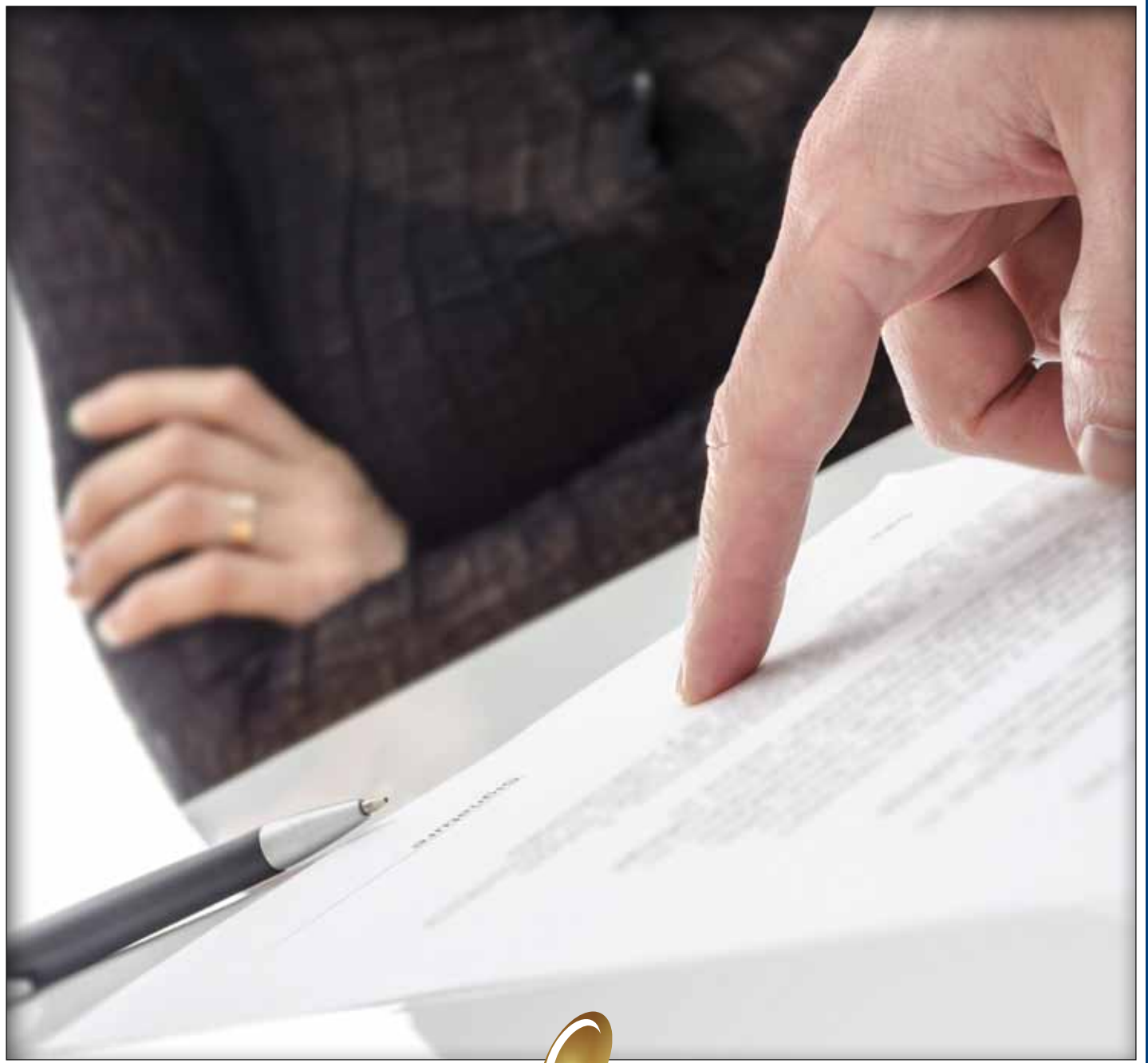


Disability Income Insurance to Life Insurance Certificate Program

Program Information Guide



GUARDIAN®

The **Disability Income Insurance to Life Insurance Certificate** program offers your clients the ability to leverage the comprehensive underwriting from their recent purchase of Individual Disability Income Insurance to purchase up to \$1,000,000 in Term or Permanent Life Insurance on a pre-qualified basis. This unique offer turns every disability income insurance sale into a life Cross-Sell opportunity that's easy for you and beneficial for your clients.

