Guardian’s Take Advantage with Rapid App program offers you numerous opportunities to increase life sales within your client base as well as with your prospects.

This program offers your qualified clients who purchased a fully underwritten life or disability income insurance policy within the last four years an excellent opportunity to purchase a new life insurance policy. By leveraging the underwriting used to issue the policy, both you and your clients save time by avoiding any medical testing requirements.

Giving qualified clients the added convenience of purchasing a life insurance policy with no medical exam can help you in your cross-selling efforts to your disability income insurance policyholders, your acquisition efforts for prospects, and your upsell efforts with existing policyholders.

Remember, clients with two or more policies have much higher persistency rates, and your most satisfied clients are the ones who will refer their friends and families to you.

Let’s face it: clients would be much happier if they didn’t have to go through the full underwriting process to purchase new life insurance. At Guardian, client satisfaction is a critical measure of success: making life insurance easy to obtain results in more satisfied clients—and our Take Advantage with Rapid App program does exactly that.

Program details including eligibility requirements, product exclusions, approved carrier list, and more are contained on the following pages.

Good luck!

Sincerely,

Steve S. Holstein
Chief Marketing Officer
The Guardian Life Insurance Company of America
What is Take Advantage with Rapid App?
A program for Guardian Life and Disability Income Insurance clients and life clients of approved carriers, who have been fully underwritten for a life or disability policy during the last four years. This program enables them to purchase new or supplemental permanent life insurance with a simplified process that requires no medical exam. It is not a replacement program.

NOTE: This is not solely a direct mail campaign. Financial Representatives who have a client/prospect with a policy fully underwritten by an approved carrier in the last four years can provide the offer on a “walk-in” basis.

Why should you focus on the Take Advantage with Rapid App program?
• Helps to increase persistency/retention
• Offers excellent upsell opportunity for your life policyholders
• Offers an appealing cross-sell opportunity for your Guardian disability income insurance policyholders
• Provides competitive advantage to open doors to clients with life insurance coverage from other companies

What is the overall message we are trying to convey to clients?
“Guardian understands that I may have a need for added protection. They have made the process easy and convenient by allowing me to leverage the application/underwriting from a past policy purchase.”

What are the key benefits of this program to clients?
They will save time and avoid inconvenience in purchasing new/additional life insurance by taking advantage of the underwriting process they went through to buy their Disability Income Insurance or Life Insurance policy.
They will feel good about their earlier disability insurance or life insurance purchase because it opened the door to this valuable opportunity. They will receive permanent/additional coverage with no additional medical testing.

What are the eligibility criteria?
Qualified clients are existing Guardian Life and Disability Income Insurance policyholders who fit the following criteria:
• Their Guardian Life and Disability Income Insurance policies must be fully underwritten within the last four years.
• Life policies must be from a Guardian-approved carrier. (Refer to www.GuardianLife.com/cross-sell for current carrier list.)
• Policy must not have been issued as a result of reinsurance.
• Risk class must be Standard or better with no flat extras.
• Insureds must be between the ages of 20 and 60.

What do the selected clients of the direct mail campaign receive?
A personalized package with specifics of the life insurance offer is sent to all eligible policyholders. They are asked to respond directly to their Financial Representative or via a response card.

What is the application process?
In General:
• For all applications under the program, write Take Advantage with Rapid App in the “Remarks” section of the application.
• Coverage will commence upon review and approval of the completed life insurance application, appropriate forms, and payment of the first premium. Upon review, if your client does not qualify for the program, additional requirements may be necessary.

For Whole Life Applications:
• Use Application Form L-AP-SIGI-2008. You will find the HIPAA form, Disclosure and Agent’s Certification paperwork with the application. Please disregard the census form. Please note that the SIGI application is state specific and can be downloaded from GOL or from iPipeline.
• General Premium Receipt:
  − You may accept a premium deposit with the Take Advantage with Rapid App applications for whole life in any state except Kansas.
  − If you accept money with an application, you must complete Conditional Receipt Form L-AP-CR-2004, which goes with application L-AP-SIGI-2008.
Program Details

Application Process, continued

• Include the appropriate documents:
  − Application supplements
  − Disclosure forms
  − Suitability requirements
  − Illustration forms
  − Agent’s Certificate

• Be sure to check the “Take Advantage/Rapid App” check box in the Agent’s Certification section of the application.

• If application is not taken in person, a Paramedical Exam is required.

