table 4 (or less) or rated \$5.00** (or less) per thousand extra premium, will automatically be accepted at our Non-Smoker risk class provided the proposed insured has not smoked cigarettes in prior 12 months; cigarette smokers will be considered Standard.

To qualify for ESP, the following parameters must be met:

- The maximum ESP face amount per life is **\$10,000,000**. This face amount maximum is reduced to \$5,000,000 for policies with increasing death benefit riders or options.
- Reinsurance Automatic Binding Limits and Jumbo Limits apply
- Available for medical ratings only
- The maximum age is 70
- Available for U.S. Citizens or Permanent Residents or Canadian Citizens & Residents only
- Available to FRs, FTAs, and brokers

Universal Life insurance:

A new business application evaluated by Guardian as **Table 3 (or less) or rated \$5.00** (or less) per thousand extra premium, will automatically be accepted at our Non-Smoker/Standard depending on cigarette use. The maximum ESP face amount per life is **\$5,000,000**. This face amount maximum is reduced to \$2,500,000 for policies with increasing death benefit riders or options.

Survivorship Life Insurance

The following additional parameters apply:

- EstateGuard Whole Life: one life may be rated Table 4 (or less) or \$5.00 (or less) per thousand extra premium to be accepted Nonsmoker/Standard depending on cigarette use. The second life must be Preferred Plus NT, Preferred NT, Non-Smoker, or Standard without the benefit of reinsurance or table shaving. The maximum ESP face amount per life is **\$10,000,000**.
- EstateGuard SUL: One life may be evaluated Table 3 (or less) or \$5.00 (or less) per thousand extra premium and the second life must be Preferred Plus NT, Preferred NT, Non-Smoker, or Standard without the benefit of reinsurance or table shaving as above. The maximum ESP face amount per life is **\$5,000,000**

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 special program, please contact your Life Underwriter, Life Underwriting Manager or Officer.

**ESP does not apply to Term Life Insurance*

EstateGuard Whole Life Policy Form Number 17-SWL
EstateGuard SUL Policy Form Number 07-SUL



**The Guardian Life Insurance
Company of America**
7 Hanover Square
New York, NY 10004-4025
www.GuardianLife.com

Pub8629 (06/17)
2017-41218 (Exp. 05/19)

For Producer use only. Not for use with the general public.