Guardian®

Whole Life Rider Guide

2019 Edition

2018 Series: L95, L99, L121 & ESWL

2019 Series: 10 Pay WL, 15 Pay WL, 20 Pay WL, L65

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Rider Benefits at-a-Glance

	Rider Name	Description
Featured Riders	Index Participation Feature (IPF)	Allows policyholders to allocate between 0 and 100% of their Paid-Up Additions' cash value each year to receive a dividend adjustment based on the performance of the S&P 500 Index, subject to a cap and floor.
	Paid Up Additions (PUA)	Gives the owner the right to purchase Paid-Up Additional participating insurance on the Insured's life in addition to the base face amount.
Waivers	Waiver of Premium	Provides that Guardian will waive premiums becoming due while the Insured is totally disabled, if disability is continuous for at least six months.
	Applicant's Waiver of Premium (AWP)	This Rider is available for a policy on a child's life applied for by a parent or other adult (the Applicant), who is responsible for the child's support. It is used if the policy will continue on a premium paying basis after age 25.
	Waiver of Specified Amount (WSA)	Waives a specified Paid-Up Additional Scheduled amount while the Insured is totally disabled.
Purchase Options	Guaranteed Purchase Option Plus (GIO Plus)	Provides the owner with the right to purchase additional insurance without evidence of insurability. With GIO Plus, Waiver of Premium is required.
	Guaranteed Purchase Option (GIO)	Provides the owner with the right to purchase additional insurance without evidence of insurability. With GIO, Waiver of Premium is optional.
Living Benefits	Enhanced Accelerated Benefit Rider (EABR)	Allows the Insured to receive a part of the policy's death benefit in the form of accelerated death benefit if the Insured becomes terminally ill or chronically ill.
	Long Term Care Rider (LTC)	Assists in planning for future needs by helping to defray costs associated with qualified long term care expenses and preserve wealth.
Term Rider Dividend Options	Option Q	Provides for the purchase of a combination of One-Year Term Insurance (OYT) and Dividend Additions.
	Option R	Provides for the purchase of a combination of One-Year Term Insurance (OYT) and Dividend Additions for which the target increases each year beginning on the second policy anniversary until the twenty-first policy anniversary.
	Options F & G	Allow dividends to be used to purchase One-Year Term (OYT) additions not in excess of current cash value. Any excess dividends are used to either purchase dividend additions (F) or reduce the base policy's premium (G).

	Options L & P	Allow dividends to be used to purchase One-Year Term (OYT) additions not in excess of twice the policy's face amount. Any excess dividends are used to either purchase dividend additions (L) or reduce the base policy's premium (P).
Term Options	10-Year Annually Renewable Term (RTR-10)	Provides term insurance for ten years provided the Rider premium is paid each year.
	Lifetime Protection Builder (LPB)	Offers 15-year decreasing term coverage with regular opportunities to purchase additional Whole Life coverage up to the amount of the face reduction on the 5th, 10th and 15th anniversaries.
Business Riders	Exchange of Insureds	Attached to all corporate-owned policies, gives policyowner the right to exchange the policy for a new one on the life of a Substitute Insured.
	Select Security	Used in conjunction with an Executive Bonus Plan, allows an employer to selectively compensate valued employees by the addition of an insurance benefit. The Rider is designed to add a "golden handcuffs" element to an Executive Bonus Plan.
Flexibility Riders	Accidental Death Benefit (ADB)	Provides that Guardian will pay the amount of accidental death benefit specified in the policy if death results from accidental bodily injury and occurs within 120 days of the accident.
	DuoGuard (DG)	Allows the Beneficiary to purchase a new insurance policy without additional underwriting on up to five Designated Insureds (including him/herself) for up to 90 days after the death of the Primary Insured.

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Rider Product Availability

	L95	L99	L121	L65	20 Pay WL	15 Pay WL	10 Pay WL	ESWL*
Index Participation Feature (IPF)	x	x	x	x	x	x	x	x
Paid Up Additions	x	x	x	x	x	x	x	x
Waiver of Premium	x	x	x	x	x	x	x	x*
Applicant's Waiver of Premium	x	x	x	x	x	x	x	
Waiver of Specified Amount (WSA)	x	x	x	x	x	x	x	x
Guaranteed Purchase Option (GIO)	x	x	x	x	x	x	x	x*
Accelerated Benefit Rider (EABR)	x	x	x	x	x	x	x	x
Long Term Care Rider (LTCR)	x	x	x	x	x	x	x	
Option Q	x	x	x	x	x	x	x	x
Option R	x	x	x	x	x	x	x	x
Options F & G	x	x	x	x	x	x	x	x
Options L & P	x	x	x	x	x	x	x	x
10-Year Annually Renewable Term (RTR-10)	x	x	x	x	x	x	x	x
Lifetime Protection Builder (LPB)	x	x	x					
Exchange of Insureds	x	x	x	x	x	x	x	x
Select Security	x	x	x	x	x	x	x	x
Accidental Death Benefit (ADB)	x	x	x	x	x	x	x	x

*ESWL rider variations apply. See the *Product Guide* for more details.

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General Information

Availability

- Rider availability assumes the base policy is a newly issued, fully underwritten policy. New policies issued through Simplified Issue/Guaranteed Issue, term conversions, purchase options, exchanges, or other special underwriting programs (such as the Expanded Standard Program or Take Advantage with Rapid App) may not allow all riders. Consult the individual program details for more information.
- Certain limitations and restrictions as to the availability of various riders may apply in reinsurance situations. Contact the Life Underwriting Department for additional details.
- Rider descriptions stating that the Rider 'may be attached at issue' indicate that the Rider is issued only with a new policy and may not be added to existing insurance.
- Please consult *State Approvals* on Guardian Online, or the Illustration System for availability in your state.

Values and Costs

- Unless otherwise stated, no rider has cash or loan value. All riders attached to a policy will lapse if the base policy lapses.
- Any rider costs will be displayed on the Sales Illustrations. Additional form requirements can be identified by accessing the Life Resource Center.

Dividends

- Dividends are not guaranteed. They are declared annually by Guardian's Board of Directors.
- All riders are participating. However, it is unlikely that any dividends will be credited on riders other than the Paid-Up Additions Rider.

Please Note: This document is not comprehensive and is meant for informational use only. It contains rider information only for those riders associated with the Traditional Whole Life portfolio. There are other documents for Term, Pension Trust, EstateGuard and non-Traditional products (UL, VUL).

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Featured Riders

Index Participation Feature Rider (IPF)

Benefit

This Rider combines the guarantees of Whole Life with the upside potential of index-linked flexibility, allowing policyholders to allocate between 0 and 100% of their Paid-Up Additions' cash value each year to receive a dividend adjustment based on the performance of the S&P 500 Index, subject to a cap and a guaranteed floor (4%).

Additional information regarding this Rider can be found on the Index Participation Feature homepage on Guardian Online, which includes a link to the IPF Microsite *(www.nextgenwholelife.com)* housing key additional resources.

IPF at-a-Glance

Features	Description
Available Policies	L95, L99, L121, 10 Pay WL, 15 Pay WL, 20 Pay WL,L65, ESWL
Issue Ages	Same as underlying Whole Life policy
Risk Class	Same as underlying Whole Life policy • Must have a Class 4 or better risk class to have IPF
Flat Extras	Flat extras are allowed with IPF • Note: PUA Riders are not available on policies with flat extras
Underwriting	No additional underwriting is required to include this rider
Dividend Options	All dividend options are available with IPF except Dividend Option R, F,G, L, P
Other Riders	IPF does not limit the availability of any other rider currently offered by Guardian
Premium	There is no premium associated with IPF • See Annual Charge below
Annual Charge	An annual rider charge will be assessed against the amount allocated to the IPF through the surrender of paid up additions. Guardian guarantees a maximum annual charge of 3%. The current charge is 2%.
IPF Allocation %	Any amount from 0 to 100% of the cash value of additions can be allocated to the index
Index Period Start Date	20th of the month that immediately precedes 30 days prior to the policy anniversary (see *Key Dates Section*) • This date, which is set at issue and specified in the contract, is between 30 and 60 days prior to the anniversary

Index Performance	IPF performance is linked to the One Year Point-to Point S&P 500 Price Return Index, subject to the cap, floor & participation rate below
Cap, Floor, & Participation Rate	**Cap** — Guaranteed: Min 8% — Current: 12.5% **Floor** — Guaranteed: Min 4% — Current: 4% **Participation Rate** — Guaranteed: Min 100% — Current: 100%
Term Conversions	IPF can be included with an attained age term conversion • Guardian may revoke or limit this practice in the future
1035 Exchanges	Internal and External 1035 Exchanges with the IPF are permitted
Original Age Exchanges/ Conversions	Not available with IPF
Replacements	IPF is available with Attained Age Replacements
Backdating	Backdating to save age follows normal rules
Add-on to Existing Policy	Only available at issue; not available to add to inforce policies
Compensation	There is no impact to base and PUA compensation
Agent Licensing Requirements	No additional agent licensing or designations are required to sell IPF

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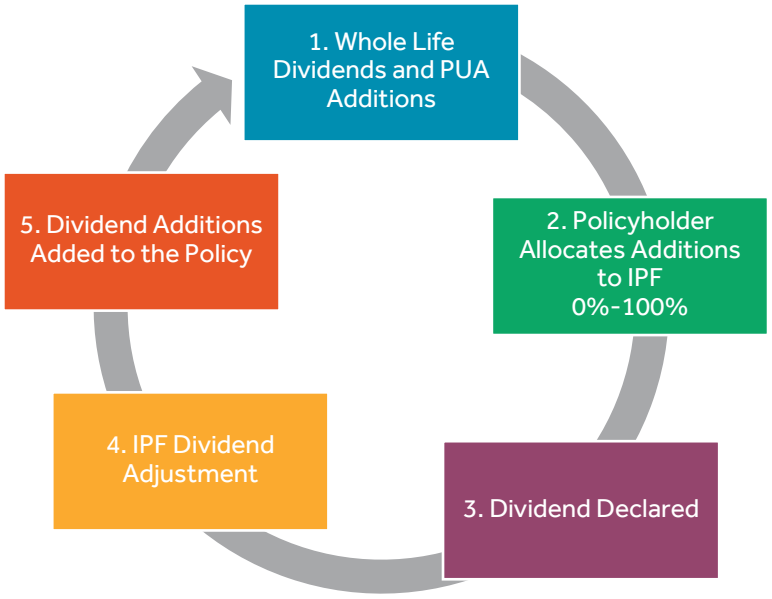
How Does IPF Work?

