

Voluntary Life Cost Illustration *continued*

| | < 30 | 30–34 | 35–39 | 40–44 | 45–49 | 50–54 | 55–59 | 60–64 | 65–69† |
|-------------------------------|---------|---------|---------|---------|---------|---------|---------|----------|----------|
| \$30,000 | \$2.70 | \$2.70 | \$3.30 | \$4.80 | \$7.80 | \$12.30 | \$18.90 | \$29.40 | \$52.20 |
| \$35,000 | \$3.15 | \$3.15 | \$3.85 | \$5.60 | \$9.10 | \$14.35 | \$22.05 | \$34.30 | \$60.90 |
| \$40,000 | \$3.60 | \$3.60 | \$4.40 | \$6.40 | \$10.40 | \$16.40 | \$25.20 | \$39.20 | \$69.60 |
| \$45,000 | \$4.05 | \$4.05 | \$4.95 | \$7.20 | \$11.70 | \$18.45 | \$28.35 | \$44.10 | \$78.30 |
| \$50,000 | \$4.50 | \$4.50 | \$5.50 | \$8.00 | \$13.00 | \$20.50 | \$31.50 | \$49.00 | \$87.00 |
| \$55,000 | \$4.95 | \$4.95 | \$6.05 | \$8.80 | \$14.30 | \$22.55 | \$34.65 | \$53.90 | \$95.70 |
| \$60,000 | \$5.40 | \$5.40 | \$6.60 | \$9.60 | \$15.60 | \$24.60 | \$37.80 | \$58.80 | \$104.40 |
| \$65,000 | \$5.85 | \$5.85 | \$7.15 | \$10.40 | \$16.90 | \$26.65 | \$40.95 | \$63.70 | \$113.10 |
| \$70,000 | \$6.30 | \$6.30 | \$7.70 | \$11.20 | \$18.20 | \$28.70 | \$44.10 | \$68.60 | \$121.80 |
| \$75,000 | \$6.75 | \$6.75 | \$8.25 | \$12.00 | \$19.50 | \$30.75 | \$47.25 | \$73.50 | \$130.50 |
| \$80,000 | \$7.20 | \$7.20 | \$8.80 | \$12.80 | \$20.80 | \$32.80 | \$50.40 | \$78.40 | \$139.20 |
| \$85,000 | \$7.65 | \$7.65 | \$9.35 | \$13.60 | \$22.10 | \$34.85 | \$53.55 | \$83.30 | \$147.90 |
| \$90,000 | \$8.10 | \$8.10 | \$9.90 | \$14.40 | \$23.40 | \$36.90 | \$56.70 | \$88.20 | \$156.60 |
| \$95,000 | \$8.55 | \$8.55 | \$10.45 | \$15.20 | \$24.70 | \$38.95 | \$59.85 | \$93.10 | \$165.30 |
| \$100,000 | \$9.00 | \$9.00 | \$11.00 | \$16.00 | \$26.00 | \$41.00 | \$63.00 | \$98.00 | \$174.00 |
| \$105,000 | \$9.45 | \$9.45 | \$11.55 | \$16.80 | \$27.30 | \$43.05 | \$66.15 | \$102.90 | \$182.70 |
| \$110,000 | \$9.90 | \$9.90 | \$12.10 | \$17.60 | \$28.60 | \$45.10 | \$69.30 | \$107.80 | \$191.40 |
| \$115,000 | \$10.35 | \$10.35 | \$12.65 | \$18.40 | \$29.90 | \$47.15 | \$72.45 | \$112.70 | \$200.10 |
| \$120,000 | \$10.80 | \$10.80 | \$13.20 | \$19.20 | \$31.20 | \$49.20 | \$75.60 | \$117.60 | \$208.80 |
| \$125,000 | \$11.25 | \$11.25 | \$13.75 | \$20.00 | \$32.50 | \$51.25 | \$78.75 | \$122.50 | \$217.50 |
| Policy Election Amount | | | | | | | | | |
| Child(ren) | | | | | | | | | |
| \$5,000 | \$0.70 | \$0.70 | \$0.70 | \$0.70 | \$0.70 | \$0.70 | \$0.70 | \$0.70 | \$0.70 |
| \$10,000 | \$1.40 | \$1.40 | \$1.40 | \$1.40 | \$1.40 | \$1.40 | \$1.40 | \$1.40 | \$1.40 |

Refer to Guarantee Issue row on page above for Voluntary Life GI amounts.

Premiums for Voluntary Life Increase in five-year increments

Spouse/DP coverage premium is based on Employee age.

