



GUARDIAN®

Group Number: 00529731

Greene County Public Schools

ALL ELIGIBLE EMPLOYEES

Here you'll find information about your following employee benefit(s). Be sure to review the enclosed - it provides everything you need to sign up for your Guardian benefits.

PLAN HIGHLIGHTS

- Life
- Critical Illness

Questions? Concerns?

Helpline (888) 600-1600

Call weekdays, 7:00 AM to 8:30 PM, EST.

And refer to your plan number: 00529731



Welcome

Dear Greene County Public Schools Employee,

We're pleased to tell you that Guardian will be our coverage provider this year. We have chosen Guardian because of its competitive rates, excellent service reputation, and extensive plan designs.

We have worked hard to negotiate group rates that will be affordable for all employees. All coverage is paid through payroll deduction.

Greene County Public Schools

Life Benefit Summary

Group Number: 00529731

About Your Benefits:

Your family depends on you in many ways and you've worked hard to ensure their financial security. But if something happened to you, will your family be protected? Will your loved ones be able to stay in their home, pay bills, and prepare for the future. Life insurance provides a financial benefit that your family can depend on. And getting it at work is easier, more convenient and more affordable than doing it on your own. If you have financial dependents- a spouse, children or aging parents, having life insurance is a responsible and a smart decision. Enroll today to secure their future!

Permanent Life offers lifetime coverage at premium rates that never change. Your permanent life coverage builds cash value over time from which you can borrow.

What Your Benefits Cover:

GROUP PERMANENT LIFE	
Employee Benefit	\$10,000 increments to a maximum of \$300,000.
Spouse Benefit	<p>Spouse Permanent Life: Up to 50% of employee's amount to maximum \$150,000</p> <p>Spouse 10 Year Term Life: Up to 50% of the employee amount to a maximum \$150,000; Minimum is greater of 50% or \$10,000.</p>
Child Benefit	<p>Child Permanent Life: \$10,000 - Max age 26. Subject to state limits.</p> <p>Child Term Life: \$10,000 (amount until 14 days old is \$500.) Max age 26. Subject to state limits.</p>
Guarantee Issue: The 'guarantee' means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when you sign up for coverage during the initial enrollment period.	We Guarantee Issue coverage up to: Employee \$200,000. Spouse \$10,000. Dependent children \$10,000.
Premiums	Never increase due to an increase in age. All issue ages will be calculated using age at last birthday as of the member's certificate effective date.

Portability: Allows you to take your coverage with you if you terminate employment.

Coverage is fully portable when employee or dependent is no longer eligible under employer's plan.

Accelerated Life Benefit: A lump sum benefit is paid to you if you are diagnosed with a terminal condition, as defined by the plan.

Yes

Subject to coverage limits

GPL Dependent Term: Spouse's Term Rider maximum Issue age is 60

† Permanent Life: Infant coverage is limited based on age.

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: 00529731

Group Permanent Life Employee Monthly Cost Illustration

Employee Issue Age	Monthly Premium & Cash Value	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
18	NonTobacco	\$6.00	\$12.00	\$18.00	\$24.00	\$30.00	\$36.00	\$42.00	\$48.00	\$54.00	\$60.00
	Cash Value	\$4,790	\$9,581	\$14,371	\$19,162	\$23,952	\$28,743	\$33,533	\$38,324	\$43,114	\$47,905
	Tobacco	\$7.50	\$15.00	\$22.50	\$30.00	\$37.50	\$45.00	\$52.50	\$60.00	\$67.50	\$75.00
19	Cash Value	\$5,017	\$10,033	\$15,050	\$20,066	\$25,083	\$30,099	\$35,116	\$40,132	\$45,149	\$50,166
	NonTobacco	\$6.00	\$12.00	\$18.00	\$24.00	\$30.00	\$36.00	\$42.00	\$48.00	\$54.00	\$60.00
	Cash Value	\$4,465	\$8,930	\$13,395	\$17,860	\$22,325	\$26,790	\$31,255	\$35,720	\$40,185	\$44,650
20	Tobacco	\$7.70	\$15.40	\$23.10	\$30.80	\$38.50	\$46.20	\$53.90	\$61.60	\$69.30	\$77.00
	Cash Value	\$4,842	\$9,684	\$14,526	\$19,369	\$24,211	\$29,053	\$33,895	\$38,737	\$43,579	\$48,422
	NonTobacco	\$6.10	\$12.20	\$18.30	\$24.40	\$30.50	\$36.60	\$42.70	\$48.80	\$54.90	\$61.00
21	Cash Value	\$4,308	\$8,616	\$12,924	\$17,232	\$21,539	\$25,847	\$30,155	\$34,463	\$38,771	\$43,079
	Tobacco	\$7.90	\$15.80	\$23.70	\$31.60	\$39.50	\$47.40	\$55.30	\$63.20	\$71.10	\$79.00
	Cash Value	\$4,660	\$9,319	\$13,979	\$18,638	\$23,298	\$27,957	\$32,617	\$37,276	\$41,936	\$46,596
22	NonTobacco	\$6.20	\$12.40	\$18.60	\$24.80	\$31.00	\$37.20	\$43.40	\$49.60	\$55.80	\$62.00
	Cash Value	\$4,151	\$8,302	\$12,453	\$16,604	\$20,755	\$24,905	\$29,056	\$33,207	\$37,358	\$41,509
	Tobacco	\$8.30	\$16.60	\$24.90	\$33.20	\$41.50	\$49.80	\$58.10	\$66.40	\$74.70	\$83.00
23	Cash Value	\$4,691	\$9,381	\$14,072	\$18,762	\$23,453	\$28,143	\$32,834	\$37,524	\$42,215	\$46,905
	NonTobacco	\$6.40	\$12.80	\$19.20	\$25.60	\$32.00	\$38.40	\$44.80	\$51.20	\$57.60	\$64.00
	Cash Value	\$4,132	\$8,263	\$12,395	\$16,526	\$20,658	\$24,789	\$28,921	\$33,052	\$37,184	\$41,315
24	Tobacco	\$8.50	\$17.00	\$25.50	\$34.00	\$42.50	\$51.00	\$59.50	\$68.00	\$76.50	\$85.00
	Cash Value	\$4,556	\$9,112	\$13,668	\$18,224	\$22,780	\$27,336	\$31,892	\$36,448	\$41,004	\$45,560
	NonTobacco	\$6.60	\$13.20	\$19.80	\$26.40	\$33.00	\$39.60	\$46.20	\$52.80	\$59.40	\$66.00
25	Cash Value	\$4,094	\$8,188	\$12,283	\$16,377	\$20,471	\$24,565	\$28,659	\$32,754	\$36,848	\$40,942
	Tobacco	\$8.80	\$17.60	\$26.40	\$35.20	\$44.00	\$52.80	\$61.60	\$70.40	\$79.20	\$88.00
	Cash Value	\$4,563	\$9,125	\$13,688	\$18,250	\$22,813	\$27,375	\$31,938	\$36,500	\$41,063	\$45,625
26	NonTobacco	\$6.80	\$13.60	\$20.40	\$27.20	\$34.00	\$40.80	\$47.60	\$54.40	\$61.20	\$68.00
	Cash Value	\$4,046	\$8,092	\$12,137	\$16,183	\$20,229	\$24,275	\$28,320	\$32,366	\$36,412	\$40,458
	Tobacco	\$9.10	\$18.20	\$27.30	\$36.40	\$45.50	\$54.60	\$63.70	\$72.80	\$81.90	\$91.00
27	Cash Value	\$4,545	\$9,090	\$13,635	\$18,180	\$22,725	\$27,269	\$31,814	\$36,359	\$40,904	\$45,449
	NonTobacco	\$7.10	\$14.20	\$21.30	\$28.40	\$35.50	\$42.60	\$49.70	\$56.80	\$63.90	\$71.00
	Cash Value	\$4,104	\$8,207	\$12,311	\$16,415	\$20,519	\$24,622	\$28,726	\$32,830	\$36,933	\$41,037
28	Tobacco	\$9.60	\$19.20	\$28.80	\$38.40	\$48.00	\$57.60	\$67.20	\$76.80	\$86.40	\$96.00
	Cash Value	\$4,772	\$9,544	\$14,317	\$19,089	\$23,861	\$28,633	\$33,406	\$38,178	\$42,950	\$47,722
	NonTobacco	\$7.30	\$14.60	\$21.90	\$29.20	\$36.50	\$43.80	\$51.10	\$58.40	\$65.70	\$73.00
29	Cash Value	\$3,983	\$7,965	\$11,948	\$15,930	\$19,913	\$23,895	\$27,878	\$31,860	\$35,843	\$39,826
	Tobacco	\$10.00	\$20.00	\$30.00	\$40.00	\$50.00	\$60.00	\$70.00	\$80.00	\$90.00	\$100.00
	Cash Value	\$4,687	\$9,375	\$14,062	\$18,749	\$23,436	\$28,124	\$32,811	\$37,498	\$42,186	\$46,873
30	NonTobacco	\$7.60	\$15.20	\$22.80	\$30.40	\$38.00	\$45.60	\$53.20	\$60.80	\$68.40	\$76.00
	Cash Value	\$3,963	\$7,927	\$11,890	\$15,853	\$19,816	\$23,780	\$27,743	\$31,706	\$35,670	\$39,633
	Tobacco	\$10.30	\$20.60	\$30.90	\$41.20	\$51.50	\$61.80	\$72.10	\$82.40	\$92.70	\$103.00
31	Cash Value	\$4,508	\$9,016	\$13,524	\$18,032	\$22,540	\$27,048	\$31,556	\$36,064	\$40,572	\$45,080
	NonTobacco	\$7.90	\$15.80	\$23.70	\$31.60	\$39.50	\$47.40	\$55.30	\$63.20	\$71.10	\$79.00
	Cash Value	\$3,929	\$7,857	\$11,786	\$15,715	\$19,643	\$23,572	\$27,501	\$31,429	\$35,358	\$39,287
32	Tobacco	\$10.70	\$21.40	\$32.10	\$42.80	\$53.50	\$64.20	\$74.90	\$85.60	\$96.30	\$107.00
	Cash Value	\$4,390	\$8,779	\$13,169	\$17,558	\$21,948	\$26,337	\$30,727	\$35,116	\$39,506	\$43,896
	NonTobacco	\$8.20	\$16.40	\$24.60	\$32.80	\$41.00	\$49.20	\$57.40	\$65.60	\$73.80	\$82.00
33	Cash Value	\$3,875	\$7,750	\$11,624	\$15,499	\$19,374	\$23,249	\$27,124	\$30,998	\$34,873	\$38,748
	Tobacco	\$11.10	\$22.20	\$33.30	\$44.40	\$55.50	\$66.60	\$77.70	\$88.80	\$99.90	\$111.00
	Cash Value	\$4,292	\$8,584	\$12,877	\$17,169	\$21,461	\$25,753	\$30,045	\$34,338	\$38,630	\$42,922
34	NonTobacco	\$8.50	\$17.00	\$25.50	\$34.00	\$42.50	\$51.00	\$59.50	\$68.00	\$76.50	\$85.00
	Cash Value	\$3,805	\$7,611	\$11,416	\$15,222	\$19,027	\$22,833	\$26,638	\$30,444	\$34,249	\$38,055
	Tobacco	\$11.60	\$23.20	\$34.80	\$46.40	\$58.00	\$69.60	\$81.20	\$92.80	\$104.40	\$116.00
35	Cash Value	\$4,237	\$8,473	\$12,710	\$16,947	\$21,183	\$25,420	\$29,657	\$33,893	\$38,130	\$42,367

