

Guardian Whole Life Insurance with GIO- a competitive advantage

What is it? The Guaranteed Insurability Option (GIO) is a rider, that when added to a Guardian whole life policy, guarantees that the insured can increase coverage on up to 8 specific dates (depending on issue age), without having to prove insurability.¹

Guardian's GIO is an Industry Leader — take a look at the competition...

GIO Competitive Comparison

	Number of Exercise Option Dates Available for Issue Ages 16 and Above	Total Additional Coverage	Last Exercise Age for Maximum Issue Age	Regular Option Dates for Insured – Issue Age 16	Alternate Option Dates	Other Riders Available (if included on base policy)	Period Allowed to Exercise GIO	Other Notes
Guardian GIO	8 dates/ \$250,000*	2,000,000	58	25, 28, 31, 34, 37, 40, 43, 46	Marriage, Birth of Child/Grandchild, Adoption, Purchasing a home, Child Enrolls in College, Increase in Annual Compensation of at least 20%	Waiver of Premium	Within 60 days before a regular Option Date or within 90 days of an alternate option date	Provides free term insurance during the 90-day period between the qualifying Alternate event and the actual Alternate Option Date
Mass Mutual GIR	8 dates/ \$125,000*	1,000,000	46	25, 28, 31, 34, 37, 40, 43, 46	Marriage, Childbirth, Adoption	N/A	30 days prior to or 30 days after the regular option date or within 91 days of an alternate option date	N/A
MetLife GIR	5 dates/ \$100,000*	500,000	40	21, 24, 30, 35, 40	Marriage, Childbirth, Adoption under 21, Complete a professional or educational designation, Purchase a New Home	Disability Waiver of Premiums and Accidental Death Benefit	Must be exercised within 60 days prior to the policy anniversary or 31 days after.	Free term insurance not provided
Northwestern Mutual APB	7 dates/ \$150,000*	1,050,000	40	22, 25, 28, 31, 34, 37, 40	N/A	Waiver of Premium	Must be exercised within 60 days prior to the policy anniversary or 30 days after.	Provides free term insurance during the 90-day period between the qualifying Alternate event and the actual Alternate Option Date
NY Life PPO	9 dates/ \$150,000*	1,350,000	46	22, 25, 28, 31, 34, 37, 40, 43, 46	Marriage, Childbirth, Adoption	Disability Waiver of Premiums and Accidental Death Benefit	Within 60 days before a regular Option Date or within 90 days of an alternate option date	N/A

*Maximum per date

¹Guardian's GIO rider will incur an additional cost.

The rider face is limited to the policy face or \$250,000

This version of GIO is available on fully-underwritten Guardian whole life policies, except 10 Pay Whole Life and Single Premium Whole Life.

Guardian's 10 Pay Whole Life has the Guaranteed Insurability Option Rider-10 that allows for the one time purchase, without evidence of insurability, of a whole life policy at the end of the premium period.