The cash value of PUA rider and dividend additions is allocated into an index-linked segment and receives a dividend adjustment at the end of the segment based on the performance of the index.

1. Dividends and PUAs that have accumulated in the whole life policy are eligible for IPF.
2. The policyholder determines what portion of the available cash value of additions to allocate to the next IPF Index Period (Segment).
3. If declared by Guardian, the policy earns a dividend at the policy anniversary.
4. Cash value of additions allocated to a Segment receive a dividend adjustment based on the performance of the S&P 500. The amount of the adjustment can be positive or negative, leading to a dividend that is higher or lower than the dividend prior to the adjustment.
5. Dividends can keep accumulating inside the whole life policy and are eligible for allocation in the next IPF Index Period.



Key Dates

Index Start/End Date

- 20th of the month that immediately precedes 30 days prior to the policy anniversary.
- This date, which is set at issue and specified in the contract, is between 30 and 60 days prior to the anniversary.

Last Day for PUA

- PUAs purchased before or on 20 days before the next index period start date will be included in the upcoming sweep.

Last Day to Change the Next Index Period Allocation %

- Policyholders have the ability to change the allocation percentage at any time during the policy year.
- Changes made to the allocation percentage will be effective for the next index period start date, assuming the change was made at least 10 days prior to the next start date.
    - The most recent allocation percentage elected will apply to the following policy year's index segment. Changes in allocation percentage mid-year will take effect on the next policy anniversary.

Policy Date	Index Start/End Date	Last Day for PUA	Last Day to Change Allocation
1/19 – 2/18	12/20	12/1	12/10
2/19 – 3/21	1/20	1/1	1/10
3/22 – 4/18	2/20	2/1	2/10
4/19 – 5/19	3/20	3/1	3/10
5/20 – 6/18	4/20	4/1	4/10
6/19 – 7/19	5/20	5/1	5/10
7/20 – 8/18	6/20	6/1	6/10
8/19 – 9/18	7/20	7/1	7/10
9/19 – 10/19	8/20	8/1	8/10
10/20 – 11/18	9/20	9/1	9/10
11/19 – 12/19	10/20	10/1	10/10
12/20 – 1/18	11/20	11/1	11/10

Index Adjustment

The rider provides an adjustment to the policy dividend. The amount of the adjustment can be positive or negative, leading to a dividend that is higher or lower than the dividend prior to the adjustment.

On the end date of the index period, the adjustment is calculated by multiplying the **Adjustment Basis 1** and the **Index Adjustment Rate 1**. This positive/negative adjustment is then added to the regular dividend in order to get an IPF adjusted dividend.

- The **Adjustment Basis 1** is established on the index start date and is equal to the allocated additions less the rider charge. The Adjustment Basis 1 will change when:
  - Dividend additions are purchased;
  - PUAs that are part of the index are surrendered/withdrawn; or
  - PUAs that are part of the index are used to secure a policy loan
- The **Index Adjustment Rate 1** is determined by taking the index interest rate (the index performance rate after applying cap/floor/participation rate), the dividend interest rate (DIR) and including it in the following formula:

  Index Adjustment Rate 1 = 1% + Index Interest Rate – Greater of (DIR or 5%)

  Note: If there is a loan taken during the index period, there could be an additional adjustment to the dividend. Please see rider specimen for more details pertaining to this calculation.

For more information on the Index Adjustment or other IPF design details, see the Index Participation Feature homepage on Guardian Online, which includes a link to the IPF Microsite *www.nextgenwholelife.com* housing key additional resources.

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Disability Waivers

Benefit

These Riders provide that Guardian will waive premiums in the event of total disability or death, as specified below.

Total Disability: An inability, due to bodily injury or disease, to perform substantially all of the duties of an occupation for pay or profit.

The Insured will automatically be considered totally disabled upon the entire and irrecoverable loss of sight in both eyes or total and permanent loss of use of both hands or both feet; or one hand and one foot.

Until the Insured's 25th birthday, occupation includes attending school full-time outside the home.

"OWN OCC": During the first full 84 months total disability means the Insured is not able to perform substantially all of the duties of the Insured's regular occupation at the time disability begins.

After the "OWN OCC" period, total disability means the Insured is not able to perform substantially all of the duties of the Insured's occupation or any other occupation for which the Insured is or becomes fitted by education, training, or experience.

Waiver of Premium (W)

Benefit

Guardian will waive premiums becoming due while the Insured is totally disabled, if disability is continuous for at least six months (the waiting period).

If disability begins before age 60 and continues to age 65...	...Insured is considered disabled for life.
If total disability begins at or after age 60...	...premiums will be waived until age 65 or for two years, whichever is longer.

Premium Payments

- Any premiums paid during a period of total disability (i.e. waiting period) will be refunded.
- When premiums for a policy are waived, the premiums for any attached rider are also waived (except Term Dividend Options [Q,R, for example] and Paid-Up Additions).
- If premiums are being waived under a Waiver of Premium benefit, any Paid-Up Additions rider attached to the policy must be suspended while the policy is on disability claim. PUA payments are not accepted during the disability period and are not waived under the Waiver of Premium benefit. They may be waived under the provision of the Waiver of Specified Amount (WSA) rider.

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Applicants Waiver of Premium (AWP)

Benefit

This Rider is available with a policy on a child's life applied for by a parent or other adult (the Applicant), who is responsible for the child's support. It is used if the policy will continue on a premium paying basis after age 25.

If the applicant dies before the Insured's age 25...	... premiums becoming due after the applicant's death and before the Insured's age 25 will be waived. If death occurs within the grace period of a premium due during this time, that premium will be waived.
If the applicant becomes totally disabled before the Insured's age 25...	... premiums becoming due after disability begins and before the Insured's age 25 will be waived during the period of total disability. The Disability benefit is the same as under the Waiver rider (including the 6-month waiting period) and subject to the same limitations after applicant's age 60.
If the Insured becomes totally disabled before age 25...	...premiums coming due after the Insured's age 25 will be waived as long as the disability continues.
If the Insured becomes totally disabled after age 25 and before age 65...	...the Disability benefit is the same as under the Waiver rider (including the 6-month waiting period) and subject to the same limitations after applicant's age 60.

The Applicant has the flexibility to choose: Applicant's Waiver, Waiver (covers insured), neither or both. The description in the chart above assumes both Applicant's Waiver and Waiver are elected.

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Features at-a-Glance

	Waiver of Premium (W)	Applicants Waiver of Premium (AWP)
Product Availability	L95, L99, L121, 10 Pay WL, 15 Pay WL, 20 Pay WL, L65, ESWL	L95, L99, L121, 10 Pay WL, 15 Pay WL, 20 Pay WL, L65
Conditions of Issue		
Age	*0 – 59* Note: 0-55 on ESWL	*Insured: 0–14* Applicant: 15 – 55
Class	Not available for policies with ratings above Class 4. Non-smoker: Ages 0+ Up to Class 3 (Non-smoker): Ages 10+ Class 4 (Non-smoker): Ages 15+ All other classes: Ages 18+	
Amount	The maximum all Company participation limit on Waiver of Premium for WL policies is: $7,500,000 of total coverage, or $3,000,000 for substandards.	
Premiums	Payable with premiums for the policy, but not beyond insured's age 65.	Payable with premiums on the policy.

Waiver of Specified Amount (WSA)

Benefit

This benefit waives a specified scheduled Paid-Up Additional amount while the Insured is totally disabled. Premiums will be waived while the Insured is totally disabled, if the disability is continuous for at least six months.

Specified Amount

This amount is applied as a modal PUA payment and is subject to the normal expense charge.

- The maximum specified scheduled amount to be waived is determined at issue.
- The Specified Amount may not exceed the Scheduled PUA annual payment.
- Any increase in Specified Amount is subject to evidence of insurability.
- WSA automatically decreases when Scheduled PUA payments decrease below the original Specified Amount.
- Only Scheduled PUA payments are waived.

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Disability

The determination that premiums are to be waived under the WSA is identical to that for Waiver on the base policy.

- During the disability period, the face amount and cash value of paid-up additions continues to increase annually.
- When the disability period ends, Scheduled and Unscheduled payments are again accepted, subject to the original rules.

If disability begins:	
Before age 60	**Between ages 60 and 65**
If disability continues to age 65 the Insured is considered disabled for life—Scheduled payment will be waived indefinitely	The maximum benefit period is: • The greater of 2 years or • To age 65.

Features at-a-Glance

Availability	**At issue only if:** 1. Waiver of Premium rider is present on the base policy and 2. PUA rider is issued with Scheduled Payments. • Not available in conjunction with the Applicant's Waiver of Premium rider. **Terminates:** • If Scheduled PUA payments are stopped. Evidence of insurability is required to reinstate the Waiver.
Issue Classes	Like Waiver of Premium, only available up to Class 4.
Premiums	Waiver rates, which are based on issue age and sex, are expressed as a rate per $100 of annual Specified Amount to be waived.

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Paid-Up Additions (PUA)

Benefit

Gives the owner the right to purchase Paid-Up Additional participating insurance on the Insured's life in addition to the base face amount. Additions purchased under the terms of this Rider enhance the policy's total cash value and death benefit.