Group Permanent Life Employee Monthly Cost Illustration

Employee Issue Age	Monthly Premium & Cash Value	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
31	NonTobacco	\$8.80	\$17.60	\$26.40	\$35.20	\$44.00	\$52.80	\$61.60	\$70.40	\$79.20	\$88.00
	Cash Value	\$3,756	\$7,513	\$11,269	\$15,026	\$18,782	\$22,538	\$26,295	\$30,051	\$33,808	\$37,564
	Tobacco	\$12.00	\$24.00	\$36.00	\$48.00	\$60.00	\$72.00	\$84.00	\$96.00	\$108.00	\$120.00
32	Cash Value	\$4,098	\$8,196	\$12,293	\$16,391	\$20,489	\$24,587	\$28,685	\$32,782	\$36,880	\$40,978
	NonTobacco	\$9.20	\$18.40	\$27.60	\$36.80	\$46.00	\$55.20	\$64.40	\$73.60	\$82.80	\$92.00
	Cash Value	\$3,742	\$7,484	\$11,226	\$14,969	\$18,711	\$22,453	\$26,195	\$29,937	\$33,679	\$37,422
33	Tobacco	\$12.60	\$25.20	\$37.80	\$50.40	\$63.00	\$75.60	\$88.20	\$100.80	\$113.40	\$126.00
	Cash Value	\$4,085	\$8,170	\$12,255	\$16,340	\$20,424	\$24,509	\$28,594	\$32,679	\$36,764	\$40,849
	NonTobacco	\$9.50	\$19.00	\$28.50	\$38.00	\$47.50	\$57.00	\$66.50	\$76.00	\$85.50	\$95.00
34	Cash Value	\$3,628	\$7,256	\$10,883	\$14,511	\$18,139	\$21,767	\$25,395	\$29,022	\$32,650	\$36,278
	Tobacco	\$13.10	\$26.20	\$39.30	\$52.40	\$65.50	\$78.60	\$91.70	\$104.80	\$117.90	\$131.00
	Cash Value	\$3,991	\$7,982	\$11,973	\$15,964	\$19,954	\$23,945	\$27,936	\$31,927	\$35,918	\$39,909
35	NonTobacco	\$9.90	\$19.80	\$29.70	\$39.60	\$49.50	\$59.40	\$69.30	\$79.20	\$89.10	\$99.00
	Cash Value	\$3,578	\$7,157	\$10,735	\$14,314	\$17,892	\$21,471	\$25,049	\$28,628	\$32,206	\$35,785
	Tobacco	\$13.70	\$27.40	\$41.10	\$54.80	\$68.50	\$82.20	\$95.90	\$109.60	\$123.30	\$137.00
36	Cash Value	\$3,922	\$7,845	\$11,767	\$15,689	\$19,612	\$23,534	\$27,456	\$31,378	\$35,301	\$39,223
	NonTobacco	\$10.40	\$20.80	\$31.20	\$41.60	\$52.00	\$62.40	\$72.80	\$83.20	\$93.60	\$104.00
	Cash Value	\$3,580	\$7,160	\$10,741	\$14,321	\$17,901	\$21,481	\$25,061	\$28,642	\$32,222	\$35,802
37	Tobacco	\$14.20	\$28.40	\$42.60	\$56.80	\$71.00	\$85.20	\$99.40	\$113.60	\$127.80	\$142.00
	Cash Value	\$3,784	\$7,569	\$11,353	\$15,137	\$18,921	\$22,706	\$26,490	\$30,274	\$34,059	\$37,843
	NonTobacco	\$10.90	\$21.80	\$32.70	\$43.60	\$54.50	\$65.40	\$76.30	\$87.20	\$98.10	\$109.00
38	Cash Value	\$3,474	\$6,948	\$10,422	\$13,896	\$17,370	\$20,844	\$24,318	\$27,792	\$31,266	\$34,740
	Tobacco	\$15.00	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00
	Cash Value	\$3,748	\$7,497	\$11,245	\$14,994	\$18,742	\$22,491	\$26,239	\$29,987	\$33,736	\$37,484
39	NonTobacco	\$11.40	\$22.80	\$34.20	\$45.60	\$57.00	\$68.40	\$79.80	\$91.20	\$102.60	\$114.00
	Cash Value	\$3,380	\$6,759	\$10,139	\$13,519	\$16,898	\$20,278	\$23,658	\$27,037	\$30,417	\$33,797
	Tobacco	\$15.70	\$31.40	\$47.10	\$62.80	\$78.50	\$94.20	\$109.90	\$125.60	\$141.30	\$157.00
40	Cash Value	\$3,613	\$7,226	\$10,839	\$14,452	\$18,065	\$21,679	\$25,292	\$28,905	\$32,518	\$36,131
	NonTobacco	\$12.00	\$24.00	\$36.00	\$48.00	\$60.00	\$72.00	\$84.00	\$96.00	\$108.00	\$120.00
	Cash Value	\$3,301	\$6,601	\$9,902	\$13,202	\$16,503	\$19,804	\$23,104	\$26,405	\$29,705	\$33,006
41	Tobacco	\$16.50	\$33.00	\$49.50	\$66.00	\$82.50	\$99.00	\$115.50	\$132.00	\$148.50	\$165.00
	Cash Value	\$3,518	\$7,036	\$10,554	\$14,071	\$17,589	\$21,107	\$24,625	\$28,143	\$31,661	\$35,179
	NonTobacco	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$87.50	\$100.00	\$112.50	\$125.00
42	Cash Value	\$3,173	\$6,347	\$9,520	\$12,693	\$15,867	\$19,040	\$22,213	\$25,386	\$28,560	\$31,733
	Tobacco	\$17.30	\$34.60	\$51.90	\$69.20	\$86.50	\$103.80	\$121.10	\$138.40	\$155.70	\$173.00
	Cash Value	\$3,395	\$6,790	\$10,185	\$13,579	\$16,974	\$20,369	\$23,764	\$27,159	\$30,554	\$33,949
43	NonTobacco	\$13.20	\$26.40	\$39.60	\$52.80	\$66.00	\$79.20	\$92.40	\$105.60	\$118.80	\$132.00
	Cash Value	\$3,111	\$6,221	\$9,332	\$12,443	\$15,553	\$18,664	\$21,774	\$24,885	\$27,996	\$31,106
	Tobacco	\$18.20	\$36.40	\$54.60	\$72.80	\$91.00	\$109.20	\$127.40	\$145.60	\$163.80	\$182.00
44	Cash Value	\$3,303	\$6,606	\$9,909	\$13,212	\$16,515	\$19,818	\$23,121	\$26,424	\$29,727	\$33,031
	NonTobacco	\$13.80	\$27.60	\$41.40	\$55.20	\$69.00	\$82.80	\$96.60	\$110.40	\$124.20	\$138.00
	Cash Value	\$2,977	\$5,954	\$8,930	\$11,907	\$14,884	\$17,861	\$20,837	\$23,814	\$26,791	\$29,768
45	Tobacco	\$19.10	\$38.20	\$57.30	\$76.40	\$95.50	\$114.60	\$133.70	\$152.80	\$171.90	\$191.00
	Cash Value	\$3,181	\$6,362	\$9,542	\$12,723	\$15,904	\$19,085	\$22,266	\$25,446	\$28,627	\$31,808
	NonTobacco	\$14.50	\$29.00	\$43.50	\$58.00	\$72.50	\$87.00	\$101.50	\$116.00	\$130.50	\$145.00
46	Cash Value	\$2,896	\$5,791	\$8,687	\$11,582	\$14,478	\$17,373	\$20,269	\$23,165	\$26,060	\$28,956
	Tobacco	\$20.00	\$40.00	\$60.00	\$80.00	\$100.00	\$120.00	\$140.00	\$160.00	\$180.00	\$200.00
	Cash Value	\$3,034	\$6,068	\$9,102	\$12,135	\$15,169	\$18,203	\$21,237	\$24,271	\$27,305	\$30,339
47	NonTobacco	\$15.20	\$30.40	\$45.60	\$60.80	\$76.00	\$91.20	\$106.40	\$121.60	\$136.80	\$152.00
	Cash Value	\$2,773	\$5,546	\$8,319	\$11,092	\$13,865	\$16,638	\$19,411	\$22,183	\$24,956	\$27,729
	Tobacco	\$21.00	\$42.00	\$63.00	\$84.00	\$105.00	\$126.00	\$147.00	\$168.00	\$189.00	\$210.00
48	Cash Value	\$2,909	\$5,818	\$8,726	\$11,635	\$14,544	\$17,453	\$20,361	\$23,270	\$26,179	\$29,088

