



Guaranteed Insurability Option rider

An asset that can lay the foundation for your family's financial future

When you buy a life insurance policy, you're buying an asset that can endure for generations. Adding Guardian's Guaranteed Insurability Option (GIO) rider¹ to your whole life policy will guarantee that you can increase your life insurance coverage on up to eight specific dates (depending on issue age), without providing evidence of insurability.

- On each of these dates, the insured can purchase additional coverage up to \$350,000 per election.²
- This option can enable you to purchase additional coverage up to \$2,800,000 in total.

As shown below, you can make additional guaranteed purchases at certain scheduled option dates, or with "special life events" occurring before the next regular option date.

GIO option dates

Issue age	Scheduled option ages/years
0-24	25, 28, 31, 34, 37, 40, 43, 46
25-27	28, 31, 34, 37, 40, 43, 46
28-30	31, 34, 37, 40, 43, 46
31-33	34, 37, 40, 43, 46
34-36	37, 40, 43, 46, 49
37-39	40, 43, 46, 49, 52
40-42	43, 46, 49, 52, 55
43-45	46, 49, 52, 55, 58
46-48	49, 52, 55, 58
49-50	52, 55, 58

How it works:

- Scheduled option date: the policy anniversary nearest to the insured's birthday for the ages shown in the table below.³
- Special life events — (Alternate option dates): specific events that give you, the choice to execute an option, like:⁴
 - A marriage
 - The birth or legal adoption of a child or grandchild
 - The purchase of a home
 - The enrollment of a child in college
 - An annual compensation increase of at least 20%

Consider adding the Waiver of Premium rider with GIO

Adding the Waiver of Premium rider to the original policy means that if the premiums are being waived when the GIO rider is exercised, premiums on additional coverage will be waived as well.⁵

Contact your trusted Guardian financial professional to discuss the benefits of including valuable riders when you purchase whole life insurance.



**Individual Markets Service
& Administration**

3900 Burgess Place
Bethlehem, PA 18017
Phone: 1-800-441-6455

URGENT!

*Exercise Your Guaranteed Insurability
Option NOW and Increase Your Coverage
with No Medical Testing*

Policy #

Dear Policyholder,

When you purchased your policy from Guardian Life, you made a wise choice to include a Guaranteed Insurability Option rider, guaranteeing you the option to purchase additional permanent life insurance coverage on specified dates.

You Can Get Guaranteed Increased Coverage

This guarantee can prove invaluable, because it offers you protection that can be difficult or impossible to obtain otherwise when health or employment circumstances change.

Increasing Your Coverage Is the Right Choice Now

Taking advantage of the privilege your Guaranteed Insurability Option offers can be a smart financial choice: you'll pay a far lower premium to increase your coverage now than if you wait until later in life.

Your Option Date Has Almost Expired

The option date for you to elect to increase your coverage under your Guaranteed Insurability Option rider is **less than 30 days away**. So you must act quickly:

Once your Guaranteed Insurability Option rider expires, you may never have this opportunity again.

Contact Your Financial Representative Now

Don't delay and leave yourself without the additional coverage you may need in the future to protect your family's financial security. Exercise your Guaranteed Insurability Option rider now and:

- get guaranteed increased coverage, no matter what your medical or employment status
- incur no additional medical tests
- avoid higher premium rates

Just call your Guardian Financial Representative today at the number shown at the bottom of this letter. **DON'T MISS OUT.**

Sincerely,

Individual Markets Service and Administration

P.S. Hurry! Your Guaranteed Insurability Option expiration date is almost here and you **may never have this invaluable opportunity again**. Contact your Guardian Financial Representative today.

Option Date:

Agent:

Agency:

Agency Code:

**The Guardian Life Insurance
Company of America**

guardianlife.com

New York, NY

Pub4571 (08/21) 2021-122247 (Exp. 08/23)

¹ Riders may incur an addition premium or cost. Riders may not be available in all states.

² The amount of increase in coverage, under this rider, is limited to the lesser of the policy face amount or \$350,000.

³ The right to purchase a new policy on a Scheduled Option Date will expire if not exercised on or before that date. However, you may purchase a new policy on the next available Scheduled Option Date.

⁴ The event must occur while this policy and rider are in force. On an Alternate Option Date, you may purchase additional coverage in advance of and instead of the next regular Scheduled Option Date. The right to purchase additional coverage on an Alternate Option Date will expire 90 days from the qualifying alternate event. No more than two Alternate Option Date purchases can be made in a single policy year.

⁵ A Waiver of Premium rider waives the obligation for the policyholder to pay further premiums should he or she become totally disabled continuously for at least six months. This rider will incur an additional cost. See policy contract for additional details and requirements.

Rider Form No. 18-WP WL and 18-GIO.

Guardian® is a registered trademark of The Guardian Life Insurance Company of America.

© Copyright 2021 The Guardian Life Insurance Company of America.