- Any paid-up additions inforce at the Insured's death are included in the policy's death proceeds.
- Purchases can be made modally (with the base policy premium) or at any time during the year, subject to certain minimums and maximums while both the base policy and the Rider are inforce.
- After purchase, the values associated with this Rider are guaranteed.
- Additions may be purchased until the end of the policy's premium paying period or the insured's Age 90, if later.

Cash Value

Any Paid-Up Additions purchased under this Rider have a cash value. This cash value is included in the policy's cash surrender and loan value(s).

- Once purchased, the cash value generated by the PUA Rider is guaranteed.
- Any or all Paid-Up Additions purchased under this Rider may be surrendered for its cash surrender value; the Rider will continue inforce.

Relation to Option Q

For policies with Option Q, the first 2 years of Option Q costs are paid by the Scheduled PUA payment.

- Option Q requires a scheduled PUA Rider at issue.
- If the PUA rider is dropped in the future, Q deficiencies will be billed separately.

Dividends

- Dividends are not guaranteed. They are declared annually by Guardian's Board of Directors.
- No dividend is paid until the end of policy year 2.
- Beginning in policy year 2, we credit pro-rata dividends on PUA amounts for the year of purchase, based on the actual date of payment. For example, if a PUA payment is made 6 months into the year, that payment is eligible for half a year's dividend (to be paid at the end of the policy year).
- PUA payments (both Scheduled and Unscheduled amounts) must be made at least 29 days before the anniversary in order to be eligible for a pro-rata dividend in the year of purchase.

Terminations

- If the minimum payment limit is not met, the Rider terminates; no additional PUA payments of any kind are permitted. Once the Rider is terminated, evidence of insurability is required to reinstate the Rider and resume Scheduled or Unscheduled payments.
- PUA's already purchased under the Rider remain inforce if the PUA rider terminates.

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Substandard Load

There is 5% guaranteed load associated with all PUA payments. Additional loads may apply for substandard rating.

Substandard Class	Extra Load	Total Load
1	0%	5%
2	0%	5%
3	1%	6%
4	3%	8%
6	8%	13%
8	12%	17%
10	15%	20%
12	18%	23%
16	23%	28%

Features at-a-Glance

Conditions of Issue	May be attached at issue to any annual premium Whole Life plan subject to the following: • Not available on policies with permanent or temporary flat extra premiums, except with Option Q. • If a conditional receipt is used, the full initial purchase payment indicated on the application must be submitted (see "Initial Payment" section below). The usual conditional receipt minimum payment rules apply to the basic policy and any other coverages applied for. The initial amount, based on the submitted purchase payment, is included in determining conditional receipt amount limits.
Issue Age	This Rider is available at the same ages as the policy to which it is attached.
Issue Class	This Rider is issued with policies in any rating class. For policies issued with a flat extra, this Rider is only available in combination with Option Q and where the target is at least 25% of the face amount (80/20 blend),
Premiums	There are two payment methods available: Scheduled and Unscheduled. Unscheduled payments may be made at any time, even if Scheduled payments are also being made (subject to the minimums and maximums stated below).
Scheduled	Scheduled Payments are billed with the base policy premiums on the modal Premium Notice. • This mode of payment is the same as the base policy; however, no modal factors are applied to the Scheduled PUA payment. • If a Scheduled PUA payment is not paid within 30 days of its due date, the Scheduled PUA arrangement ends. The Waiver of Specified Amount also terminates. The Rider, however, remains inforce as long as the minimum annual payment of $250 is paid. The owner can

	resume the Scheduled payment without underwriting up to the renewal maximum limits; written notification to Guardian is needed. Evidence of insurability is required to resume any Waiver of Specified Amount on the PUA payments. No "catch-up" of Scheduled PUA premiums is required or allowed. • Scheduled amounts can be changed each year, subject to payment minimum and maximum amounts (see Amount Limitations). • Automatic Premium Loan (APL) covers scheduled PUA payments.
Unscheduled Payments	• For policies without Scheduled Payments, the $250 PUA minimum payment is included on the anniversary premium notice each year. • Unscheduled payments of at least $250 are accepted at any time during a policy year. • If the first payment is received within 60 days of issue, it will be applied as of the policy date and considered an Initial Payment. • For Scheduled Payments, the Initial Payment is the first modal payment (the annual payment will be requested on the Application, regardless of mode). • For Unscheduled Payments, the Initial Payment is the amount requested on the Application. For the Unscheduled Payment to qualify as an initial payment, it must be received within 60 days of the Rider's issue date. • Therefore, if both Scheduled and Unscheduled Payments are requested, the Initial Payment is the first modal Scheduled payment plus the Unscheduled Payment requested on the Application if received within 60 days. • Generally, the maximum Unscheduled payment in Year 1 is the lesser of $1 million or 10 times the annual non-rated (Non-smoker, Standard, Preferred NT or Preferred Plus NT) premium for the base plan. This limit is subject to the 1035 exchange shown under the Maximum Payment Limit section of this document – For 10 Pay Whole Life, the maximum total first year PUA, including Scheduled and Unscheduled, is 5 times the annual non-rated base premium
General	• All payments are credited on the date they are received. • The amount of each paid-up addition will be the amount that each payment will purchase as a net single premium at the Insured's attained age on the date of purchase. • If premiums are waived under a Waiver of Premium benefit, all Rider payments must be suspended. However, if the Rider contains the WSA** benefit, while the Insured is disabled, the WSA amount is applied as a modal payment (see WSA section for details). **Note: WSA ends when premium-paying period of base plan ends, even if insured is disabled.
Premium Load	5% (All Products). Additional Loads apply to substandard ratings.

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Amount Limitations Minimums

Per Payment Limit:

- The minimum Unscheduled payment is $250.
- The minimum annual payment required to keep the Rider in-force is $250. For a policy with Scheduled payments, this $250 is satisfied automatically based on the minimum modal payments being paid. For a policy with Unscheduled payments only, this requires that at least one Unscheduled payment of $250 be made.

Mode	Payment
Monthly	$20.83
Quarterly	$62.50
Semi-Annual	$125.00

Maximums

The maximum annual payment is a limit on the total of Scheduled and Unscheduled (combined) payments permitted each year. These first year and renewal maximums are subject to the Option Q exception listed below (see Exceptions). Any payment in excess of these limits is subject to evidence of insurability.

In the first year (after the initial payment is received) and in renewal years up to and including the earlier of age 75 or the 10th policy year, the maximum total of Scheduled and Unscheduled payments in a given year is the lesser of:

- Three times the annual non-rated premium for the basic policy, OR
- $500,000 per year

Starting at the earlier of age 76 or the 11th policy year, the maximum total payment of Scheduled and Unscheduled Payments is the lesser of:

- One times the annual non-rated premium for the basic policy, OR
- $500,000 per year

The Rider contains a $2 million per life face amount limit on the total lifetime PUA purchases in excess of the Option Q targets. In most cases Guardian will permit the policyowner to exceed this limit, but does reserve the right to enforce the rule.

The $500,000 annual per-life limit is an administrative practice. Contractually, Guardian reserves the right to limit PUA payments in any year to $200,000.

Exceptions

The following administrative exceptions are permitted. Additional amounts require evidence of insurability.

- In any year, the owner can buy any face amount of PUA up to the difference between the Option Q target and any existing additions (dividend and Rider) balance.
  - For 10 Pay Whole Life, the maximum PUA with Option Q in any given year is 5 times the annual non-rated premium for the base policy
- For policies issued as a result of a 1035 exchange, the maximum initial PUA payment is $2,000,000.

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Illustration System and Administration Differences

For all years, we will allow PUA payments to be illustrated up to the lesser of:

- Three times the annual non-rated premium for the base policy, OR
- $500,000

This accommodates the need to show a consistent level-funding scenario most often used for deferred compensation and executive benefit programs.

At the earlier of age 76 or the 11th policy year, for illustrations run with PUA payments above one time the annual non-rated premium, a footnote will appear on the illustration stating that the payment may be subject to underwriting.

- If such a payment is made in practice, the case will be sent to Underwriting. Underwriter review will include an examination of the policy's actual PUA payment history to determine if a consistent pattern of PUA payments has been made.

Purchase Options

Guaranteed Purchase Options

Guaranteed Purchase Option Plus (GIO Plus)

This Rider provides the owner with the right to purchase additional insurance without evidence of insurability. This right may be exercised on each Option Date or Alternate Option Date. The right to purchase a new policy on any option date expires if it is not exercised. GIO Plus **requires** the addition of the Waiver of Premium Rider.

Because Waiver of Premium is required:

- New policies due to GIO exercise can have Waiver
    - If Insured is not disabled at time of GIO exercise, new policy may have waiver. There is no additional underwriting and all premiums are to be paid by policyowner.
    - If Insured is disabled at time of GIO exercise, new policy may have waiver. There is no additional underwriting, and all premiums will be waived while disability lasts.
        - Note: In order to have premiums waived on future GIO exercises, new policy must be L121 or other product specified by Guardian.

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Option Dates

The Option Dates are the policy anniversaries nearest the Insured's birthdays as shown on the schedule below.

Issue Age	Option Dates	Maximum # of Dates
0 - 24	25, 28, 31, 34, 37, 40, 43, 46	8
25 - 27	28, 31, 34, 37, 40, 43, 46	7
28 - 30	31, 34, 37, 40, 43, 46	6
31 - 33	34, 37, 40, 43, 46	5
34 - 36	37, 40, 43, 46, 49	5
37 - 39	40, 43, 46, 49, 52	5
40 - 42	43, 46, 49, 52, 55	5
43 - 45	46, 49, 52, 55, 58	5
46 - 48	49, 52, 55, 58	4
49 - 50	52, 55, 58	3

Alternate Option Date

An Alternate Option Date can be elected within 90 days of the following events:

- The Insured marries
- Living child/grandchild is born to or adopted by the Insured
- The Insured purchases a home
- The Insured's child enrolls in college
- The Insured receives an increase in annual compensation of at least 20%

Multiple Option Dates may be accelerated based on the events listed above, but each Alternate Option Date turns off the next regularly scheduled option date.

