

UNDERWRITING REQUIREMENTS GUIDE

LIFE INSURANCE – INDIVIDUAL MARKETS
UNDERWRITING & ISSUE

FACE	AGES 15-16	17-30	31-40	41-45	46-50	51-55	56-60	61-65	66-69	70 & OVER
\$25,000 — \$99,999	Non-Med	Non-Med	Non-Med	Non-Med	Non-Med	Paramed Urine	Paramed Urine	Paramed Urine	Paramed Urine	Paramed Urine
\$100,000	Non-Med Urine	Non-Med Urine	Non-Med Urine	Non-Med Urine	Non-Med Urine	Paramed Urine	Paramed Urine	Paramed Urine	Paramed Urine	Paramed Urine Older Age Q
\$100,001 — \$249,999	Non-Med Urine	Non-Med Urine	Non-Med Urine	Paramed Urine	Paramed Urine	Paramed Urine	Paramed Urine	Paramed Urine	Paramed Urine	Paramed Urine Older Age Q
\$250,000	Non-Med Blood & Urine	Non-Med Blood & Urine	Non-Med Blood & Urine	Paramed Blood & Urine	Paramed Blood & Urine	Paramed Blood & Urine	Paramed Blood & Urine	Paramed Blood & Urine	Paramed Blood & Urine	Paramed Blood & Urine Older Age Q
\$250,001 — \$500,000	Paramed Blood & Urine	Paramed Blood & Urine MVR	Paramed Blood & Urine	Paramed Blood & Urine	Paramed Blood & Urine	Paramed Blood & Urine	Paramed Blood & Urine	Paramed Blood & Urine EKG	Paramed Blood & Urine EKG	Paramed Blood & Urine EKG Older Age Q
\$500,001 — \$999,999	Paramed Blood & Urine	Paramed Blood & Urine MVR	Paramed Blood & Urine	Paramed Blood & Urine	Paramed Blood & Urine	Paramed Blood & Urine EKG	Paramed Blood & Urine EKG	Paramed Blood & Urine EKG	Paramed Blood & Urine EKG	Paramed Blood & Urine EKG Older Age Q
\$1,000,000	Paramed Blood & Urine	Paramed Blood & Urine MVR	Paramed Blood & Urine	Paramed Blood & Urine	Paramed Blood & Urine	Paramed Blood & Urine EKG	Paramed Blood & Urine EKG	Paramed Blood & Urine EKG	Paramed Blood & Urine EKG	Paramed Blood & Urine EKG Older Age Q
\$1,000,001 — \$2,500,000	Paramed Blood & Urine	Paramed Blood & Urine MVR	Paramed Blood & Urine MVR	Paramed Blood & Urine EKG MVR	Paramed Blood & Urine EKG MVR	Paramed Blood & Urine EKG MVR	Paramed Blood & Urine EKG MVR	Paramed Blood & Urine EKG MVR	Paramed Blood & Urine EKG MVR	Paramed Blood & Urine EKG MVR Older Age Q
\$2,500,001 — \$3,000,000	Paramed Blood & Urine	Paramed Blood & Urine MVR	Paramed Blood & Urine MVR	Paramed Blood & Urine EKG MVR	Paramed Blood & Urine EKG MVR	Paramed Blood & Urine EKG MVR	Paramed Blood & Urine EKG MVR	Paramed Blood & Urine EKG MVR	Paramed Blood & Urine EKG MVR	Paramed Blood & Urine EKG MVR Older Age Q
\$3,000,001 — \$5,000,000	Paramed Blood & Urine	Paramed Blood & Urine MVR	Paramed Blood & Urine MVR	Paramed Blood & Urine EKG MVR	Paramed Blood & Urine EKG MVR	Paramed Blood & Urine EKG MVR	Paramed Blood & Urine EKG MVR	Paramed Blood & Urine EKG MVR	Paramed Blood & Urine EKG MVR	Paramed Blood & Urine EKG MVR Older Age Q
\$5,000,001 — \$10,000,000	Paramed Blood & Urine	Paramed Blood & Urine MVR	Paramed Blood & Urine MVR	Paramed Blood & Urine EKG MVR	Paramed Blood & Urine EKG MVR	Paramed Blood & Urine EKG MVR	Paramed Blood & Urine EKG MVR	Paramed Blood & Urine EKG MVR	Paramed Blood & Urine EKG MVR	Paramed Blood & Urine EKG MVR Older Age Q
\$10,000,001 — \$20,000,000	Paramed Blood & Urine	Paramed Blood & Urine MVR	Paramed Blood & Urine MVR	Paramed Blood & Urine EKG MVR	Paramed Blood & Urine EKG MVR	Paramed Blood & Urine EKG MVR	Paramed Blood & Urine EKG MVR	Paramed Blood & Urine Stress EKG MVR	Paramed Blood & Urine Stress EKG MVR	Paramed Blood & Urine EKG MVR Older Age Q
\$20,000,001 and Over	Paramed Blood & Urine	Paramed Blood & Urine MVR	Paramed Blood & Urine MVR	Paramed Blood & Urine EKG MVR	Paramed Blood & Urine EKG MVR	Paramed Blood & Urine Stress EKG MVR	Paramed Blood & Urine Stress EKG MVR	Paramed Blood & Urine Stress EKG MVR	Paramed Blood & Urine Stress EKG MVR	Paramed Blood & Urine EKG MVR Older Age Q



