

Individual Life Underwriting Requirements Summary

FACE	Ages 15-16	17-30	31-40	41-45	46-50	51-55	56-60	61-65	66 & over
\$25,000 to \$99,999	Non-Med	Non-Med	Non-Med	Non-Med	Non-Med	Paramed Urine	Paramed Urine	Paramed Urine	Medical Urine
\$100,000 to \$249,999	Non-Med Urine	Non-Med Urine	Non-Med Urine	Paramed Urine	Paramed Urine	Paramed Urine	Paramed Urine	Paramed Urine	Medical Urine
\$250,000 to \$500,000	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	Medical Blood & Urine EKG (Smoker)
\$500,001 to \$1,000,000	Paramed Blood & Urine	Paramed Blood & Urine	Paramed Blood & Urine	Paramed Blood & Urine	Paramed Blood & Urine	Paramed Blood & Urine	Paramed Blood & Urine	Paramed Blood & Urine	Medical Blood & Urine EKG
\$1,000,001 to \$2,500,000	Paramed Blood & Urine	Paramed Blood & Urine	Paramed Blood & Urine	Paramed Blood & Urine	Paramed Blood & Urine	Paramed Blood & Urine	Paramed Blood & Urine	Paramed Blood & Urine	Medical Blood & Urine EKG
\$2,500,001 to \$3,000,000	Paramed Blood & Urine	Paramed Blood & Urine	Paramed Blood & Urine	Paramed Blood & Urine	Paramed Blood & Urine	Paramed Blood & Urine	Paramed Blood & Urine	Paramed Blood & Urine	Medical Blood & Urine EKG Inspection
\$3,000,001 to \$5,000,000	Paramed Blood & Urine Inspection	Paramed Blood & Urine EKG (Smoker) Inspection	Paramed Blood & Urine EKG Inspection	Paramed Blood & Urine EKG Inspection	Paramed Blood & Urine EKG Inspection	Medical Blood & Urine EKG Inspection	Medical Blood & Urine EKG Inspection	Medical Blood & Urine EKG Inspection	Medical Blood & Urine EKG Inspection
\$5,000,001 to \$10,000,000	Medical Blood & Urine Inspection	Medical Blood & Urine EKG Inspection	Medical Blood & Urine EKG Inspection	Medical Blood & Urine EKG Inspection	Medical Blood & Urine EKG Inspection	Medical Blood & Urine EKG Inspection	Medical Blood & Urine EKG Inspection	Medical Blood & Urine EKG Inspection	Medical Blood & Urine EKG Inspection
\$10,000,001 and Over	Medical Blood & Urine EKG Inspection	Medical Blood & Urine EKG Inspection	Medical Blood & Urine EKG Inspection	Medical Blood & Urine EKG Inspection	Medical Blood & Urine EKG Inspection	Medical Blood & Urine EKG Inspection	Medical Blood & Urine EKG Inspection	Medical Blood & Urine EKG Inspection	Medical Blood & Urine EKG Inspection

Notes

- Urine indicates Urine/HIV
- Medical must be performed by a certified MD
- Life+ Reports and MVR's are required at certain ages and face amounts. They are ordered by the home office.

Additional Notes

1. Underwriting requirements are based on the total amount currently being applied for in all companies, plus any insurance issued and applied for in the last six months.
2. 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.
3. The home office will order a Motor Vehicle Report on all cases when 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.
4. In general, underwriting requirements completed within the last 6 months are considered as current.
5. An underwriter reserves the right to order additional requirements as deemed necessary.
6. An approved paramedical facility must be used for all medical underwriting requirements.
7. For face amounts of \$5 million or more, an exam by a board-certified internist or cardiologist is necessary. Examinations by an insured's personal physician are not accepted.
8. For Juveniles:
 - Provided the juvenile was present when the application was solicited, a fully completed juvenile application is accepted for amounts through \$500,000
 - For amounts of \$500,001 or more, or if the child was not present during the application process –
 - Ages 0-9 – Form M172 completed by physician is required (child's pediatrician is acceptable). Child must be present when form is completed.
 - Ages 10-14 – For up to \$1 million, C-MED Part 2 completed by paramedical examiner. Over \$1 million, the form must be completed by a physician.
 - A Grandparent Ownership Form, 722-36 (1/1/06) must accompany a juvenile application when a grandparent is to be the owner of the policy.
9. For Survivorship: Underwriting requirements are based on 60% of the total death benefit except for laboratory requirements (i.e. blood/urine), which are determined at 100%.