For Park Avenue Variable Product Applications:

• Licensing:
  − Authority to offer variable products exists only after all licensing procedures are completed and the Licensing Department has notified the agent in writing.
  − In addition, UCLA must reflect the appropriate variable licensing status.
  − Applications for variable life products can only be solicited in states where a “V” follows the two-letter state abbreviation.

• Completing the Application:
  − All sales procedures required for the regular sale of a variable product policy must be followed.
  − Agents should also consult the “Write Business” link under “Frequently Used Links” on the Guardian Online homepage to determine the appropriate form version for the jurisdiction, as well as any additional forms that are required.

Submitting Applications:

• Applications for Take Advantage with Rapid App may be submitted through the agency.

• Applications must be accompanied by a completed Life Application Transmittal Form and must be submitted using Straight Through Processing (STP).

• Variable life insurance policies must be reviewed by the Guardian Agency New Business Desk.

Other Important Information

Which Guardian and Approved Carrier policy types qualify toward receipt of an offer through the Rapid App program?

• All term life products; no exclusions

• All whole life products except: EstateGuard, SelectGuard, PensionTrust Products, Guaranteed Issue Whole Life, Supplemental Whole Life, and Executive Strategies Whole Life.

• All variable products except: Park Avenue Survivorship Variable Universal Life. Clients, who currently own a Flexible Solutions Variable Universal Life policy and wish to have additional variable universal life coverage issued under this program, can either obtain a new policy or increase the face amount of their current policy.

• All Guardian disability products except: Business Reducing Term, PayGuard, Disability Buyout, Business Overhead Expense, Professional Overhead Expense, and policies issued through the Quick Issue Underwriting program.

• BOLI (Bank-Owned Life Insurance), COLI (Company-Owned Life Insurance) and Universal Life (Guardian UltraLife, UltraMax, GIAC UL Protector and GIAC UL-SG) do not qualify toward receipt of an offer.

Which life insurance products are offered for purchase?

Any single life level premium permanent life policy (plus ULtraLife Gold) can be purchased through Take Advantage with Rapid App, including single pay and Ten-pay whole life.

Which products are NOT offered for purchase?

The following products are not offered for purchase in Take Advantage with Rapid App:

• LifeSpan Gold
• YRT
• Guardian Level Term
• GIAC UL Protector Gold
• Guardian ULtraMax Gold

(continued on next page)
Which products are NOT offered for purchase? (continued)

- Survivorship Coverage (Estate Guard, Estate Guard SUL, and Survivorship UL with Secondary Guarantee)
- Executive Strategies Whole Life
- Pension Trust Policies
- Duo Guard Rider
- BOLI UL
- COLIVUL
- Universal Life with Secondary Guarantee

NOTE: GIO & SIO Riders are not offered through the Take Advantage Program.

How is the offer amount calculated?

Life insurance policy considerations: If the client owns only one eligible life policy that was underwritten in the last four years, that is the policy that is taken into consideration.

The newly-issued TA policy can be issued up to two times the original policy’s face amount, up to $3,000,000, for qualifying policies. Smaller qualifying amounts increase proportionately. For example, if the client owns a single eligible life policy with a face amount of $500,000, the client may qualify for up to $1,000,000 in supplemental life insurance through the program.

For owners of multiple eligible Guardian policies, the face amount of each eligible policy is added to determine the final offer amount. In addition to the face amount of fully underwritten policies issued in the last four years, the offer amount is adjusted as below:

- In case of dividend Option Q or R: basic face amount + target additional benefit (i.e., target amount)
- If dividend option is other than Q or R: basic face amount + EPUA balance
- Riders can be included in the new policy. However, the total first-year coverage (face amount plus riders) cannot exceed the offer amount.
- The new policy must be at least 10% Permanent insurance (i.e., it may have up to a 1:9 Whole Life/Option Q blend).

For clients with policies from approved carriers, only the most recent policy is taken into consideration (i.e., you cannot combine offer amounts on multiple outside carriers and/or policies).

Disability insurance policy considerations: For owners of Guardian Disability Income Insurance, the life insurance offer amount is based upon their monthly disability benefits as indicated below:

<table>
<thead>
<tr>
<th>Monthly Disability Income Benefits</th>
<th>Take Advantage with Rapid App Life Insurance Offer Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $1,000</td>
<td>Not eligible</td>
</tr>
<tr>
<td>$1,000 - $1,499</td>
<td>$150,000</td>
</tr>
<tr>
<td>$1,500 - $2,499</td>
<td>$250,000</td>
</tr>
<tr>
<td>$2,500 - $2,999</td>
<td>$500,000</td>
</tr>
<tr>
<td>$3,000 - $4,499</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>$4,500 - $4,999</td>
<td>$1,500,000</td>
</tr>
<tr>
<td>$5,000+</td>
<td>$2,000,000</td>
</tr>
</tbody>
</table>

The life offer amount will be based on the monthly disability benefit plus 50% of the applied for Future Increase Option when applicable. The Provider Plus monthly disability benefit (excluding Social Insurance Substitute) will be used to calculate the life offer amount (see above table).