Group Permanent Life Employee Monthly Cost Illustration

Employee Issue Age	Monthly Premium & Cash Value	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
44	NonTobacco	\$15.90	\$31.80	\$47.70	\$63.60	\$79.50	\$95.40	\$111.30	\$127.20	\$143.10	\$159.00
	Cash Value	\$2,654	\$5,308	\$7,961	\$10,615	\$13,269	\$15,923	\$18,576	\$21,230	\$23,884	\$26,538
	Tobacco	\$22.00	\$44.00	\$66.00	\$88.00	\$110.00	\$132.00	\$154.00	\$176.00	\$198.00	\$220.00
45	Cash Value	\$2,758	\$5,517	\$8,275	\$11,033	\$13,792	\$16,550	\$19,308	\$22,066	\$24,825	\$27,583
	NonTobacco	\$16.70	\$33.40	\$50.10	\$66.80	\$83.50	\$100.20	\$116.90	\$133.60	\$150.30	\$167.00
	Cash Value	\$2,534	\$5,068	\$7,601	\$10,135	\$12,669	\$15,203	\$17,736	\$20,270	\$22,804	\$25,338
46	Tobacco	\$23.10	\$46.20	\$69.30	\$92.40	\$115.50	\$138.60	\$161.70	\$184.80	\$207.90	\$231.00
	Cash Value	\$2,623	\$5,246	\$7,870	\$10,493	\$13,116	\$15,739	\$18,362	\$20,985	\$23,609	\$26,232
	NonTobacco	\$17.80	\$35.60	\$53.40	\$71.20	\$89.00	\$106.80	\$124.60	\$142.40	\$160.20	\$178.00
47	Cash Value	\$2,371	\$4,742	\$7,113	\$9,483	\$11,854	\$14,225	\$16,596	\$18,967	\$21,338	\$23,709
	Tobacco	\$24.50	\$49.00	\$73.50	\$98.00	\$122.50	\$147.00	\$171.50	\$196.00	\$220.50	\$245.00
	Cash Value	\$2,460	\$4,921	\$7,381	\$9,842	\$12,302	\$14,763	\$17,223	\$19,684	\$22,144	\$24,605
48	NonTobacco	\$19.00	\$38.00	\$57.00	\$76.00	\$95.00	\$114.00	\$133.00	\$152.00	\$171.00	\$190.00
	Cash Value	\$2,219	\$4,437	\$6,656	\$8,874	\$11,093	\$13,312	\$15,530	\$17,749	\$19,967	\$22,186
	Tobacco	\$25.90	\$51.80	\$77.70	\$103.60	\$129.50	\$155.40	\$181.30	\$207.20	\$233.10	\$259.00
49	Cash Value	\$2,269	\$4,539	\$6,808	\$9,078	\$11,347	\$13,617	\$15,886	\$18,156	\$20,425	\$22,695
	NonTobacco	\$20.20	\$40.40	\$60.60	\$80.80	\$101.00	\$121.20	\$141.40	\$161.60	\$181.80	\$202.00
	Cash Value	\$2,060	\$4,119	\$6,179	\$8,238	\$10,298	\$12,358	\$14,417	\$16,477	\$18,537	\$20,596
50	Tobacco	\$27.40	\$54.80	\$82.20	\$109.60	\$137.00	\$164.40	\$191.80	\$219.20	\$246.60	\$274.00
	Cash Value	\$2,082	\$4,164	\$6,246	\$8,328	\$10,409	\$12,491	\$14,573	\$16,655	\$18,737	\$20,819
	NonTobacco	\$21.40	\$42.80	\$64.20	\$85.60	\$107.00	\$128.40	\$149.80	\$171.20	\$192.60	\$214.00
51	Cash Value	\$1,860	\$3,721	\$5,581	\$7,442	\$9,302	\$11,163	\$13,023	\$14,884	\$16,744	\$18,605
	Tobacco	\$29.00	\$58.00	\$87.00	\$116.00	\$145.00	\$174.00	\$203.00	\$232.00	\$261.00	\$290.00
	Cash Value	\$1,892	\$3,784	\$5,676	\$7,568	\$9,461	\$11,353	\$13,245	\$15,137	\$17,029	\$18,921
52	NonTobacco	\$22.80	\$45.60	\$68.40	\$91.20	\$114.00	\$136.80	\$159.60	\$182.40	\$205.20	\$228.00
	Cash Value	\$1,688	\$3,376	\$5,064	\$6,752	\$8,440	\$10,128	\$11,816	\$13,504	\$15,192	\$16,880
	Tobacco	\$30.70	\$61.40	\$92.10	\$122.80	\$153.50	\$184.20	\$214.90	\$245.60	\$276.30	\$307.00
53	Cash Value	\$1,698	\$3,396	\$5,093	\$6,791	\$8,489	\$10,187	\$11,884	\$13,582	\$15,280	\$16,978
	NonTobacco	\$24.20	\$48.40	\$72.60	\$96.80	\$121.00	\$145.20	\$169.40	\$193.60	\$217.80	\$242.00
	Cash Value	\$1,490	\$2,981	\$4,471	\$5,961	\$7,451	\$8,942	\$10,432	\$11,922	\$13,412	\$14,903
54	Tobacco	\$32.60	\$65.20	\$97.80	\$130.40	\$163.00	\$195.60	\$228.20	\$260.80	\$293.40	\$326.00
	Cash Value	\$1,518	\$3,035	\$4,553	\$6,071	\$7,589	\$9,106	\$10,624	\$12,142	\$13,660	\$15,177
	NonTobacco	\$25.60	\$51.20	\$76.80	\$102.40	\$128.00	\$153.60	\$179.20	\$204.80	\$230.40	\$256.00
55	Cash Value	\$1,268	\$2,536	\$3,803	\$5,071	\$6,339	\$7,607	\$8,875	\$10,142	\$11,410	\$12,678
	Tobacco	\$34.50	\$69.00	\$103.50	\$138.00	\$172.50	\$207.00	\$241.50	\$276.00	\$310.50	\$345.00
	Cash Value	\$1,301	\$2,602	\$3,903	\$5,204	\$6,505	\$7,806	\$9,107	\$10,408	\$11,709	\$13,010
56	NonTobacco	\$27.10	\$54.20	\$81.30	\$108.40	\$135.50	\$162.60	\$189.70	\$216.80	\$243.90	\$271.00
	Cash Value	\$1,055	\$2,109	\$3,164	\$4,219	\$5,274	\$6,328	\$7,383	\$8,438	\$9,493	\$10,547
	Tobacco	\$36.60	\$73.20	\$109.80	\$146.40	\$183.00	\$219.60	\$256.20	\$292.80	\$329.40	\$366.00
57	Cash Value	\$1,087	\$2,175	\$3,262	\$4,349	\$5,436	\$6,524	\$7,611	\$8,698	\$9,785	\$10,873
	NonTobacco	\$28.70	\$57.40	\$86.10	\$114.80	\$143.50	\$172.20	\$200.90	\$229.60	\$258.30	\$287.00
	Cash Value	\$820	\$1,640	\$2,461	\$3,281	\$4,101	\$4,921	\$5,741	\$6,562	\$7,382	\$8,202
58	Tobacco	\$38.70	\$77.40	\$116.10	\$154.80	\$193.50	\$232.20	\$270.90	\$309.60	\$348.30	\$387.00
	Cash Value	\$837	\$1,675	\$2,512	\$3,350	\$4,187	\$5,025	\$5,862	\$6,700	\$7,537	\$8,374
	NonTobacco	\$30.40	\$60.80	\$91.20	\$121.60	\$152.00	\$182.40	\$212.80	\$243.20	\$273.60	\$304.00
59	Cash Value	\$575	\$1,150	\$1,725	\$2,301	\$2,876	\$3,451	\$4,026	\$4,601	\$5,176	\$5,751
	Tobacco	\$41.00	\$82.00	\$123.00	\$164.00	\$205.00	\$246.00	\$287.00	\$328.00	\$369.00	\$410.00
	Cash Value	\$585	\$1,170	\$1,755	\$2,340	\$2,925	\$3,509	\$4,094	\$4,679	\$5,264	\$5,849
60	NonTobacco	\$32.10	\$64.20	\$96.30	\$128.40	\$160.50	\$192.60	\$224.70	\$256.80	\$288.90	\$321.00
	Cash Value	\$620	\$1,240	\$1,860	\$2,479	\$3,099	\$3,719	\$4,339	\$4,959	\$5,579	\$6,198
	Tobacco	\$43.20	\$86.40	\$129.60	\$172.80	\$216.00	\$259.20	\$302.40	\$345.60	\$388.80	\$432.00
61	Cash Value	\$596	\$1,192	\$1,787	\$2,383	\$2,979	\$3,575	\$4,170	\$4,766	\$5,362	\$5,958