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The Guardian Life Insurance Company of America, New York, NY 10004-4025



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A Quick Guide to Guardian's Life Insurance Underwriting Guidelines

Term Conversion Upgrades:

Qualifying policyholders with eligible term coverage may receive a one-class underwriting upgrade if the policy is converted to whole life. Consideration is available to non-smoker, non-substandard risk classes. *Consult Life Underwriting for full program details.*

Rapid Application Program:

This program provides an excellent opportunity for qualified clients who purchased, within the last four years, a fully underwritten Guardian life or disability income¹ insurance policy, or a life policy fully underwritten by an approved carrier. This is an offer to purchase new or supplemental Guardian permanent life coverage up to \$3 million through a simplified process that requires no medical testing. New Enhancement – you may now apply for a new Whole Life policy with a 1:9 WL/Q blend. *Consult Life Underwriting for full program details.*

DI Life Insurance Certificate Sales Program

New Guardian disability income insurance policyholders are offered the opportunity to purchase life insurance on a pre-qualified basis. By leveraging the comprehensive underwriting performed for disability income insurance, you have the means to create a simple life insurance cross-sell. *Consult Life Underwriting for full program details.*

Expanded Standard Program (ESP)

This program allows select individuals evaluated by Guardian as Table 4 (or less) or rated \$5.00 (or less) per thousand extra premium, to be approved for a Whole Life policy at Guardian's Non-Smoker risk classification (or Standard for cigarette smokers). *Consult Life Underwriting for full program details.*

Expanded Retention to \$12.5 Million

Guardian's Board of Directors has approved a maximum retention on Whole Life policies of \$12.5 million. While the company's usual retention is \$8 million, the increased limits are available in situations where no reinsurance capacity is available or when no agreement has been reached on a reinsurance underwriting decision. This is applied only on sales through Guardian FRs or FTAs. *Consult Life Underwriting for full program details.*

Financial Underwriting Guidelines

The following information reflects general life insurance guidelines equal to the present value of potential future earnings that would be lost at the death of the insured.

AGE	MAXIMUM LIFE INSURANCE
20 - 29	30 x income
30 - 39	20 x income
40 - 49	15 x income
50 - 59	10 x income
60 +	1 x net worth

Jet Unit:

The Jet Underwriting Unit can process your qualifying Jet Life New Business Applications for face amounts through \$500,000; your DI-to-Life Applications through \$1 million, and Rapid App through \$3 million. Experience 24-48-hour turnaround! Direct your qualifying cases to the Jet Unit using Straight Through Processing (STP) and print your policies within your agency. *Consult Life Underwriting for full program details.*

Permanent Life Insurance Classifications & Requirements *Use this table for all of Guardian's Whole Life, Variable Life and Universal Life products.*

	PREFERRED PLUS NT	PREFERRED NT	NON-SMOKER	STANDARD
Tobacco	No tobacco for 48 mos.	No tobacco for 24 mos.	No cigarettes for 12 mos.	Cigarette smoker within the past 12 mos.
Height/weight	See the table for the appropriate classification.			
Maximum blood pressure untreated	Age 20-39 Age 40-54 Age 55>	130/90 140/90 150/90	All ages No current treatments.	150/90
Maximum cholesterol untreated	Age 20-39 Age 40-54 Age 55>	220 230 240	All ages No current treatments.	240
HDL/Cholesterol ratio	5.0 or less	6.0 of less	Underwriting discretion will be used.	
Family history	No cardiovascular, cancer, diabetes or kidney disease deaths prior to age 60.	No cardiovascular deaths prior to age 60.		
Substance abuse history	None allowed	None allowed		
Hazardous activities	None	None		
Driving	No more than 2 moving violations in 5 years; No DUI/DWI in 5 years.	No more than 2 moving violations in 5 years; No DUI/DWI in 5 years.		