For owners of multiple Disability Income Insurance policies, the offer amount is based on the total monthly benefit available under these policies.

Example 1 – Policyowner with multiple eligible disability insurance policies:

<table>
<thead>
<tr>
<th>$1,000</th>
<th>Monthly disability benefit on Policy 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>+ $2,000</td>
<td>Monthly disability benefit on Policy 2</td>
</tr>
<tr>
<td>$3,000</td>
<td>Total monthly disability benefit</td>
</tr>
<tr>
<td>= $1,000,000</td>
<td>Total offer amount</td>
</tr>
</tbody>
</table>

Combined life insurance and disability income insurance considerations:

If the policyowner owns both an eligible disability insurance policy and an eligible life insurance policy, the offer amount will be based on the higher offer amount.

Example 2 – Policyowner with an eligible life and eligible disability insurance policy:

<table>
<thead>
<tr>
<th>$250,000</th>
<th>Life insurance offer amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>$500,000</td>
<td>Disability income insurance</td>
</tr>
<tr>
<td>$500,000</td>
<td>Total offer amount</td>
</tr>
</tbody>
</table>
**Program Details**

**Exclusions and Limitations**
- The Take Advantage with Rapid App offer can be made for up to $3,000,000.
- There is a lifetime maximum of $3,000,000 available under this program.
- One offer will be made to any Guardian client for each identified insured, regardless of the number of eligible policies on that insured.
- All eligible Guardian Life and Disability Income Insurance policies1 will be reviewed.
- The sum total of life insurance across all policies the individual has with Guardian cannot exceed Guardian's existing maximum retention limit.
- An offer will not be made if the total face amount across all policies underwritten within the last four years is less than $50,000 or within $50,000 of Guardian’s existing maximum retention limit of $8,000,000.
- Take Advantage with Rapid App is not intended as a replacement program.

**NOTE:** Any policy issued as a result of a conversion, Future Increase Option, Future Purchase Option, Guaranteed or Simplified Issue Option or program, or Group Disability Replacement Rider is not eligible for Take Advantage with Rapid App.

**Questions?**
- **Can policyowners apply for coverage that exceeds the offer amount?** Yes. If your clients want to exceed the offer amount, they can do so. However, the case would not qualify for simplified underwriting under Take Advantage with Rapid App but would be subject to standard full underwriting requirements for the full amount.
- **Is the issue of the new policy guaranteed?** Although the application procedure is simplified, issue of the new policy is not guaranteed. If a submitted application shows an adverse change in health, or other adverse changes including but not limited to changes in driving history, avocation, aviation, etc., there is a possibility that the client will not qualify under this program. In such a case, additional medical tests and/or an Attending Physician's Statement may be requested or standard underwriting procedures will be employed, including any medical requirements.

In addition, if your client was declined or rated for life or disability income coverage, or offered coverage at a reduced benefit or coverage amount limit in the last four years, it is possible your client will not be eligible for additional insurance under this program, despite being previously underwritten. Aviation coverage may be excluded.

- For underwriting and issue questions, please call the Individual Markets Customer Call Center at 1-800-441-6455, extension 6112 or email Take_Advantage_Underwriting@glic.com.
- For life product questions, please call Individual Markets Product Services at 1-800-871-7780, option 2, choice #1.
- For questions regarding any marketing elements of Take Advantage with Rapid App, please call The Cross-Sell Team at 1-877-860-5600 or email Take_Advantage@glic.com.
- For a current list of Guardian-approved carriers for Take Advantage with Rapid App, go to www.GuardianLife.com/cross-sell

1 Disability income insurance products are 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, or The Guardian Life Insurance Company of America, New York, NY. Products not available in all states or circumstances. Product provisions and features vary from state to state.

2 Securities products and services are offered through Park Avenue Securities LLC (PAS). Flexible Solutions Variable Universal Life is issued by The Guardian Insurance & Annuity Company, Inc. (GIAC), a Delaware corporation, and distributed by Guardian Investor Services LLC (GIS). PAS, GIS and GIAC are located at 7 Hanover Square, New York, NY 10004, 1-800-441-6455, extension 6112. GIS and GIAC are wholly owned subsidiaries of The Guardian Life Insurance Company of America, New York, NY.