When a new disability income insurance policy is rendered, the **Disability Income Insurance to Life Insurance (DI to Life)** certificate and informational brochure will be included with the final policy documents. The DI to Life offer is valid for up to 120 days from the issue date of their new disability insurance policy.

Be sure to read the following pages for more information about the program and how it works.

Sincerely,

Dan Ellen

The Guardian Life Insurance Company of America

The Disability Income Insurance to Life Insurance Certificate Program

The Program¹

This program offers clients who recently purchased a disability income insurance policy the opportunity to purchase a life insurance policy (and optional Waiver of Premium) without any new and/or additional medical testing. Clients have up to 120 days after the disability insurance policy issue date to purchase the policy on a pre-qualified basis. No exceptions are permitted.

The Opportunity

- Helps improve persistency and retention
- Deepens relationships with your clients
- Clients are more likely to purchase additional products if they have recently purchased a product

Program Benefits

- Simplifies the life insurance purchase process
- Reinforces confidence in their recent disability income insurance purchase decision: the rigorous underwriting process they went through for their disability income insurance policy has now become a means to attain further value

Program Qualifications²

Qualified clients are existing policyholders who fit the following criteria:

- Disability insurance insured must be between ages 20-55
- Disability Income Insurance risk classes must be: *Preferred, Select or Standard* individual disability income insurance policy with NO exclusions or policy ratings
- Individual disability income insurance policies must be fully underwritten
- Retirement Protection Plus

Non Eligible Policy Types for Participation

The following disability insurance policies are not eligible for this program:

- Business Reducing Term
- PayGuard

- Disability Buyout
- Business Overhead Expense
- Professional Overhead Expense
- Any policy issued as a result of a conversion, Future Increase Option, Future Purchase Option, Guaranteed Issue program, or Group Disability Replacement Rider

Eligible and Non-Eligible Products for Purchase

Eligible:

The new policy being applied for may be any single life insurance policy issued by Guardian³ or The Guardian Insurance & Annuity Company, Inc.⁴ as below:

- **Term Life**
- **Whole Life**
- **Variable Life⁵**
- **Universal Life**

Non-Eligible:

- **Survivorship Coverage (EstateGuard)**
- **Duo Guard Rider**
- **Pension Trust Policies**
- **Aviation coverage may be excluded**

Waiver of Premium

Policy Owners eligible for this program may automatically qualify to purchase the Waiver of Premium rider, based on review by Underwriting.

The Process

When a new disability income insurance policy is rendered, the DI to Life certificate and informational brochure will be included with the final policy documents. The DI to Life offer is valid for up to 120 days from the issue date of their new disability insurance policy. No exceptions are permitted.

Finding your eligible DI to Life Clients:

Within the 120 days of the issue date of the disability income insurance policy, you will receive an email from the Marketing Cross-Sell team (DI_Certificate@glic.com) that includes a list of your clients who are eligible for the DI to Life program. The list will indicate a client's eligibility expiry period (i.e., within 30 days, within 60 days) and also include other eligible clients (if any).

Offer Amounts

Determining Life Policy Risk Class

Guardian will make every effort to consider the life policy at the best risk possible. Risk class upgrades will be considered upon review of all application materials and may be subject to additional requirements, including medical testing.²

Disability	Life*
Preferred Non-Tobacco	Preferred NT
Select/Standard Non-Tobacco • no exclusions	Non-Smoker
Preferred Tobacco	Standard
Standard/Tobacco • no exclusions	

*Risk classification termed using nomenclatures assigned to life products using the 2001 CSO Mortality Table. If applying for non-2001 CSO life product, you must apply former nomenclature — Preferred Plus, Preferred Standard, respectively.

Determining the offer amount

The policy owner certificate will offer a life insurance face amount based on the monthly disability benefit as indicated below:

Monthly Disability Income Benefit	Life Offer Amount
Less than \$1,000	Not eligible
\$1,000 - \$1,499	\$150,000
\$1,500 - \$2,499	\$250,000
\$2,500 - \$2,999	\$500,000
\$3,000 +	\$1,000,000

If your client was declined or rated for life or disability income insurance coverage or offered coverage at a reduced benefit in the last three years, it is possible your client will not be eligible for additional insurance coverage under this program despite being previously fully underwritten and receiving a certificate. Requests for coverage in excess of this offer may require additional evidence of insurability.

Request a quote

To assist in your efforts, informal Life quotes including risk class for the DI to Life Certificate program will be available upon request.