Group Permanent Life Employee Monthly Cost Illustration

Employee Issue Age	Monthly Premium & Cash Value	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
57	NonTobacco	\$33.80	\$67.60	\$101.40	\$135.20	\$169.00	\$202.80	\$236.60	\$270.40	\$304.20	\$338.00
	Cash Value	\$657	\$1,315	\$1,972	\$2,629	\$3,287	\$3,944	\$4,601	\$5,258	\$5,916	\$6,573
57	Tobacco	\$45.50	\$91.00	\$136.50	\$182.00	\$227.50	\$273.00	\$318.50	\$364.00	\$409.50	\$455.00
	Cash Value	\$611	\$1,222	\$1,832	\$2,443	\$3,054	\$3,665	\$4,275	\$4,886	\$5,497	\$6,108
58	NonTobacco	\$35.60	\$71.20	\$106.80	\$142.40	\$178.00	\$213.60	\$249.20	\$284.80	\$320.40	\$356.00
	Cash Value	\$687	\$1,374	\$2,062	\$2,749	\$3,436	\$4,123	\$4,810	\$5,497	\$6,185	\$6,872
58	Tobacco	\$47.90	\$95.80	\$143.70	\$191.60	\$239.50	\$287.40	\$335.30	\$383.20	\$431.10	\$479.00
	Cash Value	\$629	\$1,257	\$1,886	\$2,515	\$3,143	\$3,772	\$4,401	\$5,029	\$5,658	\$6,287
59	NonTobacco	\$37.50	\$75.00	\$112.50	\$150.00	\$187.50	\$225.00	\$262.50	\$300.00	\$337.50	\$375.00
	Cash Value	\$733	\$1,467	\$2,200	\$2,933	\$3,667	\$4,400	\$5,133	\$5,867	\$6,600	\$7,333
59	Tobacco	\$50.40	\$100.80	\$151.20	\$201.60	\$252.00	\$302.40	\$352.80	\$403.20	\$453.60	\$504.00
	Cash Value	\$647	\$1,294	\$1,941	\$2,589	\$3,236	\$3,883	\$4,530	\$5,177	\$5,824	\$6,471
60	NonTobacco	\$39.50	\$79.00	\$118.50	\$158.00	\$197.50	\$237.00	\$276.50	\$316.00	\$355.50	\$395.00
	Cash Value	\$782	\$1,564	\$2,347	\$3,129	\$3,911	\$4,693	\$5,476	\$6,258	\$7,040	\$7,822
60	Tobacco	\$53.00	\$106.00	\$159.00	\$212.00	\$265.00	\$318.00	\$371.00	\$424.00	\$477.00	\$530.00
	Cash Value	\$666	\$1,331	\$1,997	\$2,663	\$3,328	\$3,994	\$4,660	\$5,325	\$5,991	\$6,657
61	NonTobacco	\$41.70	\$83.40	\$125.10	\$166.80	\$208.50	\$250.20	\$291.90	\$333.60	\$375.30	\$417.00
	Cash Value	\$856	\$1,712	\$2,568	\$3,424	\$4,280	\$5,136	\$5,992	\$6,848	\$7,705	\$8,561
61	Tobacco	\$55.70	\$111.40	\$167.10	\$222.80	\$278.50	\$334.20	\$389.90	\$445.60	\$501.30	\$557.00
	Cash Value	\$684	\$1,368	\$2,051	\$2,735	\$3,419	\$4,103	\$4,786	\$5,470	\$6,154	\$6,838
62	NonTobacco	\$43.90	\$87.80	\$131.70	\$175.60	\$219.50	\$263.40	\$307.30	\$351.20	\$395.10	\$439.00
	Cash Value	\$918	\$1,836	\$2,753	\$3,671	\$4,589	\$5,507	\$6,425	\$7,342	\$8,260	\$9,178
62	Tobacco	\$58.50	\$117.00	\$175.50	\$234.00	\$292.50	\$351.00	\$409.50	\$468.00	\$526.50	\$585.00
	Cash Value	\$699	\$1,399	\$2,098	\$2,798	\$3,497	\$4,197	\$4,896	\$5,596	\$6,295	\$6,995
63	NonTobacco	\$46.40	\$92.80	\$139.20	\$185.60	\$232.00	\$278.40	\$324.80	\$371.20	\$417.60	\$464.00
	Cash Value	\$994	\$1,989	\$2,983	\$3,978	\$4,972	\$5,966	\$6,961	\$7,955	\$8,950	\$9,944
63	Tobacco	\$61.70	\$123.40	\$185.10	\$246.80	\$308.50	\$370.20	\$431.90	\$493.60	\$555.30	\$617.00
	Cash Value	\$758	\$1,515	\$2,273	\$3,031	\$3,788	\$4,546	\$5,303	\$6,061	\$6,819	\$7,576
64	NonTobacco	\$48.90	\$97.80	\$146.70	\$195.60	\$244.50	\$293.40	\$342.30	\$391.20	\$440.10	\$489.00
	Cash Value	\$1,068	\$2,136	\$3,204	\$4,272	\$5,340	\$6,408	\$7,475	\$8,543	\$9,611	\$10,679
64	Tobacco	\$65.00	\$130.00	\$195.00	\$260.00	\$325.00	\$390.00	\$455.00	\$520.00	\$585.00	\$650.00
	Cash Value	\$812	\$1,624	\$2,437	\$3,249	\$4,061	\$4,873	\$5,685	\$6,497	\$7,310	\$8,122
65	NonTobacco	\$51.60	\$103.20	\$154.80	\$206.40	\$258.00	\$309.60	\$361.20	\$412.80	\$464.40	\$516.00
	Cash Value	\$1,152	\$2,305	\$3,457	\$4,610	\$5,762	\$6,915	\$8,067	\$9,219	\$10,372	\$11,524
65	Tobacco	\$68.60	\$137.20	\$205.80	\$274.40	\$343.00	\$411.60	\$480.20	\$548.80	\$617.40	\$686.00
	Cash Value	\$892	\$1,784	\$2,676	\$3,568	\$4,461	\$5,353	\$6,245	\$7,137	\$8,029	\$8,921
66	NonTobacco	\$54.50	\$109.00	\$163.50	\$218.00	\$272.50	\$327.00	\$381.50	\$436.00	\$490.50	\$545.00
	Cash Value	\$1,247	\$2,494	\$3,741	\$4,988	\$6,235	\$7,482	\$8,729	\$9,977	\$11,224	\$12,471
66	Tobacco	\$72.30	\$144.60	\$216.90	\$289.20	\$361.50	\$433.80	\$506.10	\$578.40	\$650.70	\$723.00
	Cash Value	\$962	\$1,925	\$2,887	\$3,849	\$4,811	\$5,774	\$6,736	\$7,698	\$8,660	\$9,623
67	NonTobacco	\$57.50	\$115.00	\$172.50	\$230.00	\$287.50	\$345.00	\$402.50	\$460.00	\$517.50	\$575.00
	Cash Value	\$1,333	\$2,666	\$3,998	\$5,331	\$6,664	\$7,997	\$9,329	\$10,662	\$11,995	\$13,328
67	Tobacco	\$76.20	\$152.40	\$228.60	\$304.80	\$381.00	\$457.20	\$533.40	\$609.60	\$685.80	\$762.00
	Cash Value	\$1,033	\$2,067	\$3,100	\$4,133	\$5,167	\$6,200	\$7,234	\$8,267	\$9,300	\$10,334
68	NonTobacco	\$60.90	\$121.80	\$182.70	\$243.60	\$304.50	\$365.40	\$426.30	\$487.20	\$548.10	\$609.00
	Cash Value	\$1,437	\$2,875	\$4,312	\$5,749	\$7,186	\$8,624	\$10,061	\$11,498	\$12,936	\$14,373
68	Tobacco	\$80.40	\$160.80	\$241.20	\$321.60	\$402.00	\$482.40	\$562.80	\$643.20	\$723.60	\$804.00
	Cash Value	\$1,116	\$2,232	\$3,348	\$4,464	\$5,579	\$6,695	\$7,811	\$8,927	\$10,043	\$11,159
69	NonTobacco	\$64.30	\$128.60	\$192.90	\$257.20	\$321.50	\$385.80	\$450.10	\$514.40	\$578.70	\$643.00
	Cash Value	\$1,521	\$3,043	\$4,564	\$6,086	\$7,607	\$9,129	\$10,650	\$12,172	\$13,693	\$15,215
69	Tobacco	\$84.80	\$169.60	\$254.40	\$339.20	\$424.00	\$508.80	\$593.60	\$678.40	\$763.20	\$848.00
	Cash Value	\$1,186	\$2,372	\$3,559	\$4,745	\$5,931	\$7,117	\$8,304	\$9,490	\$10,676	\$11,862
70	NonTobacco	\$68.10	\$136.20	\$204.30	\$272.40	\$340.50	\$408.60	\$476.70	\$544.80	\$612.90	\$681.00
	Cash Value	\$1,631	\$3,262	\$4,893	\$6,524	\$8,155	\$9,786	\$11,417	\$13,048	\$14,679	\$16,310
70	Tobacco	\$89.60	\$179.20	\$268.80	\$358.40	\$448.00	\$537.60	\$627.20	\$716.80	\$806.40	\$896.00
	Cash Value	\$1,275	\$2,550	\$3,826	\$5,101	\$6,376	\$7,651	\$8,926	\$10,202	\$11,477	\$12,752