Alternate Option Dates are limited to two per policy year. Evidence of the alternate event will be required.

Guaranteed Purchase Option (GIO)

Rider Description

This Rider provides the owner with the right to purchase additional insurance without evidence of insurability. This right may be exercised on each Option Date or Alternate Option Date. The right to purchase a new policy on any option date expires if it is not exercised. Waiver of Premium is **optional** in conjunction with GIO.

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Because Waiver of Premium is optional:

Waiver Elected on Base Policy (Yes/No)	Waiver available on New Policy due to GIO Exercise?	Premiums Paid By	Waiver U/W Required?
Yes	Yes, if insured is **not disabled** when GIO exercised	Base Policy: Policyowner GIO Exercise: Policyowner	@ Issue: Yes @ GIO Exercise: No
	No, if insured **is disabled** when GIO exercised	Base Policy: Waived GIO Exercise: Policyowner	@ Issue: Yes @ GIO Exercise: N/A
No	Yes, if insured is **not disabled** when GIO exercised	Policyowner pays all premiums	@ Issue: N/A @ GIO Exercise: Yes
	No, if insured **is disabled** when GIO exercised		@ Issue: N/A @ GIO Exercise: N/A

Option Dates

Same as GIO Plus.

Alternate Option Date

Same as GIO Plus.

Features at-a-Glance

	Guaranteed Purchase Option Plus (GIO Plus)	Guaranteed Purchase Option (GIO)
Product Availability	L95, L99, L121, 10 Pay WL, 15 Pay WL, 20 Pay WL, L65	
Issue Ages	0 – 50 (45 for L65)	
Conditions of Issue	Available if: • Policy is issued standard or better; • Policy does not contain medical flat extras.	
Premiums	Payable with premiums until the earlier of the date the Rider's benefit expires or prior Rider termination.	

Amount Limitations	Note: Any GIO rider already inforce on an existing Guardian policy on the Insured's life reduces the maximum rider amount available. Total GIO rider amount cannot exceed $350,000.	
Minimum Face Amount	$25,000	
Maximum Face Amount	The lesser of: • The base policy face amount, or • $350,000	
Waiver of Premium	Required	Optional

New Policy – GIO Plus and GIO

The owner may purchase a new policy without evidence of insurability subject to the following conditions:

- A written application satisfactory to Guardian and the first premium for the new policy must be received at Guardian's Home Office on or within 60 days before the Option Date or on or within 90 days after the Alternate Option Date.
- Proof of the life event change, satisfactory to Guardian, must accompany any application for a new policy on any Alternate Option Date.
- The maximum face amount of the new policy is the option amount shown in the original policy. However, if more than one living child is born or adopted at the same time, this maximum will be twice the option amount.
- The policy date of the new policy will be the Option Date. (For policies purchased on an Alternate Option Date, the policy date will be the date that Guardian has received both the written application and the first premium.) The new policy will take effect on the new policy date only if the Insured is living.
- The new policy may be any recurring premium permanent plan being issued by Guardian or any variable product issued by GIAC on the new policy's policy date.
- The new policy will be subject to any risk limitations on the original policy.
- The new policy's premiums are based on Guardian and its subsidiaries' (GIAC) published rates on the policy date of the new policy, as well as the Insured's attained age and sex.

The new policy will have a premium class comparable to the original policy, subject to any face amount limitations currently in effect. Refer to Appendix A for the Rating Class Conversion Chart.

Guardian

Living Benefits

Enhanced Accelerated Benefit Rider (EABR)

This Rider allows the owner to receive a part of the policy's benefit in the form of accelerated death benefit if the Insured becomes terminally ill. It also provides payment of part of the death benefit in the event of chronic illness.

How It Works

This Rider allows the policyowner to accelerate a portion of the death benefit—potentially on a tax-qualified basis—through an interest-bearing lien if the Insured can provide medical certification that he/she satisfies one of the following triggering conditions:

Chronic Illness

Permanently unable to perform without substantial assistance from another individual at least two out of six Activities of Daily Living (ADL) due to a loss of functional capacity *OR*

Requires substantial supervision by another person to protect from threats to health and safety due to a severe and permanent cognitive impairment.

Terminal Illness

Having an illness or physical condition that can reasonably be expected to result in death in 12 months or less.

Activities of Daily Living

- **Bathing** The ability to wash oneself by sponge bath or in either a tub or shower, including the task of getting into or out of the tub or shower
- **Continence** The ability to maintain control of bowel or bladder function, or, when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene, including caring for a catheter or colostomy bag
- **Dressing** The ability to put on and take off all items of clothing and any necessary braces, fasteners, or artificial limbs
- **Eating** The ability to feed oneself by getting food into the body from a receptacle, such as a plate, cup, or table; or by feeding tube or intravenously
- **Toileting** The ability to get to and from the toilet, get on and off the toilet, and perform associated personal hygiene
- **Transferring** The ability to move into or out of a bed, chair or wheelchair

Indemnity Benefit

- Benefits are paid without regard to the costs incurred by the Insured.

- Payments can be used any way the Insured sees fit, including in-home care; however, this is not long term care insurance. The waiting period begins on the date the Physician certifies that the Insured meets the definition of one of the triggering conditions.

The Lien Approach

Under the lien approach, the payment of any accelerated death benefits reduces the cash surrender value and death proceeds. This is similar to the way a policy loan operates. However, the face amount is not reduced by the lien; and premiums and dividends continue based on the full-face amount.

- Both the Total Lien Limit and the Maximum Annual Lien Limit restrict accelerated Benefit payments.

The Total Lien Limit is the policy's Cash Value as of the date to which premiums have been paid, plus a percentage of the Net Amount at Risk (NAR), excluding the lien.

- The Net Amount at Risk is the Face Amount of the Base Policy plus any Additions, less the Cash Value of the Base Policy and Additions, as of the date to which premiums have been paid.

The percentages of the Net Amount at Risk used to determine the Total Lien Limit are as follows:

- For Terminal Illness: 80% of the Net Amount at Risk, is available
- For Chronic Illness: a % of the Net Amount at Risk varying by age:

Age*	% of NAR
Up to 67	20%
68	24%
69	28%
70	32%
71	36%
72	40%
73	44%
74	48%
75	52%
76	56%
77	60%
78	64%
79	68%
80	72%
81	76%
82 and over	80%

*Age when benefits first exercised. The % of NAR will be locked in at the time of the first claim, at the Insured's attained age.

A policyowner may accelerate benefits as long as the Insured meets a triggering condition and the Total Lien amount (including carrying charges to the next anniversary) is less than the Total Lien Limit. Once this maximum is reached, no additional benefits will be advanced.

Guardian

The Maximum Annual Lien Limit for chronic illness is the **Internal Revenue Service Per Diem Limitation** for base policy face amounts $250,000 and over. This will be adjusted for policy with a face amount less than $250,000. This limit changes periodically.

- There is no Maximum Annual Lien amount for terminal illness (other than the Total Lien Limit).

A one-time Administrative Fee of $250 will be charged the first time than an Accelerated Benefit is paid under this rider.

- This charge will be adjusted annually based on the Consumer Price Index for All Urban Consumers (CPI-U).
- This charge is deducted from the Accelerated Benefit payable, and it is included in the lien that is created as a result of that payment.

Lien Carrying charges will be payable in advance on any amounts accelerated through a lien, in much the same way that interest is charged on policy loans.

- The carrying charge rate for the lien up to the cash value will be the lower of the fixed loan rate or the variable loan interest rate*.
- The carrying charge rate on any lien above the cash value will be the variable loan interest rate*.
    - *The variable interest rate is based on the Moody's Corporate Bond Yield Average as of the calendar month ending two months before the first day of the month of the policy anniversary. For example, the rate for policies with May anniversaries will be based on the Moody's Average as of the end of February.

A lien may be established on a policy that has a policy loan. However, a portion of the accelerated benefit payment must be used to **repay any outstanding loan** to the extent that the total lien plus the total loan exceeds the cash value. In effect, cash liens cannot be taken against the Net Amount at Risk until all policy loans are repaid.

Tax Considerations

Accelerated Benefits may be excluded from income taxation, but the rules are complicated, and the taxation is affected by a policyowner's receipt of funds, such as from long-term care policies. The policyowner will be issued a 1099 LTC each year, a copy of which is sent to the IRS, in an amount equal to the benefits paid out during the year. The Insured must retain expense documentation in case they must verify that the distributions received may be excluded from income. Clients should consult with a tax advisor.

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Features at-a-Glance

Product Availability	L95, L99, L121, 10 Pay WL, 15 Pay WL, 20 Pay WL, L65, ESWL
Conditions of Issue	• The minimum base policy size for the Rider is $100,000. • Not available on substandard risks.
Issue Ages	• 15 – 75 (IN, KS, MS, NJ, NY, OH, OR, SC, VA, WA) • 0 – 75 in all other states
Premiums	There is no premium charged for the EABR Rider.
Accelerated Proceeds	• Accelerated proceeds can be used in any way the policyowner chooses. • There is no need to submit bills or receipts to receive benefit payments. • Accelerated proceeds create an interest-bearing lien on the policy (similar to a loan), reducing the death benefit; cash surrender value and loan value. • For Chronic Illness we limit the amount that a policy owner can accelerate in a calendar year up to the Internal Revenue Service (IRS) Per Diem Limitation; this is adjusted periodically for inflation. • There is no maximum annual limit for terminal illness. • The cumulative total lien amount is based on the cash value plus a portion of the net amount at risk of the policy. • Both the base policy and additions can be accelerated, but not term riders or Option Q/R. • The insured must be at least attained age 15 in order for an Accelerated Benefit to be paid.

