



# A guarantee you can count on

## Helping to secure your financial future

We all want to live a long and happy life. However, life can be unpredictable and few things in life are guaranteed. Having an appropriate amount of life insurance for yourself and those who depend on you, provides a guarantee they can count on.

Life insurance is not just about final expenses. Depending on your unique circumstances, it could take years to financially recover from the loss of an income earner. When the unexpected happens, life insurance is there to help those left behind get back on their feet and cover expenses such as:

- Mortgage/rent
- Legal or medical fees
- Childcare assistance
- Education/college tuition
- Outstanding debts

### Why enroll for Life Insurance at work?

Taking advantage of your benefits at work is a smart and affordable way to get the financial protection you want for yourself and your family. As your life changes, so should your life insurance coverage. You should review your options each year and consider increasing your coverage if you get married, have a child or purchase a home.

### How it works

Your company's plan may come with features and benefits that you can use during your lifetime. Take a few minutes to review your plan details and determine how much life insurance you need, and what plan features can help you live better today.

### How much do you need?

While your situation is unique, a good 'rule of thumb' is to have coverage equal to seven to ten times your annual salary.



### It's never been easier to get the protection you want

- Simple enrollment and affordable group rates
- Available for spouse and dependent children
- Convenient payroll deductions

## Learn more about Life Insurance at [guardianlife.com](https://guardianlife.com)

The Guardian Life Insurance  
Company of America  
New York, NY

[guardianlife.com](https://guardianlife.com)

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### Did you know...?

More than 35% of households would feel the financial impact within one month, if the primary wage earner died.<sup>1</sup>

### Is the benefit to my beneficiary taxed?

Life insurance proceeds paid to your beneficiary are not typically subject to income tax, but check with your tax advisor before making any changes to your policy.

### Can I take my coverage with me if I retire or leave the company?

Yes, many plans offer options to continue your coverage through direct payment to Guardian®.

<sup>1</sup>2018 Insurance Barometer Study, Life Happens and LIMRA. Guardian, its subsidiaries, agents and employees do not provide tax, legal, or accounting advice. Consult your tax, legal or accounting professional regarding your individual situation. Guardian Group Life Insurance is 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. Plan documents are the final arbiter of coverage. GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America, New York, NY. ©2020 Guardian. All rights reserved. Group Term Life Policy Form No. GP-1-Life-15.