

# GUARDIAN LTD PLAN ENHANCEMENTS

More ways to meet your clients unique needs

Guardian has been protecting against financial hardship brought on by disability for over 40 years. We can also help your clients better manage expenses *and* give employees and their families' greater protection and input in selecting benefits that are suited to today's economic climate. Our enhanced contracts offer even more cost-conscious, flexible, comprehensive plans with options and add-ons that allow employers to customize features and benefits for greater value.

Benefit Provisions	Description
<b>Presumptive Disability</b>	Pays a guaranteed minimum number of monthly benefit payments for specific loss.
<b>Medical Plan Premium Benefit</b>	Paid to employee to assist in medical premium payments when a member participates in a Medical Plan and suffers a disability.
<b>Dental Plan Premium Benefit</b>	Paid to employee to assist in dental premium payments when a member participates in a Guardian Dental plan and suffers a disability.
<b>Infectious and Contagious Disease Rider</b>	Benefit payable to a non-disabled healthcare worker who has an infectious and contagious disease and suffers a loss of earnings due to the disease.
<b>Spousal Disability Benefit</b>	Benefit is paid to the insured for a covered person's eligible spouse if he or she has a functional disability. This benefit is to assist in caring for the critically disabled spouse.
<b>Revenue Protection Rider</b>	Benefit payable to a key employee's employer to compensate for lost business revenue caused by key employee's disability.
<b>Lifetime Critical Disability Benefit</b>	Monthly benefits continue beyond maximum benefit duration, if insured is Activities of Daily Living (ADL) disabled.
<b>Integration with Sick Leave/Salary Continuation</b>	Will not integrate until the sum of disability payment plus salary continuation exceeds 100%
<b>Partial Offset Formula</b>	New standard offset formula pays greater of Direct 50% formula used on all previous contracts, or the Proportionate Loss calculation.
<b>COLA ADL Option</b>	COLA benefit paid to insured with an ADL disability.
<b>Specialty Own Occupation</b>	Specialty definition for doctors will now include sub-specialty language.
<b>Retirement Savings Benefit &amp; Pension Supplement Benefit</b>	RSB now includes the option to pay into an existing annuity OR establish an annuity through Guardian Insurance & Annuity Company. Both the RSB and PSB now include a more flexible benefit elimination period, which may be tied to the plan's elimination period.
<b>Accelerated Survivor Benefit</b>	Our new standard wording on our Survivor Benefits. If a covered person has a terminal illness, we may accelerate payment of this plan's survivor benefit.

(over)



We take your business personally<sup>SM</sup>

DENTAL • LIFE • DISABILITY • MEDICAL • CRITICAL ILLNESS • SECTION 125 • VISION

**Contact your Guardian Group Sales Office for more information.**

Note: State availability may vary.

Financial information for The Guardian Life Insurance Company of America as of 12/31/09 on a statutory basis: Admitted Assets \$30.9 Billion; Liabilities \$26.7 Billion (including \$23.5 Billion of Reserves); and Surplus \$4.2 Billion.

Important Information: We limit the duration of payments for long term disabilities caused by mental or emotional conditions, or alcohol or drug abuse. We do not pay benefits for charges relating to a covered person: taking part in any war or act of war (including service in the armed forces); committing a felony or taking part in any riot or other civil disorder; or intentionally injuring themselves or attempting suicide while sane or insane. We do not pay benefits for charges related to legal intoxication, including but not limited to the operation of a motor vehicle, and for the voluntary use of any poison, chemical, prescription or non-prescription drug or controlled substance unless it has been prescribed by a doctor and is being used as prescribed. We do not pay benefits during any period in which a covered person is confined to a correctional facility, an employee is not under the care of a doctor, an employee is receiving treatment outside of the US or Canada and the employee's loss of earnings is not solely due to disability. This policy provides disability income insurance only. It does not provide "basic hospital," "basic medical," or "major medical" insurance as defined by the New York State Insurance Department. If the plan is new (not transferred): This LTD plan does not pay charges relating to a pre-existing condition, unless the disability begins after the employee has been insured for the specified number of months. Please refer to the plan documents for specific time periods. GP-1-LTD07-1.0, et al.

*For Agent Broker Use Only – Not For Distribution With The General Public*

The Guardian Life Insurance Company of America, New York, NY 10004

2008-6669



We take your business personally<sup>SM</sup>

DENTAL • LIFE • DISABILITY • MEDICAL • CRITICAL ILLNESS • SECTION 125 • VISION