Group Permanent Life Employee Monthly Cost Illustration

Employee Issue Age	Monthly Premium & Cash Value	\$120,000	\$140,000	\$160,000	\$180,000	\$200,000	\$220,000	\$240,000	\$260,000	\$280,000	\$300,000
18	NonTobacco	\$72.00	\$84.00	\$96.00	\$108.00	\$120.00	\$132.00	\$144.00	\$156.00	\$168.00	\$180.00
	Cash Value	\$57,486	\$67,067	\$76,648	\$86,229	\$95,810	\$105,391	\$114,972	\$124,553	\$134,134	\$143,715
18	Tobacco	\$90.00	\$105.00	\$120.00	\$135.00	\$150.00	\$165.00	\$180.00	\$195.00	\$210.00	\$225.00
	Cash Value	\$60,199	\$70,232	\$80,265	\$90,298	\$100,331	\$110,364	\$120,397	\$130,430	\$140,463	\$150,497
19	NonTobacco	\$72.00	\$84.00	\$96.00	\$108.00	\$120.00	\$132.00	\$144.00	\$156.00	\$168.00	\$180.00
	Cash Value	\$53,580	\$62,510	\$71,440	\$80,370	\$89,300	\$98,230	\$107,160	\$116,090	\$125,020	\$133,950
19	Tobacco	\$92.40	\$107.80	\$123.20	\$138.60	\$154.00	\$169.40	\$184.80	\$200.20	\$215.60	\$231.00
	Cash Value	\$58,106	\$67,790	\$77,475	\$87,159	\$96,843	\$106,528	\$116,212	\$125,896	\$135,580	\$145,265
20	NonTobacco	\$73.20	\$85.40	\$97.60	\$109.80	\$122.00	\$134.20	\$146.40	\$158.60	\$170.80	\$183.00
	Cash Value	\$51,695	\$60,310	\$68,926	\$77,542	\$86,158	\$94,773	\$103,389	\$112,005	\$120,621	\$129,236
20	Tobacco	\$94.80	\$110.60	\$126.40	\$142.20	\$158.00	\$173.80	\$189.60	\$205.40	\$221.20	\$237.00
	Cash Value	\$55,915	\$65,234	\$74,553	\$83,872	\$93,191	\$102,510	\$111,829	\$121,148	\$130,467	\$139,787
21	NonTobacco	\$74.40	\$86.80	\$99.20	\$111.60	\$124.00	\$136.40	\$148.80	\$161.20	\$173.60	\$186.00
	Cash Value	\$49,811	\$58,113	\$66,414	\$74,716	\$83,018	\$91,320	\$99,622	\$107,923	\$116,225	\$124,527
21	Tobacco	\$99.60	\$116.20	\$132.80	\$149.40	\$166.00	\$182.60	\$199.20	\$215.80	\$232.40	\$249.00
	Cash Value	\$56,286	\$65,667	\$75,048	\$84,429	\$93,810	\$103,191	\$112,572	\$121,954	\$131,335	\$140,716
22	NonTobacco	\$76.80	\$89.60	\$102.40	\$115.20	\$128.00	\$140.80	\$153.60	\$166.40	\$179.20	\$192.00
	Cash Value	\$49,578	\$57,841	\$66,104	\$74,368	\$82,631	\$90,894	\$99,157	\$107,420	\$115,683	\$123,946
22	Tobacco	\$102.00	\$119.00	\$136.00	\$153.00	\$170.00	\$187.00	\$204.00	\$221.00	\$238.00	\$255.00
	Cash Value	\$54,672	\$63,785	\$72,897	\$82,009	\$91,121	\$100,233	\$109,345	\$118,457	\$127,569	\$136,681
23	NonTobacco	\$79.20	\$92.40	\$105.60	\$118.80	\$132.00	\$145.20	\$158.40	\$171.60	\$184.80	\$198.00
	Cash Value	\$49,130	\$57,319	\$65,507	\$73,695	\$81,884	\$90,072	\$98,261	\$106,449	\$114,637	\$122,826
23	Tobacco	\$105.60	\$123.20	\$140.80	\$158.40	\$176.00	\$193.60	\$211.20	\$228.80	\$246.40	\$264.00
	Cash Value	\$54,750	\$63,875	\$73,000	\$82,125	\$91,250	\$100,375	\$109,500	\$118,625	\$127,750	\$136,875
24	NonTobacco	\$81.60	\$95.20	\$108.80	\$122.40	\$136.00	\$149.60	\$163.20	\$176.80	\$190.40	\$204.00
	Cash Value	\$48,549	\$56,641	\$64,732	\$72,824	\$80,916	\$89,007	\$97,099	\$105,190	\$113,282	\$121,373
24	Tobacco	\$109.20	\$127.40	\$145.60	\$163.80	\$182.00	\$200.20	\$218.40	\$236.60	\$254.80	\$273.00
	Cash Value	\$54,539	\$63,629	\$72,718	\$81,808	\$90,898	\$99,988	\$109,078	\$118,167	\$127,257	\$136,347
25	NonTobacco	\$85.20	\$99.40	\$113.60	\$127.80	\$142.00	\$156.20	\$170.40	\$184.60	\$198.80	\$213.00
	Cash Value	\$49,245	\$57,452	\$65,659	\$73,867	\$82,074	\$90,282	\$98,489	\$106,696	\$114,904	\$123,111
25	Tobacco	\$115.20	\$134.40	\$153.60	\$172.80	\$192.00	\$211.20	\$230.40	\$249.60	\$268.80	\$288.00
	Cash Value	\$57,267	\$66,811	\$76,356	\$85,900	\$95,445	\$104,989	\$114,534	\$124,078	\$133,623	\$143,167
26	NonTobacco	\$87.60	\$102.20	\$116.80	\$131.40	\$146.00	\$160.60	\$175.20	\$189.80	\$204.40	\$219.00
	Cash Value	\$47,791	\$55,756	\$63,721	\$71,686	\$79,651	\$87,616	\$95,581	\$103,546	\$111,511	\$119,477
26	Tobacco	\$120.00	\$140.00	\$160.00	\$180.00	\$200.00	\$220.00	\$240.00	\$260.00	\$280.00	\$300.00
	Cash Value	\$56,247	\$65,622	\$74,997	\$84,371	\$93,746	\$103,120	\$112,495	\$121,870	\$131,244	\$140,619
27	NonTobacco	\$91.20	\$106.40	\$121.60	\$136.80	\$152.00	\$167.20	\$182.40	\$197.60	\$212.80	\$228.00
	Cash Value	\$47,559	\$55,486	\$63,413	\$71,339	\$79,266	\$87,192	\$95,119	\$103,046	\$110,972	\$118,899
27	Tobacco	\$123.60	\$144.20	\$164.80	\$185.40	\$206.00	\$226.60	\$247.20	\$267.80	\$288.40	\$309.00
	Cash Value	\$54,095	\$63,111	\$72,127	\$81,143	\$90,159	\$99,175	\$108,191	\$117,207	\$126,223	\$135,239
28	NonTobacco	\$94.80	\$110.60	\$126.40	\$142.20	\$158.00	\$173.80	\$189.60	\$205.40	\$221.20	\$237.00
	Cash Value	\$47,144	\$55,001	\$62,859	\$70,716	\$78,573	\$86,431	\$94,288	\$102,145	\$110,003	\$117,860
28	Tobacco	\$128.40	\$149.80	\$171.20	\$192.60	\$214.00	\$235.40	\$256.80	\$278.20	\$299.60	\$321.00
	Cash Value	\$52,675	\$61,454	\$70,233	\$79,012	\$87,791	\$96,570	\$105,349	\$114,129	\$122,908	\$131,687
29	NonTobacco	\$98.40	\$114.80	\$131.20	\$147.60	\$164.00	\$180.40	\$196.80	\$213.20	\$229.60	\$246.00
	Cash Value	\$46,498	\$54,247	\$61,997	\$69,746	\$77,496	\$85,246	\$92,995	\$100,745	\$108,494	\$116,244
29	Tobacco	\$133.20	\$155.40	\$177.60	\$199.80	\$222.00	\$244.20	\$266.40	\$288.60	\$310.80	\$333.00
	Cash Value	\$51,506	\$60,091	\$68,675	\$77,259	\$85,844	\$94,428	\$103,013	\$111,597	\$120,181	\$128,766
30	NonTobacco	\$102.00	\$119.00	\$136.00	\$153.00	\$170.00	\$187.00	\$204.00	\$221.00	\$238.00	\$255.00
	Cash Value	\$45,666	\$53,277	\$60,888	\$68,499	\$76,110	\$83,721	\$91,332	\$98,943	\$106,554	\$114,165
30	Tobacco	\$139.20	\$162.40	\$185.60	\$208.80	\$232.00	\$255.20	\$278.40	\$301.60	\$324.80	\$348.00
	Cash Value	\$50,840	\$59,313	\$67,787	\$76,260	\$84,733	\$93,207	\$101,680	\$110,153	\$118,626	\$127,100