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FINANCIAL UNDERWRITING REQUIREMENTS:

AGE	AMOUNT	REQUIREMENT
Up to age 65	<ul style="list-style-type: none"> • \$5,000,001 to \$10,000,000 • \$10,000,001 and greater 	<ul style="list-style-type: none"> • LBS or financial supplement signed by the agent and client • Database search and third- party financial documentation
Ages 66-69	<ul style="list-style-type: none"> • \$3,000,001 to \$5,000,000 • \$5,000,001 and greater 	<ul style="list-style-type: none"> • LBS or financial supplement signed by the agent and client • Database search and third-party financial documentation
Ages 70 and over	<ul style="list-style-type: none"> • \$1,000,001 to \$5,000,000 • \$5,000,001 and greater 	<ul style="list-style-type: none"> • Third-party financial documentation • Face-to-face inspection report and third-party financial documentation

KEY:

Non-Med = Non-Medical Supplement
 Paramed = Paramedical Examination
 Urine = Urine/HIV
 Blood = Full Blood Profile
 Older Age Q = Older Age Questionnaire
 MVR reports ordered by the Home Office

Please Note: Underwriting Reserves The Right To Request Additional Financial Verification As Needed.
 (LBS = Living Balance Sheet. This is a detailed financial document of assets, liabilities, net worth, and income.)

The completion of a supplemental Older Age Questionnaire is required for issue ages 70 and older for face amounts of \$100,000 and greater and for ages 80 and older at all amounts. The Questionnaire includes delayed word recall, cognitive questions and a mobility assessment to be administered by the examiner.

OTHER CONSIDERATIONS

- Underwriting requirements are based on the total amount currently applied for at GUARDIAN®, plus any insurance issued by Guardian in the last six months.
- If applying for Guaranteed Purchase Option (GIO), Whole Life Purchase Option (WLPO) and/or Accidental Death Benefit (ADB) riders, the underwriting requirements are based on the total first-year coverage (face amount plus riders) and do not include the death benefit amount of the riders. Rider form numbers: 06-R31, 05-R31 GLT, 86-R1.
- The Home Office will order a Motor Vehicle Report on all cases when an ADB of \$100,000 or more is requested. Always include the driver's license number in the appropriate section of the application when an MVR is required.
- In general, underwriting requirements such as a paramed exam are considered current if they are completed within the last twelve (12) months for applicants ages 65 or younger, and within the past six (6) months for applicants ages 66 and older. Labs, EKGs and treadmills are good for up to twelve (12) months. The underwriter has the discretion to require a Health Certificate or current nonmedical supplement to update the original application Part 2.
- An underwriter reserves the right to order additional requirements as deemed necessary.
- An approved paramedical facility must be used for all medical underwriting requirements.
- For Juveniles:
 - For amounts \$0-\$750,000 no medical exam is required. APS may be requested at underwriter's discretion.
 - For amounts \$750,001 and up, an APS is required. An M172 completed by the child's physician is required if the child has not had a check-up in the past year.
 - An M172 or APS is required for all amounts if the agent did not see the child within 30 days of the application.
- For Survivorship cases: Underwriting requirements are based on 60% of the total death benefit, except for laboratory requirements (i.e., blood/urine), which are determined at 100%.
- Please note: For face amounts of over \$1,000,000, we obtain a LifePlus report.



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