Disclosure

- An accelerated benefit payment under this Rider may be taxable. The policyowner should consult a qualified personal tax advisor to determine the current tax consequences before requesting any accelerated proceeds. The policyowner's and/or the owner's spouse or dependents' eligibility for certain public assistance programs and government benefits or entitlements may be affected, particularly if other qualified long term care policies or riders are also owned, by having an EABR as part of a life insurance policy or by receiving an accelerated benefit payment. The appropriate social services agency (for example, the Medicaid Unit of the local Department of Public Welfare and Social Security Administration Office) should be consulted for more information concerning how receipt of an Accelerated Benefit payment may affect the eligibility of the policyowner and/or the owner's spouse or dependents. EABR is not health or long-term care insurance, and it is not intended or designed to eliminate your need for such coverage.
- The cash surrender value, loan value, and death proceeds payable will be reduced by any lien outstanding due to the payment of an accelerated benefit under this Rider.

- Direct Recognition applies to all EABR liens, regardless of whether Direct Recognition applies to the base policy itself.
- See Appendix B for additional information on this rider.

Long Term Care Rider (LTC)

An alternative to the Enhanced Accelerated Benefits Rider (EABR) is the Long Term Care Rider, available at an additional cost. This innovative feature provides policyowners with a "living benefit" to help defray expenses associated with qualified long term care services. In addition, and in contrast to standalone long term care policies, the policyowner has the ability to transfer and preserve wealth through the policy's death benefit.

This rider is ideal for individuals between the ages of 35 and 60 who lead healthy and active lifestyles and are concerned with financing unanticipated expenses associated with becoming chronically ill. The rider is intended for clients with a *primary need for life insurance*.

The Long Term Care Rider offers the following unique advantages:

- Potential to receive income-tax free benefit payments by accelerating a portion of the policy's face amount when the insured is receiving qualified long term care services in accordance with a plan of care
- Defined maximum monthly benefit amount set at issue, allowing up to 60x the daily IRS HIPAA Per Diem Limit (subject to state variation) or 2% of the Basic LTC Pool, if less
- Premium credit that offsets some or all of the base policy premium while on claim
- Optional LTC Dividend Option allows the purchase of LTC Additions, which grows the Total LTC Pool available for acceleration
- Terminal Illness Rider automatically included for no additional cost that allows acceleration of the policy's face amount in the event of a terminal illness

Guardian

Features at-a-Glance

Product Availability	L95, L99, L121, 10 Pay WL, 15 Pay WL, 20 Pay WL, L65
Conditions of Issue	• The minimum base policy size for the Rider is $100,000 (minimum base policy face amount – does not include face amount associated with Option Q, Option R, Riders, and Dividend Options) • Not available on substandard risks, or with temporary or permanent flat extras
Issue Ages	• 18–45 for L65 • 18–70 for all other products
Premiums	• The LTC Rider is available at an additional premium to be paid throughout the premium paying period of the policy • In the event that the policy is on LTC claim, a premium credit will offset the LTC premium and part or all of the base policy premium
Accelerated Proceeds	• Accelerated proceeds can be used in any way the policyowner chooses • There is no need to submit bills or receipts to receive benefit payments. • Maximum monthly accelerated proceeds are the lesser of 2% of the Basic LTC pool, or 60 times the HIPAA Per Diem Limit (Subject to State Variations) • Monthly benefit payments reduce the death benefit and continue as long as eligibility requirements are satisfied; LTC payments stop when the Total Accumulated LTC Amount equals the Total LTC Pool

Please note that in order to offer the LTC Rider as part of a whole life policy, producers must hold both life and health licenses and may be required to complete statutory LTC training in certain states.

Additional information regarding this Rider can be found on the *Long Term Care Rider homepage on Guardian Online*, which includes additional materials and information related to both the Rider and other Living Benefits.

Guardian

Term Options

Term Rider Dividend Options

The dividend options listed below are offered to Guardian's participating policyowners. If the policyowner does not elect an option, Option D is automatically assigned to permanent plans, meaning that dividends are used to purchase paid-up participating insurance (PUA).

For rules on switching dividend options, please contact Individual Markets Service and Administration (IMSA) at 1-800-441-6455 or email *gpac_inforce_dropbox@glic.com*.

All riders are participating. However, it is unlikely that any dividends will be credited on riders other than the Paid-Up Additions Rider.

If dividends are applied to reduce the number of premiums payable, reducing the amount of any dividends credited may result in the need to pay more premiums than those shown on the Sales Illustrations.

One-Year Term Dividend Option Q

How It Works

This Dividend Option provides for the purchase of a combination of One-Year Term Insurance (OYT) and Dividend Additions. The dividend is applied to purchase OYT and dividend additions such that the sum of OYT, dividend additions, and any Paid-Up Additions rider additions will equal a Target Face Amount (Target). The amount of coverage in any policy year will be less than the Target Face Amount if dividends applied plus cash value of all adds (not subject to loan) is less than the OYT charge needed to maintain the Target Face Amount AND the difference is not paid in cash.

- The Target is specified at issue by the policyowner.
- The owner may also elect to apply dividends to offset premiums.

Notes

For both Option Q (above) and Option R (below):

- Guaranteed maximum OYT rates are not banded.
- OYT rates are only guaranteed for the first two policy years.

Increasing Q-Term Dividend Option R

How It Works

Similar to Option Q, this Dividend Option provides for the purchase of a combination of One-Year Term Insurance (OYT) and Dividend Additions on a non-guaranteed basis, for which the target increases each year beginning on the second policy anniversary until the twenty-first policy anniversary.

The sum of the face amount of the OYT, the Dividend Additions, and any Paid-Up Additions (PUA) rider will equal the Target Face Amount (Target). If the dividend is not sufficient to maintain this balance, dividend and rider additions will be surrendered to pay term costs. If there is still a deficiency, the policyowner is billed for the difference.

- The Target increases annually for 20 years, beginning in the third policy year. The increase can be a constant amount or compounded, within limits. During the first two policy years, the Target is level.
- The increasing Target amount and type is specified at issue by the policyowner.

Increase Choices and Limits

Non-Substandard/Non-Facultative Cases:
Up to issue age 70, the increase in Target can be a constant amount or compounded:

- The constant increase can be up to 10% of the total initial death benefit (i.e., base + target)
- Compound increases can be up to 6% of the prior year's total death benefit (base + target)
- In both cases, the increase percentages can be in 0.01% increments.

The following are the maximum target increases at issue ages 71 and above:

Issue Age	Maximum Constant %	Maximum Compound %
71	9%	5.4%
72	8%	4.8%
73	7%	4.2%
74	6%	3.6%
75	5%	3.0%
76	4%	2.4%
77	3%	1.8%
78	2%	1.2%
79	1%	0.6%
80 and over	0%	0%

Substandard/Facultative Reinsurance Cases
For situations where the initial underwriter's evaluation is substandard,

- The constant increase can only be up to 3% of the total initial death benefit;
- The compound increase up to 2% of the previous year's total death benefit.

Improvements in the issue class through shopped facultative reinsurance will continue to be considered substandard for the purpose of determining the maximum increase percentage.

- Situations where the issued class is improved through the reinsurance Expanded Standard Program (ESP) shall not be considered substandard.

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The following are the maximum target increases at issue ages 71 and above for substandard classes:

Issue Age	Maximum Constant %	Maximum Compound %
71	2.7%	1.8%
72	2.4%	1.6%
73	2.1%	1.4%
74	1.8%	1.2%
75	1.5%	1.0%
76	1.2%	0.8%
77	0.9%	0.6%
78	0.6%	0.4%
79	0.3%	0.2%
80 and over	0%	0%

The owner has the right to stop or reduce the increase percentage on any policy anniversary. Once stopped, increases can't be resumed.

- For a constant increase, the new increase in Target will be the reduced percentage of the original target.
- For a compound increase, the new increase will be the reduced percentage of the previous year's target.

Future Increases After Partial Conversions

- For constant increase, the future increase amount will still be the same as before the conversion.
- For compound increase, the next year's increase will be the compound percentage of the reduced total death benefit after the conversion.

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Q and R: at-a-Glance

	Option Q	Option R
Product Availability	L95, L99, L121, 10 Pay WL, 15 Pay WL, 20 Pay WL, L65, ESWL	
Issue Ages	0 - 80	15 - 79
Conditions of Issue	• Option Q is available to add-on to existing policies for conservation purposes. Option R is available with newly issued policies only. • If the owner changes to another dividend option, he/she cannot revert to Option Q/R in the future. • These Riders are available only with policies that include a PUA rider. • The owner may choose any Target up to certain limits. Guardian's illustration system will test that the PUA on the illustration is at least equal to the minimum PUA. In addition, several "minimum" solves are available on the illustration system.	
	N/A	The policyowner can select either the constant or compound increase option at issue but can't switch to the other option afterwards. Option R is not available with IPF
Target Limitations	Minimum: $25,000 Maximum: 9x Policy Face Amount	Maximum: 1x Policy Face Amount
Amount of One-Year Term (OYT) Insurance	In general, the amount of OYT is equal to the Target less the face amount of any PUA Rider Additions and Dividend Additions then in effect. Guardian will redetermine the amount of OYT to maintain this relationship when: • PUA Rider Additions are purchased • Dividends are credited to the policy During the first 2 policy years: • Q/R Rates are guaranteed. When a Scheduled PUA Payment arrangement exists and the total amount of Dividend Additions and PUA Rider Additions equals or exceeds the Target, then no OYT is purchased and no OYT charge is payable.	
	Guardian will also determine the amount of OYT to maintain this relationship if dividends are used for Premium Offset (Option S)	At issue, a schedule of increases in Target will be shown on the Policy Data Page. If there is a subsequent change in this schedule (i.e. by request or surrender of additions), an endorsement will be sent to the policyowner to reflect future years new targets according to the changes made by the policyowner.