Group Permanent Life Employee Monthly Cost Illustration

Employee Issue Age	Monthly Premium & Cash Value	\$120,000	\$140,000	\$160,000	\$180,000	\$200,000	\$220,000	\$240,000	\$260,000	\$280,000	\$300,000
31	NonTobacco	\$105.60	\$123.20	\$140.80	\$158.40	\$176.00	\$193.60	\$211.20	\$228.80	\$246.40	\$264.00
	Cash Value	\$45,077	\$52,590	\$60,102	\$67,615	\$75,128	\$82,641	\$90,154	\$97,666	\$105,179	\$112,692
	Tobacco	\$144.00	\$168.00	\$192.00	\$216.00	\$240.00	\$264.00	\$288.00	\$312.00	\$336.00	\$360.00
	Cash Value	\$49,174	\$57,369	\$65,565	\$73,761	\$81,956	\$90,152	\$98,347	\$106,543	\$114,739	\$122,934
32	NonTobacco	\$110.40	\$128.80	\$147.20	\$165.60	\$184.00	\$202.40	\$220.80	\$239.20	\$257.60	\$276.00
	Cash Value	\$44,906	\$52,390	\$59,875	\$67,359	\$74,843	\$82,328	\$89,812	\$97,296	\$104,780	\$112,265
	Tobacco	\$151.20	\$176.40	\$201.60	\$226.80	\$252.00	\$277.20	\$302.40	\$327.60	\$352.80	\$378.00
	Cash Value	\$49,019	\$57,188	\$65,358	\$73,528	\$81,698	\$89,867	\$98,037	\$106,207	\$114,377	\$122,546
33	NonTobacco	\$114.00	\$133.00	\$152.00	\$171.00	\$190.00	\$209.00	\$228.00	\$247.00	\$266.00	\$285.00
	Cash Value	\$43,533	\$50,789	\$58,045	\$65,300	\$72,556	\$79,811	\$87,067	\$94,323	\$101,578	\$108,834
	Tobacco	\$157.20	\$183.40	\$209.60	\$235.80	\$262.00	\$288.20	\$314.40	\$340.60	\$366.80	\$393.00
	Cash Value	\$47,891	\$55,872	\$63,854	\$71,836	\$79,818	\$87,799	\$95,781	\$103,763	\$111,745	\$119,726
34	NonTobacco	\$118.80	\$138.60	\$158.40	\$178.20	\$198.00	\$217.80	\$237.60	\$257.40	\$277.20	\$297.00
	Cash Value	\$42,942	\$50,099	\$57,256	\$64,413	\$71,570	\$78,727	\$85,884	\$93,040	\$100,197	\$107,354
	Tobacco	\$164.40	\$191.80	\$219.20	\$246.60	\$274.00	\$301.40	\$328.80	\$356.20	\$383.60	\$411.00
	Cash Value	\$47,068	\$54,912	\$62,757	\$70,602	\$78,446	\$86,291	\$94,135	\$101,980	\$109,825	\$117,669
35	NonTobacco	\$124.80	\$145.60	\$166.40	\$187.20	\$208.00	\$228.80	\$249.60	\$270.40	\$291.20	\$312.00
	Cash Value	\$42,962	\$50,123	\$57,283	\$64,444	\$71,604	\$78,764	\$85,925	\$93,085	\$100,246	\$107,406
	Tobacco	\$170.40	\$198.80	\$227.20	\$255.60	\$284.00	\$312.40	\$340.80	\$369.20	\$397.60	\$426.00
	Cash Value	\$45,411	\$52,980	\$60,549	\$68,117	\$75,686	\$83,254	\$90,823	\$98,392	\$105,960	\$113,529
36	NonTobacco	\$130.80	\$152.60	\$174.40	\$196.20	\$218.00	\$239.80	\$261.60	\$283.40	\$305.20	\$327.00
	Cash Value	\$41,688	\$48,636	\$55,584	\$62,533	\$69,481	\$76,429	\$83,377	\$90,325	\$97,273	\$104,221
	Tobacco	\$180.00	\$210.00	\$240.00	\$270.00	\$300.00	\$330.00	\$360.00	\$390.00	\$420.00	\$450.00
	Cash Value	\$44,981	\$52,478	\$59,975	\$67,472	\$74,968	\$82,465	\$89,962	\$97,459	\$104,956	\$112,453
37	NonTobacco	\$136.80	\$159.60	\$182.40	\$205.20	\$228.00	\$250.80	\$273.60	\$296.40	\$319.20	\$342.00
	Cash Value	\$40,556	\$47,315	\$54,075	\$60,834	\$67,593	\$74,353	\$81,112	\$87,871	\$94,630	\$101,390
	Tobacco	\$188.40	\$219.80	\$251.20	\$282.60	\$314.00	\$345.40	\$376.80	\$408.20	\$439.60	\$471.00
	Cash Value	\$43,357	\$50,583	\$57,809	\$65,036	\$72,262	\$79,488	\$86,714	\$93,940	\$101,167	\$108,393
38	NonTobacco	\$144.00	\$168.00	\$192.00	\$216.00	\$240.00	\$264.00	\$288.00	\$312.00	\$336.00	\$360.00
	Cash Value	\$39,607	\$46,208	\$52,810	\$59,411	\$66,012	\$72,613	\$79,214	\$85,816	\$92,417	\$99,018
	Tobacco	\$198.00	\$231.00	\$264.00	\$297.00	\$330.00	\$363.00	\$396.00	\$429.00	\$462.00	\$495.00
	Cash Value	\$42,214	\$49,250	\$56,286	\$63,321	\$70,357	\$77,393	\$84,428	\$91,464	\$98,500	\$105,536
39	NonTobacco	\$150.00	\$175.00	\$200.00	\$225.00	\$250.00	\$275.00	\$300.00	\$325.00	\$350.00	\$375.00
	Cash Value	\$38,080	\$44,426	\$50,773	\$57,120	\$63,466	\$69,813	\$76,159	\$82,506	\$88,853	\$95,199
	Tobacco	\$207.60	\$242.20	\$276.80	\$311.40	\$346.00	\$380.60	\$415.20	\$449.80	\$484.40	\$519.00
	Cash Value	\$40,738	\$47,528	\$54,318	\$61,107	\$67,897	\$74,687	\$81,477	\$88,266	\$95,056	\$101,846
40	NonTobacco	\$158.40	\$184.80	\$211.20	\$237.60	\$264.00	\$290.40	\$316.80	\$343.20	\$369.60	\$396.00
	Cash Value	\$37,328	\$43,549	\$49,770	\$55,991	\$62,213	\$68,434	\$74,655	\$80,876	\$87,098	\$93,319
	Tobacco	\$218.40	\$254.80	\$291.20	\$327.60	\$364.00	\$400.40	\$436.80	\$473.20	\$509.60	\$546.00
	Cash Value	\$39,637	\$46,243	\$52,849	\$59,455	\$66,061	\$72,667	\$79,273	\$85,879	\$92,485	\$99,092
41	NonTobacco	\$165.60	\$193.20	\$220.80	\$248.40	\$276.00	\$303.60	\$331.20	\$358.80	\$386.40	\$414.00
	Cash Value	\$35,721	\$41,675	\$47,628	\$53,582	\$59,535	\$65,489	\$71,442	\$77,396	\$83,350	\$89,303
	Tobacco	\$229.20	\$267.40	\$305.60	\$343.80	\$382.00	\$420.20	\$458.40	\$496.60	\$534.80	\$573.00
	Cash Value	\$38,169	\$44,531	\$50,893	\$57,254	\$63,616	\$69,977	\$76,339	\$82,701	\$89,062	\$95,424
42	NonTobacco	\$174.00	\$203.00	\$232.00	\$261.00	\$290.00	\$319.00	\$348.00	\$377.00	\$406.00	\$435.00
	Cash Value	\$34,747	\$40,538	\$46,329	\$52,120	\$57,912	\$63,703	\$69,494	\$75,285	\$81,076	\$86,867
	Tobacco	\$240.00	\$280.00	\$320.00	\$360.00	\$400.00	\$440.00	\$480.00	\$520.00	\$560.00	\$600.00
	Cash Value	\$36,406	\$42,474	\$48,542	\$54,609	\$60,677	\$66,745	\$72,813	\$78,880	\$84,948	\$91,016
43	NonTobacco	\$182.40	\$212.80	\$243.20	\$273.60	\$304.00	\$334.40	\$364.80	\$395.20	\$425.60	\$456.00
	Cash Value	\$33,275	\$38,821	\$44,367	\$49,913	\$55,458	\$61,004	\$66,550	\$72,096	\$77,642	\$83,188
	Tobacco	\$252.00	\$294.00	\$336.00	\$378.00	\$420.00	\$462.00	\$504.00	\$546.00	\$588.00	\$630.00
	Cash Value	\$34,905	\$40,723	\$46,540	\$52,358	\$58,175	\$63,993	\$69,810	\$75,628	\$81,445	\$87,263

