



Introducing LifeAssistSM - Essential Disability Coverage That Can Enhance Your Employees' Basic Life Benefits

The need for quality life benefits is undeniable. An employee wants to know that his or her family will be able to meet financial obligations and basic living expenses if he or she is no longer there. But what about the additional costs that may result if an employee suddenly suffers a severe disability? Now with Guardian's LifeAssist, you can provide employees with the extra protection they might need under these difficult life circumstances.

LifeAssist can enhance most any Guardian term life plan by providing critical income to employees who suffer a severe or catastrophic disability.

How it works:

- Employees must be under age 60 and have been insured under Guardian's group basic life plan for at least one year prior to the start of the disability in order to receive benefit payments.
- Benefit payments begin once the eligible employee is approved for waiver of premium and is ADL-disabled or cognitively impaired*.
- LifeAssist provides supplemental income that equals one percent of the employee's life benefit to a monthly maximum of \$2,000. Benefits are paid to the lesser of 100 months or to when waiver of premium ends.
- When employees are also covered by a Guardian disability plan, LifeAssist benefit payments will not be deducted from their long-term disability payments! This ensures employees maximum financial assistance.

For more information, contact your Guardian group benefits expert today.

*A person is ADL-disabled if he or she is: (a) physically unable to perform two or more ADL's without continuous physical assistance; or (b) cognitively impaired and requires verbal cueing to protect himself/herself or others. ADL's are bathing, dressing, toileting, transferring, continence and eating.

Important Information: We pay no benefits if the insured's death is due to suicide within two years from the insured's original effective date. This two-year limitation also applies to any increase in benefit. This exclusion may vary according to the state law. You must be working full time on the effective date of your coverage; otherwise, your coverage becomes effective after you have completed a specified waiting period. GP-1-R-EOPT-96.