- Submit an email with the eligible IDI policy # to di_life_quotes@glic.com requesting a life quote.
- You will receive an email acknowledgement that your request was received.
- Within 72 business hours, the informal quote will be sent via STP to your Agency's New Business area/personnel via standard procedures Your Agency's New Business area/personnel will follow-up with you accordingly.

Applications and Forms

The offer certificate is rendered at the same time the new disability income insurance policy is rendered and you will receive the offer certificate and informational brochure with the client's new disability income insurance policy.

If you have misplaced the certificate or were not able to take advantage of the offer immediately after the disability policy was rendered, you can still submit a Life application using the following:

List of general application documents⁶:

- **Life Application Simplified Issue/Guaranteed Issue**
L-AP-SIGI-2008
 - Under the 'Remarks' section, write DI to Life Certificate Program
- **Application supplements**
- **Disclosure forms**
- **Suitability requirements**
- **Illustration forms**
- **A copy of the Disability to Life Insurance Certificate**
- **Replacement forms** (if applicable)

Locating documents on IPipeline:

For conversions

1. Log on to **Guardian Online**
2. Under Products, select **IPipeline**, a new window will pop up
3. In the new window, find the tab **Basic Search**, enter the following information:
 - Service Type: **New Business or Inforce Changes**
 - State: [select applicable state]
 - Case Type: **Regular Life Case (New Business)**
 - Product Type: **Take Advantage/DI to Simplified Issue...**
4. Click **Lookup**
5. On the next page, you will see all the applicable forms for the DI to Simplified Life Issue
6. Print and fill out all necessary forms

Submitting the application:

- Applications must be taken in person — otherwise, “application-by-mail” procedures apply
- All existing conditional receipt procedures apply
- Applications may be submitted through the agency and must be accompanied by a completed Life Application Transmittal Form
- Applications should be submitted in Jet New Business envelopes and routed to the Jet Unit in the Individual Markets Underwriting and Issue Department in the Northeast Regional Office, Mail Station – 3 West
- New Business Application Entry (NBAP) should be used, except for Flexible Solutions VUL and GIAC UL Protector, which must be submitted through STP.
- For questions about paperwork, contact the Markets Customer Call Center at 1-800-441-6455, select option 3 and then option 3 again for general underwriting questions.

Contact Us

For questions regarding marketing elements of the DI to Life Program

Contact the Marketing Cross-Sell Team

- Phone: 1-877-860-5600
- Email: DI_certificate@glic.com

For underwriting and issue questions

Contact the Individual Markets Customer Call Center

- 1-800-441-6455 select option 3 and then option 3 again

For life product questions

Contact the Individual Markets Life Product Services

- 1-800-871-7780, option 2, choice #1

- ¹ This is not a direct mail program. Instead, the offer and a certificate specifying the amount of coverage the client is pre-qualified for are generated when the disability income insurance policy is printed. The Financial Representative delivers it when they present the finalized disability income insurance policy documents to the client.
- ² Pre-qualified Certificate offers to obtain life insurance are made to new purchasers of individual disability income insurance policies but within specified parameters for up to 120 days from policy issue date. Coverage will commence upon review and approval of a complete life insurance application, appropriate forms and payment of the first premium. If your client was previously declined or rated for insurance coverage, your client may not be eligible for additional coverage under this program. Aviation coverage may be excluded.
- ³ Life insurance products are offered by The Guardian Life Insurance Company of America, New York, NY, and its wholly owned subsidiaries. Products not available in all states. Product provisions may vary by state and issuing company.
- ⁴ For agents currently Registered Representatives of Park Avenue Securities, LLC and Life agents, this program extends to the sale of Flexible Solutions Variable Universal Life policies. Applications for variable life insurance policies will be subject to suitability review. Additionally, the appropriate prospectus must accompany sales presentations for the Flexible Solutions VUL policies.
- ⁵ Variable insurance policies are issued by The Guardian Insurance & Annuity Company, Inc. (GIAC), a Delaware Corporation, and distributed by Guardian Investor Services LLC (GIS). GIS and GIAC are located at 7 Hanover Square, New York, NY 1004, 1-800-441-6455, extension 6112.
- ⁶ Guardian agents may check Guardian Online for special requirements. Brokers may contact the agency for assistance.

Important Disclosure:

Flexible Solutions VUL policies and their underlying investment options are offered by prospectus. The prospectuses contain important information including fees and expenses. Your client should read it carefully before investing or sending money. Please call 1-800-441-6455 for a prospectus. Your client should consider the investment companies, investment objectives, risks and fees carefully before investing. The prospectus contains this and other important information.



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