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Purchase of OYT Insurance

All or part of any dividend credited to this policy will be used to purchase a combination of dividend additions and OYT.

- In the first 2 policy years, the OYT charge is deducted from the Scheduled PUA Payment prior to the purchase of the PUA Rider Additions. Any remaining OYT charge, or the full OYT charge will be added to the premium and billed for separately if the scheduled PUA rider is dropped post issue.
- On the second and subsequent policy anniversaries, the dividend credited (less any portion applied under the Premium Payment Option) is applied to purchase OYT.
- If the OYT charge necessary to maintain the Target is:
  - Less than the dividend amount applied, the excess dividend will be used to purchase Dividend Additions;
  - More than the dividend amount applied, the necessary portion of the cash value of existing Dividend Additions and PUA Rider Additions will be surrendered to pay the difference. Any Additions required as security for an outstanding loan will not be surrendered.

The amount of coverage provided under this Rider in any policy year will be less than the Target if:

- The sum of the dividend amount applied, and the cash value of any available additions is less than the OYT charge necessary to maintain the Target; and the difference is not paid in cash.

If the sum of the dividend amount applied and the cash value of the available additions is less than the OYT charge necessary to maintain the Target, the amount of OYT will be set equal to the amount that the sum will purchase. The owner may pay the difference between the OYT charge needed to maintain the Target and the sum in cash, subject to the following conditions:

- The difference must be paid within 60 days
- The option to pay the difference in cash will not be available if any dividend or PUA Rider Additions have been surrendered other than to pay a premium for this policy.

Cost of OYT Insurance

- The cost of OYT on any policy anniversary is based on the rate in effect for each $1000 of OYT face amount. It varies by the Insured's sex, issue age, underwriting class and the policy year.
- There is a level premium structure for the OYT insurance charge for years 1 and 2. OYT charges for this Rider are guaranteed in years 1 and 2.
- Beginning in policy year 3, the rates are not guaranteed and may be increased, subject to the maximum stated in the Rider
- OYT rates for the current year are available from Guardian illustration systems. OYT charges will never be waived under any waiver of premium rider attached to the policy regardless of the policy status.

Rates

OYT Rates for Option Q and R are the same.

Guardian

Decreases in Target Face Amount	Guardian will decrease the Target by: • The face amount of any Dividend or PUA Rider Additions surrendered, unless used to pay the cost of any OYT (if this cost is greater than the dividend), including under the premium offset option. • The amount of the Additions (dividend and rider) surrendered to pay the balance of the policy premium if** the owner pays less than the full policy premium in cash or by policy loan. Decreases in Target, which are permanent and irrevocable, will take effect on the date Guardian receives: • The owner's written request to surrender Additions , or • A partial premium payment, or • The date a partial conversion of the term insurance under this rider becomes effective, or • If the OYT charge is unpaid, starting in policy year 11 ** If the Premium Offset Option is not in effect.
Conversions	• This Rider is convertible at attained age to any whole life plan during the first ten policy years (or until age 85, if earlier); no evidence of insurability is required. No conversion credit is given. • In order to convert this Rider, the amount of the then-current OYT must at least equal the minimum face amount regularly issued for the new plan. • The new policy's face amount will equal the amount of the current OYT, not the Target. Conversion Amount: any amount up to the existing OYT amount as of the conversion date. Note that the PUA portion can't be converted. Partial Conversion: Policyowners can choose to convert all or only part of the existing OYT amount. After conversion, the total target amount will be reduced by the conversion amount.
Termination	This Rider will terminate if: • Another dividend option is elected • A policy value option is elected • The premium for OYT is not paid in the first two policy years • The policy terminates • Any premium due for the policy is beyond the end of the grace period. The termination date will be as of the default date. • Guardian's Home Office receives proper written request

Guardian

One-Year Term Dividend Options F & G

One-Year Term Additions Not in Excess of Current Cash Value

Benefit

These Dividend Options purchase One-Year Term (OYT) additions not in excess of current cash value. All or part of any dividend credited to the policy is used to purchase non-participating One-Year Term (OYT) insurance for the next policy year.

- The amount of the term insurance will be the policy's cash value at the end of the policy year during which the term addition is inforce, if the dividend is sufficient to pay the cost.
- If the dividend is not sufficient, the cash value of any existing dividend additions is used to pay the difference. Additions that secure a policy loan cannot be surrendered to pay for term.
- If current dividends and cash value of existing dividend additions is still insufficient to purchase one-year term insurance equal to the policy's cash value, the amount of the one-year term insurance will be reduced.

If the current dividend is greater than the cost of the term addition, the excess may be applied to purchase dividend additions (Option F) or to reduce premiums (Option G), as elected.

Features at-a-Glance

Product Availability	L95, L99, L121, 10 Pay WL, 15 Pay WL, 20 Pay WL, L65, ESWL
Condition of Issue	• These Riders are available on all policies with ratings up to and including Class 2. • Any permanent flat extra premium must not exceed $5 per $1,000 of face amount.
Issue Ages	15 - 65
Cost of Term Additions	Based on term rates, varying by attained age, sex, and underwriting classification. • Since the Insured's age increases each year, the rates for term addition increase each year as well. • These rates are not guaranteed, subject to the maximums stated in the Rider.
Conversions	These Riders are not convertible.
Termination	Occurs if another Dividend Option is elected, the base policy terminates or if a non-forfeiture option is elected.

Guardian

One-Year Term Dividend Options L & P

One-Year Term Additions Not to Exceed Twice Policy's Face Amount

Benefit

These Dividend Options purchase One-Year Term (OYT) additions not in excess of twice the policy's face amount. All or part of any dividend credited to the policy is used to purchase non-participating One-Year Term (OYT) insurance for the next policy year.

- The amount of the term insurance will be the policy's cash value at the end of the policy year during which the term addition is inforce, if the dividend is sufficient to pay the cost.
- If the dividend is not sufficient, the cash value of any existing dividend additions will be used to pay the difference. Additions that secure a policy loan cannot be surrendered to pay for term.
- If the sum of the current dividend and the cash value of existing non-loaned dividend additions, if any, is still insufficient to purchase one-year term insurance equal to the twice the policy's face amount, the amount of the one-year term insurance will be reduced.

If the current dividend is greater than the cost of the term addition, the excess may be applied to purchase dividend additions (Option L) or to reduce premiums (Option P), as elected.

Features at-a-Glance

Product Availability	L95, L99, L121, 10 Pay WL, 15 Pay WL, 20 Pay WL, L65, ESWL
Conditions of Issue	• These Riders are generally available only on newly issued policies. Addition of this Rider to an existing policy will be considered, provided no new insurance is being applied for at the same time. Such consideration will be subject to evidence of insurability. • These Riders are not available on policies issued substandard or on policies issued with permanent flat extras.
Issue Ages	15 - 65
Cost of Term Additions	Based on term rates, varying by attained age, sex, and underwriting classification. • Since the Insured's age increases each year, the rates for term addition increase each year as well. • These term rates are not guaranteed, subject to the maximums stated in the Rider.
Conversions	These Riders are convertible until the tenth Rider anniversary or the Rider anniversary nearest the Insured's 60th birthday, whichever is earlier; no evidence of insurability is required. • The term addition inforce on the conversion date must equal or exceed the minimum amount regularly issued by Guardian on the new plan. • The new policy's face amount will equal the amount of the current term addition.
Termination	These Riders will terminate if another dividend option is elected, if the base policy terminates, or if the Rider is converted.

Guardian

Non-Dividend Options

10-Year Annually Renewable Term (RTR-10)

Benefit

This Rider provides term insurance for ten years, provided the Rider premium is paid each year.

- If the Insured dies while the Rider is in force, Guardian will pay the amount of level term insurance specified in the policy.

Features at-a-Glance

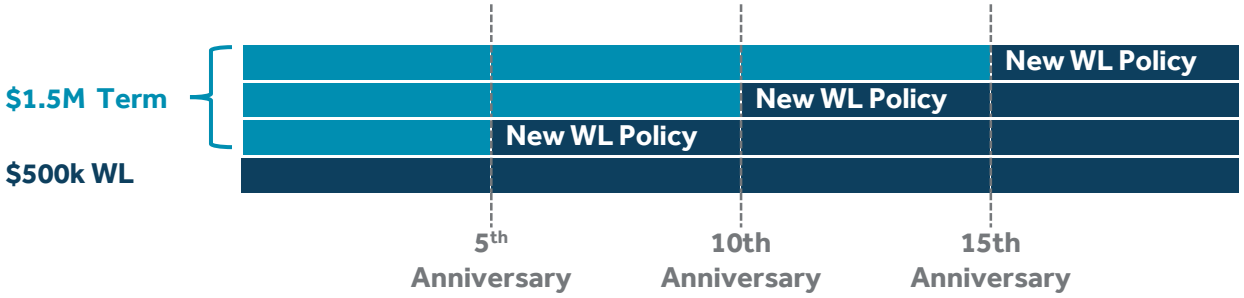
Product Availability	L95, L99, L121, 10 Pay WL, 15 Pay WL, 20 Pay WL, L65, ESWL
Conditions of Issue	• Available with all underwriting classes, including substandard ratings and policies with flat extras.
Issue Ages	18 - 60
Premiums	Based on select premium rates and based on issue age, sex and underwriting class. • Premiums for this Rider, including Waiver, are non-guaranteed, with scheduled and maximum premiums. • Renewal premiums may be higher or lower than those scheduled, but not more than the maximum.
Amount Limitations	Minimum Face Amount: $25,000 Maximum Face Amount = 5 * (Basic Policy's Face Amount + Target Amount of Option Q)
Conversions	• Convertible at attained age with conversion credit without evidence of insurability for 10 years. – Full Conversion – New policy will have face amount equal to amount of RTR-10 – Partial Conversion – Converted amount may not be less than $25,000 and remaining amount must be at least $25,000. • Can convert to most annual premium permanent life plan being issued by Guardian or GIAC on the new policy date. Refer to the Term Conversion Guidelines for more details. • The Rider includes an Automatic Conversion provision that will apply if premiums are being waived on the final expiry date. The policy converts to L121 if available, L99 otherwise with Waiver of Premium on the conversion expiry date. • If added after issue, the Rider is convertible for the full ten years; beginning on the date the Rider is added. • If a policy includes ADB and RTR-10 riders and the RTR-10 is converted the amount of ADB on the original policy remains unchanged. ADB may be issued with the new policy, subject to Guardian's requirements. The amount of ADB on the new policy must be no more than the sum of the two policies' face amounts less the amount of ADB on the original policy. • The new policy can include Waiver of Premium coverage without evidence of insurability if the original policy had Waiver and the Insured is not currently disabled. If Waiver of Premium is requested on the new policy but is not on the original policy, evidence of insurability is required.