**Variable life and their underlying variable investment options are sold by prospectus only. Prospectuses contain important information, including fees and expenses, and should be read carefully before investing or sending money. You should consider the investment company’s and the insurance policy’s investment objectives, risks, fees, and charges carefully before investing or sending or sending money. You can find this information and additional information in the prospectus. You may obtain a prospectus by contacting your Park Avenue Securities registered representative or by calling 1-800-221-3253.**

GIS is a member of FINRA, SIPC.
### Approved Carrier List

*Last updated December 2010*

- Acacia Mutual Life Insurance Company
- AIG
- Allmerica
- Allstate
- American Express/ IDS
- American Family
- American General
- American International Life Assurance Company of NY
- American Mayflower
- Ameriprise
- Ameritas Life Insurance Corporation
- Amerus Life Insurance Company
- Amica Life
- AUL/American United Life
- Aviva
- Axa/Equitable
- Baltimore Life
- Bankers Life
- Banner Life

**Berkshire Life**

- Canada Life
- Chubb
- Cincinnati Life
- Clarica Life
- CAN
- Erie Insurance
- Farm Bureau Life Insurance Company
- Farmers & Traders Life
- Farmers Insurance Group
- Fidelity & Guaranty Life Insurance Co
- First Colony
- First Investors
- First Penn–Pacific Life
- Franklin Life
- GE Capital
- General American
- Genworth Financial
- Great Western Insurance Company

**Guardian**

- Hartford
- Indianapolis Life
- ING
- Jackson National
- Jefferson Pilot
- John Hancock
- Knights of Columbus
- Lafayette Life
- Liberty Mutual
- Life Insurance Company of the Southwest
- Lincoln Life
- Lincoln National
- Lutheran Brotherhood
- ManuLife
- Mass Mutual
- Met Life
- Midland National
- Minnesota Mutual
- Modern Woodmen of America
- MONY
- National Life of Vermont
- Nationwide
- New England
- New York Life

- North American Life & Health
- Northwestern Mutual
- Ohio National Life
- Old Line Life
- Pacific Life
- Penn Mutual
- Phoenix
- Primerica
- Principal
- Protective Life Insurance Company
- Provident Mutual
- Prudential
- Reliastar
- Safeco
- Savings Bank Life
- Security Mutual
- Southland Life
- State Farm
- Sun Life
- Thrivent Financial for Lutherans
- TIAA-CREF
- Transamerica Life Insurance Company
- Transamerica Occidental
- Travelers
- Union Central
- United States Life (US Life)
- USAA
- Valley Forge Life
- West Coast Life
- Western Reserve
- William Penn
- Zurich (Kemper) Life

*This list is subject to deletions or additions when appropriate.*
Program Checklist

Thank you for using Take Advantage with Rapid App! You may wish to use this list to ensure all necessary information has been gathered prior to submitting the application.

Call 1-800-441-6455, extension 6112 with questions.

Customer Name: ________________________________________________________________________________
Issue Date: ______________________________________________________________________________________
Issue Class: ______________________________________________________________________________________
Issue Age: _______________________________________________________________________________________
   Maximum issue age is 60.

Amount Requested: ______________________________________________________________________________
   Maximum face amount is $3,000,000. Full underwriting required if more than $3,000,000 of coverage is applied for.
   Maximum lifetime value under program is $3,000,000.

Guardian Simplified Application L-AP-SIGI-2008 (state specific) and Agent Certification
Include all applicable supplements, disclosure forms, suitability requirements and illustration forms as outlined in Take Advantage with Rapid App Agent Guide (located at www.GuardianLife.com/cross-sell); MIB will be ordered.

Proof of Preferred / Standard Underwriting
Copy of policy face page with issue date and underwriting classification from existing policy from a Guardian-approved carrier*
Other carriers have more than one Preferred classification. As long as the existing policy was issued with one of the Preferred classifications, it should qualify for Guardian Preferred/Standard.1

Copy of Non-Medical, Paramed or MD Exam from existing policy

* A list of Guardian-approved carriers is available in the Take Advantage with Rapid App Agent Guide (located at www.GuardianLife.com/cross-sell) or by calling 1-800-441-6455 extension 6112. The list is subject to deletions or additions when appropriate.

1 If your client was subsequently declined or rated for insurance coverage, it is possible your client will not be eligible for additional insurance coverage under the program.