Group Permanent Life Employee Monthly Cost Illustration

Employee Issue Age	Monthly Premium & Cash Value	\$120,000	\$140,000	\$160,000	\$180,000	\$200,000	\$220,000	\$240,000	\$260,000	\$280,000	\$300,000
44	NonTobacco	\$190.80	\$222.60	\$254.40	\$286.20	\$318.00	\$349.80	\$381.60	\$413.40	\$445.20	\$477.00
	Cash Value	\$31,845	\$37,153	\$42,460	\$47,768	\$53,075	\$58,383	\$63,690	\$68,998	\$74,306	\$79,613
	Tobacco	\$264.00	\$308.00	\$352.00	\$396.00	\$440.00	\$484.00	\$528.00	\$572.00	\$616.00	\$660.00
	Cash Value	\$33,100	\$38,616	\$44,133	\$49,650	\$55,166	\$60,683	\$66,199	\$71,716	\$77,233	\$82,749
45	NonTobacco	\$200.40	\$233.80	\$267.20	\$300.60	\$334.00	\$367.40	\$400.80	\$434.20	\$467.60	\$501.00
	Cash Value	\$30,405	\$35,473	\$40,540	\$45,608	\$50,675	\$55,743	\$60,810	\$65,878	\$70,945	\$76,013
	Tobacco	\$277.20	\$323.40	\$369.60	\$415.80	\$462.00	\$508.20	\$554.40	\$600.60	\$646.80	\$693.00
	Cash Value	\$31,478	\$36,725	\$41,971	\$47,217	\$52,464	\$57,710	\$62,956	\$68,203	\$73,449	\$78,695
46	NonTobacco	\$213.60	\$249.20	\$284.80	\$320.40	\$356.00	\$391.60	\$427.20	\$462.80	\$498.40	\$534.00
	Cash Value	\$28,450	\$33,192	\$37,934	\$42,676	\$47,417	\$52,159	\$56,901	\$61,643	\$66,384	\$71,126
	Tobacco	\$294.00	\$343.00	\$392.00	\$441.00	\$490.00	\$539.00	\$588.00	\$637.00	\$686.00	\$735.00
	Cash Value	\$29,525	\$34,446	\$39,367	\$44,288	\$49,209	\$54,130	\$59,051	\$63,972	\$68,893	\$73,814
47	NonTobacco	\$228.00	\$266.00	\$304.00	\$342.00	\$380.00	\$418.00	\$456.00	\$494.00	\$532.00	\$570.00
	Cash Value	\$26,623	\$31,061	\$35,498	\$39,935	\$44,372	\$48,809	\$53,247	\$57,684	\$62,121	\$66,558
	Tobacco	\$310.80	\$362.60	\$414.40	\$466.20	\$518.00	\$569.80	\$621.60	\$673.40	\$725.20	\$777.00
	Cash Value	\$27,234	\$31,773	\$36,312	\$40,851	\$45,390	\$49,929	\$54,468	\$59,006	\$63,545	\$68,084
48	NonTobacco	\$242.40	\$282.80	\$323.20	\$363.60	\$404.00	\$444.40	\$484.80	\$525.20	\$565.60	\$606.00
	Cash Value	\$24,715	\$28,835	\$32,954	\$37,073	\$41,192	\$45,312	\$49,431	\$53,550	\$57,669	\$61,789
	Tobacco	\$328.80	\$383.60	\$438.40	\$493.20	\$548.00	\$602.80	\$657.60	\$712.40	\$767.20	\$822.00
	Cash Value	\$24,983	\$29,146	\$33,310	\$37,474	\$41,638	\$45,801	\$49,965	\$54,129	\$58,293	\$62,456
49	NonTobacco	\$256.80	\$299.60	\$342.40	\$385.20	\$428.00	\$470.80	\$513.60	\$556.40	\$599.20	\$642.00
	Cash Value	\$22,325	\$26,046	\$29,767	\$33,488	\$37,209	\$40,930	\$44,651	\$48,372	\$52,093	\$55,814
	Tobacco	\$348.00	\$406.00	\$464.00	\$522.00	\$580.00	\$638.00	\$696.00	\$754.00	\$812.00	\$870.00
	Cash Value	\$22,705	\$26,490	\$30,274	\$34,058	\$37,842	\$41,627	\$45,411	\$49,195	\$52,979	\$56,764
50	NonTobacco	\$273.60	\$319.20	\$364.80	\$410.40	\$456.00	\$501.60	\$547.20	\$592.80	\$638.40	\$684.00
	Cash Value	\$20,255	\$23,631	\$27,007	\$30,383	\$33,759	\$37,135	\$40,511	\$43,887	\$47,263	\$50,639
	Tobacco	\$368.40	\$429.80	\$491.20	\$552.60	\$614.00	\$675.40	\$736.80	\$798.20	\$859.60	\$921.00
	Cash Value	\$20,373	\$23,769	\$27,164	\$30,560	\$33,956	\$37,351	\$40,747	\$44,142	\$47,538	\$50,933
51	NonTobacco	\$290.40	\$338.80	\$387.20	\$435.60	\$484.00	\$532.40	\$580.80	\$629.20	\$677.60	\$726.00
	Cash Value	\$17,883	\$20,864	\$23,844	\$26,825	\$29,805	\$32,786	\$35,766	\$38,747	\$41,728	\$44,708
	Tobacco	\$391.20	\$456.40	\$521.60	\$586.80	\$652.00	\$717.20	\$782.40	\$847.60	\$912.80	\$978.00
	Cash Value	\$18,213	\$21,248	\$24,284	\$27,319	\$30,355	\$33,390	\$36,426	\$39,461	\$42,496	\$45,532
52	NonTobacco	\$307.20	\$358.40	\$409.60	\$460.80	\$512.00	\$563.20	\$614.40	\$665.60	\$716.80	\$768.00
	Cash Value	\$15,213	\$17,749	\$20,285	\$22,820	\$25,356	\$27,891	\$30,427	\$32,963	\$35,498	\$38,034