Term Life Insurance Classifications & Requirements *Use this table for all of Guardian's Term Life products.*

	ELITE	PREFERRED PLUS NT	PREFERRED NT	NON-SMOKER	STANDARD
Tobacco	No tobacco for 60 mos.	No tobacco for 48 mos.	No tobacco for 24 mos.	No cigarettes for 12 mos.	Cigarette smoker within the past 12 mos.
Height/weight	See the Male or Female tables for these classifications on the reverse side.		See the Gender Neutral table for these classifications on the reverse side.		
Maximum blood pressure untreated	Age 20-39 Age 40-54 Age 55-69 Age 70>	125/75 135/80 140/80 145/85	Age 20-39 Age 40-54 Age 55-69 Age 70>	130/90 140/90 150/90 150/90	All ages 150/90
Maximum cholesterol untreated	Age 20-39 Age 40-54 Age 55-69 Age 70>	200 215 230 250	Age 20-39 Age 40-54 Age 55-69 Age 70>	220 230 240 260	Age 20-54 Age 55-69 Age 70>
	Tchol/HDL except 70>	4.0 5.0	Tchol/HDL except 70>	5.0 6.0	Tchol/HDL except 70>
				6.0 6.5	
Maximum PSA	Age 20-39 Age 40-54 Age 55-69 Age 70>	2.5 2.5 3.5 4.0	Age 20-39 Age 40-54 Age 55-69 Age 70>	2.5 2.5 3.5 4.0	Age 20-54 Underwriter discretion Age 55-69 Age 70>
				3.5 4.0	
Family history	No family history of cardiovascular, cancer, or diabetes occurrence or deaths prior to age 65. (For age 70>; at least one parent survived to age 80.)	No family history of cardiovascular, cancer, or diabetes occurrence or deaths prior to age 60. (For age 70>; at least one parent survived to age 70.)	No family history of cardiovascular, cancer, or diabetes occurrence or deaths prior to age 60. (For age 70>; at least one parent survived to age 60.)	Underwriting discretion will be used.	
Mental illness/substance abuse	No history of chronic mental illness or depression in 10 years. No history of treatment for drug or alcohol dependence.	No history of chronic mental illness or depression in 10 years. No history of treatment for drug or alcohol dependence.	No history of chronic mental illness or depression in 10 years. No history of treatment for drug or alcohol dependence.		
Hazardous activities	None allowed.	None allowed.	None allowed to age 55. For age 55>, no ratable occupations or avocations including aviation.		
Driving	No moving violations or DUI/DWI in 5 years.	No more than 1 moving violation in 5 years. No DUI/DWI in 5 years.	No more than 2 moving violations in 5 years. No DUI/DWI in 5 years.		
Personal history	No ratable medical impairments; no history of cancer except non-melanoma skin. For age 70>: No cognitive impairment.	No ratable medical impairments; no history of cancer except non-melanoma skin. For age 70>: No cognitive impairment.	No ratable medical impairments; no history of cancer except non-melanoma skin. For age 70>: No cognitive impairment.		

Substandard Classes

Table ratings are through Class 16 as shown below.

CLASS	ADDITIONAL MORTALITY	CLASS	ADDITIONAL MORTALITY	CLASS	ADDITIONAL MORTALITY
1	25%	4	100%	10	250%
2	50%	6	150%	12	300%
3	75%	8	200%	16	400%

¹ Disability income insurance is underwritten and issued by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Product provisions and features may vary from state to state.

Please see reverse for Life Insurance Build Tables. To contact us with any questions, please call: 1-800-441-6455.