†Benefit reductions apply.

Manage Your Benefits:

Go to www.GuardianAnytime.com to access secure information about your Guardian benefits. Your on-line account will be set up within 30 days after your plan effective date.

Need Assistance?

Call the Guardian Helpline (888) 600-1600, weekdays, 8:00 AM to 8:30 PM, EST. Refer to your member ID (social security number) and your plan number: 00566218

LIMITATIONS AND EXCLUSIONS:

A SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS FOR LIFE AND AD&D COVERAGE:

You must be working full-time on the effective date of your coverage; otherwise, your coverage becomes effective after you have completed a specific waiting period. Employees must be legally working in the United States in order to be eligible for coverage.

Underwriting must approve coverage for employees on temporary assignment: (a) exceeding one year; or (b) in an area under travel warning by the US Department of State. Subject to state specific variations. Evidence of Insurability is required on all late enrollees. This coverage will not be effective until approved by a Guardian underwriter. This proposal is hedged subject to satisfactory financial evaluation. Please refer to certificate of coverage for full plan description.

Dependent life insurance will not take effect if a dependent, other than a newborn, is confined to the hospital or other health care facility or is unable to perform the normal activities of someone of like age and sex.

Accelerated Life Benefit is not paid to an employee under the following circumstances: one who is required by law to use the benefit to pay creditors; is required by court order to pay the benefit to another person; is required by a government agency to use the payment to receive a government benefit; or loses his or her group coverage before an accelerated benefit is paid.

Voluntary Life Only:

We pay no benefits if the insured's death is due to suicide within two years from the insured's original effective date. This two year limitation also applies to any increase in benefit. This exclusion may vary according to state law. Late entrants and benefit increases require underwriting approval.

GP-I-R-LB-90, GP-I-R-EOPT-96

Guarantee Issue/Conditional Issue amounts may vary based on age and case size. See your Plan Administrator for details. Late entrants and benefit increases require underwriting approval.

For AD&D: We pay no benefits for any loss caused: by willful self-injury; sickness, disease or medical treatment; by participating in a civil disorder or committing a felony; Traveling on any type of aircraft while having duties on that aircraft; by declared or undeclared act of war or armed aggression; while a member of any armed force (May vary by state); while driving a motor vehicle without a current, valid driver's license; by legal intoxication; or by voluntarily using a non-prescription controlled substance. Contract #GP-I-R-ADCLI-00 et al. We won't pay more than 100% of the Insurance amount for all losses due to the same accident, except as stated. The loss must occur within a specified period of time of the accident. Please see contract for specific definition; definition of loss may vary depending on the benefit payable.

Enhanced AD&D: A loss may be defined as death, quadriplegia, loss of speech and hearing, loss of cognitive function, comatose state in excess of one month, hemiplegia or paraplegia. The loss must occur within a specified period of time of the accident. Please see contract for specific definition; definition of loss may vary depending on the benefit payable.

This document is a summary of the major features of the referenced insurance coverage. It is intended for illustrative purposes only and does not constitute a contract. The insurance plan documents, including the policy and certificate, comprise the contract for coverage. The full plan description, including the benefits and all terms, limitations and exclusions that apply will be contained in your insurance certificate. The plan documents are the final arbiter of coverage. Coverage terms may vary by state and actual sold plan. The premium amounts reflected in this summary are an approximation; if there is a discrepancy between this amount and the premium actually billed, the latter prevails.

WillPrep Services

Special bonus for participants in voluntary life plan

Your employer has worked with Guardian to make WillPrep Services available to eligible members with Voluntary Life plans. Keeping an up-to-date will is essential to ensuring that your assets are distributed as you intended, no matter the size of your estate. You may be avoiding creating a will because you believe you can't afford the time or legal expense. Now you can with WillPrep Services.

WillPrep Services offer support and guidance to help you properly prepare the documents necessary to preserve your family's financial security. WillPrep has a range of services including online planning documents, a resource library and access to professionals* to help with issues related to:

- | | | |
|-----------------------------------|------------------------------------|--------------------------|
| ▪ Advanced Health Care Directives | ▪ Financial Power of Attorney | ▪ Wills and Living Wills |
| ▪ Estate Taxes | ▪ Guardianship and Conservatorship | ▪ Resource Library |
| ▪ Executors & Probate | ▪ Healthcare Power of Attorney | ▪ Trusts |

For more information about WillPrep Services, go to www.ibhwillprep.com; User name: WillPrep; Password: GLIC09 or call 1-877-433-6789

*The Option of an attorney prepared will is available for a small fee.

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