Guardian

Lifetime Protection Builder (LPB)

Benefit

The rider offers 15 year decreasing term coverage with a "use it or lose it" option to purchase additional Whole Life coverage. On the 5th, 10th and 15th policy anniversaries, the rider face amount reduces by 1/3, with an opportunity to purchase permanent coverage in the same or lesser amount at the same time.



Features at-a-Glance

Product Availability	L95, L99, L121
Conditions of Issue	The Lifetime Protection Builder Rider is not available with policies with flat extras.
Issue Ages	18-55
Premiums	Premiums are guaranteed level for the first five years and will be level on a non-guaranteed basis for the remainder of the entire 15-year benefit period
Amount Limitations	Minimum Face Amount: $75,000 Maximum Face Amount = 4 * Basic Policy's Face Amount at Issue
Conversions	• Convertible at attained age up to the current rider face amount for the life of the rider – Original age term conversions are not available • Any conversion of the rider, including partial conversions, will terminate the rider • No term conversion credit
Termination	The rider terminates when the policyowner exercises the right to convert to a whole life policy. Both partial and full conversions will terminate the LPB Rider . The rider will also terminate in the event the base policy terminates; or the LPB term has expired.

Guardian

Business Riders

Exchange of Insureds Rider

Benefit

This Rider gives a policyowner the right to exchange the policy for a new one on the life of a Substitute Insured. This Rider will be attached to all corporate-owned policies.

- This Rider is only applicable to corporate-owned business cases—not available for policies owned by individuals or partnerships.

Features at-a-Glance

Product Availability	L95, L99, L121, 10 Pay WL, 15 Pay WL, 20 Pay WL, L65, ESWL
Conditions of Issue	Not available with policies owned by individuals or partnerships.
Issue Ages	20 - 65
Premiums	This Rider has no premium.
Termination	Rider coverage terminates on the policy anniversary nearest the Insured's 75th birthday.

Exchanges

Conditions

- The basic policy and this Rider must be in force.
- All premiums for the original policy must be paid to the exchange date.
- The original policy must be surrendered to Guardian before the exchange date.
- The Insured under the original policy must be living on the exchange date.
- The Owner's proper written request for exchange must be received at Guardian's Home Office.
- The Owner must have an insurable interest in the Substitute Insured's life.
- The Owner and the Substitute Insured must sign the application for the new policy.
- The Substitute Insured must provide sufficient evidence of insurability according to Guardian's rules on the exchange date.

Information about New Policy

The exchange date is the issue date of the new policy. This date is the first day of the policy month beginning on or after the date:

- Guardian approves issue of the new policy; and
- Guardian receives the exchange cost, if any; and
- Guardian receives the first premium for the new policy.

The policy date of the new policy will be the same as the original policy. However, if the Substitute Insured was not at least 20 years old on the exchange date, the policy date of the new policy will be the policy anniversary nearest his or her 20th birthday.

The original policy, including any attached Riders, will terminate as of the exchange date. This date is the termination date.

Face Amount of New Policy
The maximum Face Amount of the new basic policy will be the greater of:

- The original policy's Face Amount
- A Face Amount with a Cash Value equal to this basic policy's Cash value on the exchange date

The Face Amount of any dividend additions or Rider additions on the new policy will be the amount purchased by the cash value of any such additions existing on the original policy.

Premiums for New Policy

- The new policy may be any annual premium whole life plan being issued by Guardian on the new policy's issue date.
- Premiums for the new policy will be based on Guardian's published rates on the new policy's issue date.
- The premiums will depend on the new policy's plan, face amount, and premium class, and the substitute insured's age and sex.
- The underwriting class for the new policy will be the appropriate underwriting class for the substitute insured on the new policy's issue date. The underwriting class of the new policy may differ from the premium class of the original policy.

Loans and Assignments for New Policy

- The new policy will be subject to any outstanding loans on this policy. If these outstanding loans exceed the new policy's loan value, the outstanding loans on the new policy will equal its loan value. Any excess loan amounts must be paid in cash to Guardian.
- The new policy will be subject to any existing assignment of this policy.

Additional Riders for New Policy
Additional benefit riders will be available with the new policy only with Guardian's consent.

- Evidence of insurability at the substitute insured's attained age is required.
- All riders on the new policy will be subject to Guardian's rules on the new policy's issue date.

Costs or Credits

- Either an exchange cost or credit will be payable on the exchange date. Guardian will pay the amount of any exchange credit to the owner of this policy; however, any outstanding loan in excess of the new policy's loan value will be deducted.
- The exchange cost or credit will be calculated by allocating certain amounts (differences in premium and/or face amounts) to the existing and the new policies. For further information on how to calculate the exchange cost or credit, contact the Home Office at 1-800-441-6455.

Guardian

Select Security Rider

Benefit

Used in conjunction with an Executive Bonus Plan, this Rider allows an employer to selectively compensate valued employees by the addition of an insurance benefit. This Rider is designed to add a "golden handcuffs" element to an Executive Bonus Plan.

Under this arrangement, the employee owns the policy, while the employer typically pays the premium. However, the employee may not execute any of the following transactions without written consent of the employer or the employer's successor:

- Change ownership or assign the policy
- Surrender the policy
- Take a policy loan
- Withdraw in cash any Paid-Up Additions (PUA) or cash values.

These transactions may be processed with the consent of the employer.

Features at-a-Glance

Product Availability	L95, L99, L121, 10 Pay WL, 15 Pay WL, 20 Pay WL, L65, ESWL
Conditions of Issue	Available at all issue ages, face amounts, and rating classes.
Premiums	There is no premium for this Rider.
Termination	This Rider will terminate if the employer's business interest no longer exists on the earlier of: • The date Guardian receives proper written notice of revocation of the restrictions on the owner's rights under the policy • The Insured's date of death

Guardian

Flexibility Riders

Accidental Death Benefit Rider (ADB)

Benefit

This Rider provides that Guardian will pay the amount of accidental death benefit specified in the policy if death results from accidental bodily injury and occurs within 120 days of the accident.

- This amount will be doubled if the injury is sustained while the Insured is a passenger in a public conveyance operated by a common carrier.

Features at-a-Glance

Availability	L95, L99, L121, 10 Pay WL, 15 Pay WL, 20 Pay WL, L65, ESWL
Conditions of Issue	Not available on policies with ratings above Class 4.
Issue Ages	5 - 65
Premiums	Payable with premiums for the policy until ADB coverage terminates at age 75. • Premiums are the same for male and female Insureds.
Amount Limitations	**Maximum Amount:** The maximum amount of ADB is the lesser of: • The sum of the base policy face amount, the target face amount from Option Q, and the face amount of RTR-10, or • Four times the base policy face amount, or • $500,000 **Minimum Amount:** The minimum amount of ADB depends on issue age: • Issue Ages 5-14 = $1,000 • Issue Ages 15+ = $3,000
Conversion	• If a term policy with an ADB rider is converted to a permanent policy, ADB is available with the new policy without evidence of insurability, provided that ADB is available on the new policy. • If a policy includes an ADB rider and an RTR-10 or Option Q rider and the RTR-10 or Option Q rider is converted, the amount of ADB on the original policy remains unchanged. ADB may be issued with the new policy, subject to Guardian's issue limits. The amount of ADB on the new policy must be no more than the sum of the two policies' face amounts less the amount of ADB on the original policy.
Termination	• Coverage continues as long as the policy is inforce until the policy anniversary nearest the Insured's 75th birthday. • If the policy becomes fully paid-up by its terms, the ADB Rider is also paid-up.

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Duoguard (DG) Survivor Insurance Purchase Option

Benefit

This Rider allows the Beneficiary to purchase a new insurance policy without additional underwriting on up to five Designated Insureds (including him/herself) for up to 90 days after the death of the Primary Insured.

- The Insureds are designated at the time the original policy is issued.

The Beneficiary can purchase this new policy in any one—or combination—of the following ways:

1. **He/she can buy an original age policy on the Designated Insured (DI)***

   In this case, the initial payment must equal:

   - The current year's premium for the new policy computed on an original age basis using the equivalent of the underwriting class assigned to the DI when the original policy was issued, *plus*
   - The guaranteed cash value as of the current date that would have been in place based on the original age; *plus*
   - Any reserve adjustments for substandard cases.

2. **He/she can buy a policy for a reduced face amount at the attained age of the DI**

   If the DI is less than or equal to age 80:

   - The initial payment must consist of the premium computed on an attained age basis for a reduced face amount using the underwriting class given this DI on the original policy's issue date.

   If the DI is older than attained age 80:

   - The maximum face amount is determined using the attained age calculator for age 80. The initial premium is:
     - The current year's premium for the new policy computed at age 80 using the equivalent of the underwriting class assigned to the DI when the original policy was issued, *plus*
     - The guaranteed cash value as of the current date that would have been in place based on age 80; *plus*
     - Any reserve adjustments for substandard cases.