Life Insurance Build Tables – 2001 CSO Products

Build Table for Elite and Preferred Plus NT Classifications – GENDER DISTINCT

MALE HEIGHT	AGE 20-24	AGE 25-29	AGE 30-39	AGE 40-49	AGE 50-59	AGE 60+	MIN. WEIGHT	FEMALE HEIGHT	AGE 20-24	AGE 25-29	AGE 30-39	AGE 40-49	AGE 50-59	AGE 60+	MIN. WEIGHT
4'8"	124	126	127	129	131	133	96	4'8"	120	122	125	128	129	130	96
4'9"	126	128	130	132	134	136	99	4'9"	122	125	128	131	133	133	99
4'10"	130	132	134	136	138	140	101	4'10"	126	129	132	134	136	137	101
4'11"	133	135	137	139	141	143	104	4'11"	129	132	134	137	139	140	104
5'0"	136	138	140	142	144	146	106	5'0"	131	134	137	140	142	143	106
5'1"	140	142	144	146	148	150	108	5'1"	135	138	141	144	146	147	108
5'2"	142	144	147	149	151	153	111	5'2"	138	141	144	147	149	150	111
5'3"	146	148	150	153	155	157	114	5'3"	141	144	148	151	153	154	114
5'4"	151	153	155	157	160	162	117	5'4"	146	149	152	156	157	159	117
5'5"	154	157	159	161	164	166	120	5'5"	149	153	156	159	162	163	120
5'6"	159	161	164	166	169	171	124	5'6"	154	157	161	164	166	168	124
5'7"	163	165	168	170	173	175	127	5'7"	158	161	165	168	170	172	127
5'8"	166	169	171	174	176	179	130	5'8"	161	165	168	172	174	175	130
5'9"	171	174	176	179	181	184	133	5'9"	166	169	173	177	179	180	133
5'10"	176	178	181	184	186	189	137	5'10"	170	174	178	181	184	185	137
5'11"	179	182	185	188	190	193	140	5'11"	174	178	181	185	188	189	140
6'0"	185	188	191	193	196	199	144	6'0"	179	183	187	191	193	195	144
6'1"	190	193	195	198	201	204	148	6'1"	184	188	192	196	198	200	148
6'2"	193	196	199	202	205	208	152	6'2"	187	191	196	200	202	204	152
6'3"	200	203	206	209	212	215	156	6'3"	194	198	202	206	209	211	156
6'4"	206	209	212	215	218	221	160	6'4"	199	203	208	212	215	217	160
6'5"	211	214	217	221	224	227	165	6'5"	204	209	213	218	221	222	165
6'6"	218	221	224	227	231	234	170	6'6"	211	215	220	225	228	229	170
6'7"	224	228	231	234	238	241	175	6'7"	217	222	227	231	234	236	175
6'8"	231	234	238	241	245	248	180	6'8"	223	228	233	238	241	243	180
6'9"	236	240	243	247	250	254	184	6'9"	229	234	239	244	247	249	184
6'10"	242	245	249	253	256	260	189	6'10"	234	239	244	250	253	255	189

Build Table for Preferred NT and Standard¹ Classifications – GENDER NEUTRAL

HEIGHT	AVERAGE WEIGHT	PREFERRED NT WEIGHT RANGE	WEIGHT UPPER BOUNDS							
			STANDARD*	CLASS 02*	CLASS 03*	CLASS 04*	CLASS 06*	CLASS 08*	CLASS 10*	CLASS 12*
4'8"	121	96 – 146	189	200	211	220	229	238	N/A	N/A
4'9"	124	99 – 149	193	204	215	224	233	242	N/A	N/A
4'10"	127	101 – 153	197	208	219	228	237	247	N/A	N/A
4'11"	130	104 – 156	201	212	222	231	241	251	N/A	N/A
5'0"	133	106 – 160	205	216	227	237	246	255	264	273
5'1"	136	108 – 164	210	221	231	241	250	259	268	277
5'2"	139	111 – 167	214	225	235	245	254	263	272	281
5'3"	143	114 – 172	219	230	241	251	261	271	280	289
5'4"	147	117 – 177	225	236	247	258	268	278	288	297
5'5"	151	120 – 182	231	242	253	264	275	285	295	304
5'6"	155	124 – 186	237	248	259	270	281	292	302	311
5'7"	159	127 – 191	243	254	266	277	288	300	310	319
5'8"	163	130 – 196	250	262	274	285	296	308	318	327
5'9"	167	133 – 201	257	270	282	294	305	317	327	336
5'10"	172	137 – 206	264	277	289	301	313	324	335	345
5'11"	176	140 – 211	271	284	297	309	321	332	343	353
6'0"	181	144 – 217	279	292	305	317	329	340	351	361
6'1"	185	148 – 222	287	300	313	325	337	348	360	370
6'2"	190	152 – 228	295	308	321	333	345	356	369	379
6'3"	195	156 – 234	303	316	329	341	353	365	378	388
6'4"	201	160 – 241	311	324	337	349	361	374	387	397
6'5"	207	165 – 248	319	332	345	357	370	383	396	406
6'6"	213	170 – 256	326	340	353	365	379	392	405	415
6'7"	219	175 – 263	334	348	361	373	388	401	414	424

¹ Available in "Non Smoker" and Standard Smoker Classifications.

- "Non Smoker" class is available to clients who have not used cigarettes during the previous 12 months.
- Standard is available to clients who have used cigarettes during the 12 months.



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The Guardian Life Insurance
Company of America
New York, New York 10004-4025
www.GuardianLife.com