



Product Summary

- Ratings National Guardian Life Insurance Company is rated A- (Excellent) by AM Best. Rating as of 12/31/2017
- State Approvals Approved in all states except CA, FL, MT, SD, and NY.
- Guarantee of Coverage Guaranteed Renewable to Age 67 (this means that the policy will terminate on the 1st policy anniversary on or after the insured's 67th birthday)
- Issue Ages 18 – 60 Age Nearest Birthday
- Occupation Classes Class 4 (Executive), Class 3 (Professionals)
Class 2 (Technical), Class 1 (Labor)
- Possible Risk Classes Tobacco / Non-Tobacco
Up to 4 tables (25% per table)
- Benefit Periods (BP) 1 year (not available with 180 day waiting period)
2 Years
5 Years
To Age 67 (available only for Occ Class 3 and 4)
- Waiting Periods (WP) 30 days, 90 days, 180 days (not available with 1 year BP)
Can be satisfied with Total Disability only
Total Disability does not have to be continuous
- Minimum Benefit Amount \$500
- Maximum Benefit Limits

	AGES 18 – 50	AGES 51 – 60
No Existing LTD	Lesser of \$5,000 and 60%* (Annual Income/12)	Lesser of \$3,000 and 60%* (Annual Income/12)
Existing LTD	Lesser of \$5,000 and 15%* (Annual Income/12)	Lesser of \$3,000 and 15%* (Annual Income/12)

- Total Participation Limit of: \$12,500
- Uninsurable Financial Conditions
 - Annual income > \$250k
 - Annual income > \$200k and existing group LTD
 - Annual income < \$20k
- Benefit Limitations
 - 1 year BP will not be available with 180 WP
 - To Age 67 BP will not be available with Class 1 and 2 occupations
 - COLA rider not available with 1 or 2 year BPs
 - 30 day WP not available in Cash Sickness states (HI, NJ, PR, RI, NY, and CA)
- Total Disability
 - Unable to perform the material and substantial duties of their Own Occupation and not engaged in any other Gainful Occupation
- Partial Disability
 - Included in Base Policy
 - 12 months of benefits at 50% of Total Disability Benefit
 - Must immediately follow a paid period of Total Disability and have resumed employment
 - Can't receive Total and Partial Disability benefits at the same time
- Presumptive Disability
 - Waives the Elimination Period for the total and permanent loss of one or more specifically defined body functions (hearing, speech, sight, use of both hands or both feet, use of one hand and one foot)
- Waiver of Premium
 - Waives premium after 90 days of Disability (includes Total Disability and Partial Disability) and refunds any premiums due and paid during that period. In the event of a Presumptive Disability, premiums will be waived immediately
- Recurrent Disability
 - Any Disability that recurs within six (6) months following the original Disability is deemed to be a continuation of that original Disability
- Concurrent Disability
 - If due to more than one cause, will be considered a single period of Disability

- Reinstatement Period 6 months following termination of policy with reinstatement application & underwriting approval. Reinstatement application may be waived if within 60 days of the Policy Premium Due Date.

- Rehabilitation & Retraining Benefit

While You are receiving Disability benefits, if a vocational rehabilitation program is mutually agreed upon, in writing, between You and Us, We will pay up to six (6) times the Monthly Disability Income benefit towards the expenses of the program. The goal of the vocational rehabilitation program is Your return to work and is voluntary.

Rehabilitation assistance may include, but is not limited to:

- Job modification;
- Retraining for a new occupation;
- Purchase of adaptive equipment; and
- Educational expenses

We will not cover expenses that are defined as covered expenses by another insurer or paid by another source.

Optional Riders:

- COLA Rider
 - Monthly Benefit of the Base Policy is indexed by the change in CPI every 12 months from the date of onset of disability
 - Maximum 4% increase each 12 months
 - Monthly Benefit can never be less than the starting Monthly Benefit because of the CPI indexing
 - No COLA buy-up provision at the end of disability
 - COLA not available with 1 or 2 Year Benefit Periods
 - Rider not available after policy issue
- Additional Monthly Disability Income Rider (AMDIR)
 - This rider is intended to provide an additional monthly benefit when an increase in coverage is applied for by the insured and approved by underwriting.
 - At this point, we do not contemplate the applied for increase to go through the automated underwriting platform but rather be underwritten manually by an underwriter using a policy change application.

Exclusions & Limitations:

- Pre-existing Conditions – twenty-four (24) for conditions not disclosed on the application.
- Attempted Suicide - while sane or insane, or an intentionally self-inflicted injury.
- Committing or attempting to commit a felony.
- Being incarcerated or is caused while incarcerated in a penal institution or government detention facility.
- Normal pregnancy or child birth.
- An accident while You are under the influence of alcohol or drugs. Under the influence of alcohol or drugs as determined by the laws of the state where the loss occurs.
- War or any act of war, declared or undeclared. War includes armed action by the military forces of any country, countries, or international organization.
- Military action, military conflict of war, whether declared or undeclared, while You are serving in the military or units auxiliary thereto, including the National Guard or Army Reserve.
- Suspension, revocation or surrender of Your professional occupational license or certification.
- Engaging in an illegal occupation or illegal activity.
- Any loss excluded by name or specific description in any attached rider or endorsement.
- Mental and/or Substance – Related Disorders Limitation
 - Benefit is limited to a lifetime maximum of twenty-four (24) months regardless of the Maximum Benefit Period

Underwriting:

- Auto-Underwriting
 - Available up to \$5,000/month for ages 18 – 50, and up to \$3,000 for ages 51 – 60. Total participation limit of \$12,500.
 - E-application, pre-filled from illustration
 - E-signature for authorizations and disclosures
 - No income verification
 - Substandard Ratings (all table ratings), Exclusion Riders, and split EP's may be used to extend a DI offer.
 - If the application cannot be automatically approved, it may be referred to a underwriter with a targeted turnaround of 24 – 48 hours from the time that all necessary requirements are collected. Some referrals will simply need an underwriter to review the application, MIB and Rx information. Others may need a clarifying telephone interview.
- No Conditional Receipt coverage will be offered

Special Rules for states with cash sickness benefits:

- Applicants in all cash sickness states will not be allowed to purchase 30 day WP coverage. Cash sickness states include HI, NJ, PR, RI, NY, and CA.

Policy Issue:

- State of Residence at time of issue will drive premium rates and contract state.
- Billing Modes Annual
 Semi-Annual Premium= Annual Premium/2
 Quarterly Premium= Annual Premium/4
 Monthly Premium= Annual Premium/12
- Payments Accepted Credit Card, Debit Card or Checking account draft
 No paper billing available.
 We will accept the following cards: Master Card, Visa,
 Discover, American Express, Diners Club and JCB

State variations may exist. Please refer to a state specific sample policy.

Insurance coverage provided by National Guardian Life Insurance Company. National Guardian Life Insurance Company is not affiliated with the Guardian Life Insurance Company of America, a/k/a The Guardian or Guardian Life.



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