3. **He/she can buy a Single Premium paid-up policy at the attained age of the DI**

   The payment is the premium for the new policy computed on an attained age basis using the equivalent underwriting class assigned to the DI on the original policy's issue date; the premium includes a 5% load.

Guardian

Features at-a-Glance

Product Availability	L95, L99, L121
Conditions of Issue	• Up to five riders (on different Designated Insureds) may be purchased with a single policy. • Each DI must be underwritten at issue of the original policy. • The underwriting class is determined when the original policy was issued.
Issue Ages	Insured: 20 – 80 Designated Insured: 0 – 80
Premiums	Premiums are level and payable throughout the premium payment period of the policy.
Amount Limitations	**Minimum:** $100,000 **Maximum Face Amount:** 5 * (Basic Policy's Face Amount + Target Amount of Option Q) *This amount may also be "aggregated." In all cases, the total lifetime DG coverage cannot exceed $7,500,000.* The Rider can also be "aggregated." In this situation, a beneficiary may elect to purchase a DuoGuard rider for up to 5 times the basic face amount on the original policy PLUS 5 times the base face amount of another policy which is issued on the same date and on the same insured as the first policy. In both situations, there is a maximum lifetime amount detailed under "Rider Amount Limitations." • The concept of aggregation is useful when an Irrevocable Life Insurance Trust (ILIT) owns a policy with a DuoGuard Rider and a Pension Trust owns a pension policy. • The benefit is that the larger face amount policy is paid with deductible dollars by the pension trust while the ILIT owns the smaller initial face amount policy. However, the Trustee of the ILIT is allowed to exercise the DuoGuard Rider by purchasing the new policy on the aggregate face amounts of the combined policies in the ILIT. This would allow the newly purchased policy to be outside the estate of the new insured. • If the proceeds of the pension are paid to the ILIT, there may be both income and estate tax consequences to this payment. The ILIT may also use its existing assets to exercise the DuoGuard Rider at that time if the Pension Trust assets are not paid to the ILIT. **Disclosure:** *Be advised that any tax information contained in this material is based on our understanding of laws existing at the time of publication. Such laws are subject to legislative change and judicial and legislative interpretation. Neither Guardian nor its employees are engaged in providing tax or legal advice. For specific advice, seek and rely upon a qualified tax advisor or attorney.*
Termination	The Rider will terminate on the earliest of: • The death of the DI, • The end of the Election Period (90 days after the primary insured's or DI's date of death or 90 days after the original policy becomes "satisfied" as a result of EABR), • On the policy anniversary nearest the 121st birthday of the earlier of the primary insured or last surviving DI, • The end of the grace period for a policy or rider premium in default, • The date a policy value option is elected under the base policy, • The date a payment option is elected on the base policy, • The effective date of a cash surrender, or

- The effective date of the Rider cancellation by the policy owner.

New Policy

Information

- The underwriting class for the new policy is determined at issue of the Rider.
- The new policy may be any level premium, level death benefit whole life plan being issued by Guardian on the new policy issue date.
- The new policy cannot have option Q; it must be 100% base.
- With evidence of insurability, certain riders may be available on the new policy, subject to existing issue rules.

Survivor Insurance Purchase Option (SIPO) Period

The new policy may only be purchased during the SIPO period.

- The election period begins on the date of the primary insured's death (of after a policy becomes "satisfied" under the EABR rider; this occurs if the outstanding EABR liens and carrying charges exceed the face amount) and ends 90 days later.
- Within the 90-day period, free term insurance will be provided for all Designated Insureds. The term insurance equals the amount purchased on an attained age basis. If the Primary Insured's death occurs after age 80, the term insurance equals the amount that can be purchased at 80, less the cash value from attained age 80 to the current date.
- In the case of simultaneous death of the primary insured and a DI, or when it is impossible to determine the sequence of deaths, Guardian will pay 50% of the no-cost term insurance described above to the beneficiary.

Amounts

- The maximum amount of the new original age policy is up to the face amount of the Rider.
- If the policy is elected on an attained age basis, the maximum amount depends on the attained age of the DI at election time. The maximum face amount permitted grades down from 100% at the original age to a preset percentage at attained age 80. The maximum available approximates the guaranteed net amount at risk for an L99 policy. The schedule of percentages is illustrated in the policy pages.
- The maximum face amount for the Single Premium policy is the face amount of this Rider.

Guardian

Appendix A: Conversion Rules

Year 2006 to Present

GLT, LifeSpan, and YRT	2017 CSO WL
Elite	Preferred Plus – NT*
Preferred Plus – NT	Preferred Plus – NT*
Preferred – NT	Preferred – NT**
Nonsmoker	Nonsmoker
Standard	Standard
Substandard N/C	Substandard N/C
Substandard Smoker	Substandard Smoker

Year 2004 to 2006

GLT, YRT, and Berkshire Level Term	2017CSO WL
Super-Preferred	Preferred Plus – NT*
Preferred Plus	Preferred Plus – NT**
Preferred	Nonsmoker
Standard	Standard
Substandard N/C	Substandard N/C
Substandard Smoker	Substandard Smoker

Year 2004 to 2006

Guardian YRT, Life Span, Term Riders and 10 Year Term	2017 CSO WL
Preferred Plus	Preferred – NT
Preferred	Nonsmoker
Standard	Standard
Substandard N/C	Substandard N/C
Substandard Smoker	Substandard Smoker

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Year 2004 to 2006

Guardian YRT, Term Riders and 10 Year Term	2017 CSO WL
Preferred Non-Smoker	Preferred – NT
Preferred Smoker	Standard
Standard Non-Smoker	Nonsmoker
Standard Smoker	Standard
Substandard N/C	Substandard N/C
Substandard Smoker	Substandard Smoker

** Conversions to Preferred Plus NT require that the blended amount of the new policy be at least $250,000. Refer to the individual product for more details.*

*** Conversions to Preferred NT require that the face amount of the new policy be at least $100,000. Refer to the individual product for more details.*

Guardian

Appendix B: Additional EABR Information

Calculation of Total Lien Limit (Hypothetical Example)

Total Lien Limit =Cash Value [Base Policy and Adds] + (% of NAR) ∗ (Net Amount at Risk)

Base Policy Face Amount = $250,000
PUA Face Amount = $100,000
Base Cash Value (as of paid to date) = $104,000
PUA Cash Value (as of paid to date) = $73,000
Age at onset of Chronic Illness: 72
Cash Value [Base Policy and Adds] = $104,000 + $73,000 = **$177,000**
Net Amount at Risk = Face Amount [Base Policy and Adds] – Cash Value [Base Policy and Adds]
= ($250,000 + $100,000) – $177,000
= $350,000 –$177,000

Total Lien Limit = ($177,000)+(40% of NAR)∗($350,000−$177,000) = **$246,000**

State Variations of the EABR Rider

- **Definition of Terminal Illness** – In Massachusetts, terminal illness means having an illness or physical condition that can reasonably be expected to result in death in 24 months or less.
- **Total Lien Limit** – In Massachusetts, the percentage of net amount at risk that is used to determine the total lien limit for Terminal Illness accelerations is 70%, not 80% as in other states. However, the definition of Terminal Illness is more favorable for the Insured. In Maryland, the same percentages that are used to calculate the Total Lien Limit for Chronic Illness accelerations are also used to calculate the Total Lien Limit for Terminal Illness accelerations. Therefore, there is no difference between the Total Lien Limit for Chronic Illness and Terminal Illness accelerations in this state.
- **Issue Ages** – The issue ages for the Rider are 15-75 in the following states: Connecticut, Indiana, Kansas, Mississippi, New Jersey, New York, Ohio, Oregon, South Carolina, Virginia, and Washington.
- **Administrative Fee** – In the following states, the Admin Fee is $250, but it is not indexed for inflation: Alabama, Illinois, Indiana, Kansas, Maryland, Minnesota, Mississippi, New Jersey, New York, Ohio, Oregon, South Carolina, and Washington. In Florida, the Admin Fee is $100, and it is not indexed. In Texas, the Admin Fee is $150, and it is not indexed. In Nebraska, there is no Admin Fee.
- There is no **90-day waiting period** for the first Chronic Illness acceleration in the following states: Indiana, Kansas, Maryland, Mississippi, New Jersey, New York, Ohio, Oregon, South Carolina, Virginia, and Washington.
- **Issuance on Corporate Owned Policies** – In New York, the Rider cannot be issued on corporate owned policies. In New York, we are not permitted to make an accelerated benefit payment if we have reason to believe the payment will not be tax advantaged. Therefore, during the claims process, we will inquire about payments the owner may have received from other sources (other similar accelerated benefit riders, or long-term care benefits paid on a per diem basis) prior to authorizing the payment.

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Appendix C: Revision History

September 2019: 2019 Rider Guide Launched

September 2019: Updated Appendix B (EABR State Variations)

November 2019: Clarified the PUA limits for 10 Pay Whole Life

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Appendix D: Form Numbers

Policy Form Numbers
L95: 18-L95
L99: 18-L99
L121: 18-L121
L10: 19-L 10
L15: 19-L15
L20: 19-L20
L65: 19-L65
ESWL: 18-ESWL

Rider Form Numbers:
Waiver of Premium: 18-WP WL
Applicant's Waiver of Premium: 18-AWP
Paid-Up Additions: 18-PUA
Guaranteed Purchase Option: 18-GIO
Enhanced Accelerated Benefit Rider: 01-R111
Long Term Care Rider: 13-LTCR
Option F/G: 86-R45
Option L/P: 86-R68
Option Q: 18-OPTQ
Option R: 18-OPTR
10-Year Annually Renewable Term: 06-R66
Lifetime Protection Builder: 16-15DTR
Exchange of Insureds: 96-R61
Select Security: 91-R110
Accidental Death Benefit: 86-R1
DuoGuard: 07-SIPO
Index Participation Feature: 15-IPR

Disclosure: Riders may incur either an additional premium or cost. Riders may not be available in all states.