	Tobacco	\$414.00	\$483.00	\$552.00	\$621.00	\$690.00	\$759.00	\$828.00	\$897.00	\$966.00	\$1,035.00
	Cash Value	\$15,612	\$18,215	\$20,817	\$23,419	\$26,021	\$28,623	\$31,225	\$33,827	\$36,429	\$39,031
53	NonTobacco	\$325.20	\$379.40	\$433.60	\$487.80	\$542.00	\$596.20	\$650.40	\$704.60	\$758.80	\$813.00
	Cash Value	\$12,657	\$14,766	\$16,876	\$18,985	\$21,095	\$23,204	\$25,314	\$27,423	\$29,532	\$31,642
	Tobacco	\$439.20	\$512.40	\$585.60	\$658.80	\$732.00	\$805.20	\$878.40	\$951.60	\$1,024.80	\$1,098.00
	Cash Value	\$13,047	\$15,222	\$17,396	\$19,571	\$21,745	\$23,920	\$26,094	\$28,269	\$30,443	\$32,618
54	NonTobacco	\$344.40	\$401.80	\$459.20	\$516.60	\$574.00	\$631.40	\$688.80	\$746.20	\$803.60	\$861.00
	Cash Value	\$9,842	\$11,483	\$13,123	\$14,764	\$16,404	\$18,044	\$19,685	\$21,325	\$22,966	\$24,606
	Tobacco	\$464.40	\$541.80	\$619.20	\$696.60	\$774.00	\$851.40	\$928.80	\$1,006.20	\$1,083.60	\$1,161.00
	Cash Value	\$10,049	\$11,724	\$13,399	\$15,074	\$16,749	\$18,424	\$20,099	\$21,773	\$23,448	\$25,123
55	NonTobacco	\$364.80	\$425.60	\$486.40	\$547.20	\$608.00	\$668.80	\$729.60	\$790.40	\$851.20	\$912.00
	Cash Value	\$6,902	\$8,052	\$9,202	\$10,352	\$11,503	\$12,653	\$13,803	\$14,953	\$16,104	\$17,254
	Tobacco	\$492.00	\$574.00	\$656.00	\$738.00	\$820.00	\$902.00	\$984.00	\$1,066.00	\$1,148.00	\$1,230.00
	Cash Value	\$7,019	\$8,189	\$9,359	\$10,528	\$11,698	\$12,868	\$14,038	\$15,208	\$16,377	\$17,547
56	NonTobacco	\$385.20	\$449.40	\$513.60	\$577.80	\$642.00	\$706.20	\$770.40	\$834.60	\$898.80	\$963.00
	Cash Value	\$7,438	\$8,678	\$9,917	\$11,157	\$12,397	\$13,636	\$14,876	\$16,116	\$17,356	\$18,595
	Tobacco	\$518.40	\$604.80	\$691.20	\$777.60	\$864.00	\$950.40	\$1,036.80	\$1,123.20	\$1,209.60	\$1,296.00
	Cash Value	\$7,149	\$8,341	\$9,532	\$10,724	\$11,915	\$13,107	\$14,298	\$15,490	\$16,681	\$17,873

Group Permanent Life Employee Monthly Cost Illustration

Employee Issue Age	Monthly Premium & Cash Value	\$120,000	\$140,000	\$160,000	\$180,000	\$200,000	\$220,000	\$240,000	\$260,000	\$280,000	\$300,000
57	NonTobacco	\$405.60	\$473.20	\$540.80	\$608.40	\$676.00	\$743.60	\$811.20	\$878.80	\$946.40	\$1,014.00
	Cash Value	\$7,888	\$9,202	\$10,517	\$11,831	\$13,146	\$14,461	\$15,775	\$17,090	\$18,404	\$19,719
	Tobacco	\$546.00	\$637.00	\$728.00	\$819.00	\$910.00	\$1,001.00	\$1,092.00	\$1,183.00	\$1,274.00	\$1,365.00
	Cash Value	\$7,329	\$8,551	\$9,772	\$10,994	\$12,215	\$13,437	\$14,658	\$15,880	\$17,102	\$18,323
58	NonTobacco	\$427.20	\$498.40	\$569.60	\$640.80	\$712.00	\$783.20	\$854.40	\$925.60	\$996.80	\$1,068.00
	Cash Value	\$8,246	\$9,620	\$10,995	\$12,369	\$13,743	\$15,118	\$16,492	\$17,866	\$19,241	\$20,615
	Tobacco	\$574.80	\$670.60	\$766.40	\$862.20	\$958.00	\$1,053.80	\$1,149.60	\$1,245.40	\$1,341.20	\$1,437.00
	Cash Value	\$7,544	\$8,801	\$10,058	\$11,316	\$12,573	\$13,830	\$15,088	\$16,345	\$17,602	\$18,860
59	NonTobacco	\$450.00	\$525.00	\$600.00	\$675.00	\$750.00	\$825.00	\$900.00	\$975.00	\$1,050.00	\$1,125.00
	Cash Value	\$8,800	\$10,267	\$11,733	\$13,200	\$14,667	\$16,133	\$17,600	\$19,067	\$20,534	\$22,000
	Tobacco	\$604.80	\$705.60	\$806.40	\$907.20	\$1,008.00	\$1,108.80	\$1,209.60	\$1,310.40	\$1,411.20	\$1,512.00
	Cash Value	\$7,766	\$9,060	\$10,354	\$11,649	\$12,943	\$14,237	\$15,531	\$16,826	\$18,120	\$19,414
60	NonTobacco	\$474.00	\$553.00	\$632.00	\$711.00	\$790.00	\$869.00	\$948.00	\$1,027.00	\$1,106.00	\$1,185.00
	Cash Value	\$9,387	\$10,951	\$12,516	\$14,080	\$15,645	\$17,209	\$18,774	\$20,338	\$21,902	\$23,467
	Tobacco	\$636.00	\$742.00	\$848.00	\$954.00	\$1,060.00	\$1,166.00	\$1,272.00	\$1,378.00	\$1,484.00	\$1,590.00
	Cash Value	\$7,988	\$9,319	\$10,651	\$11,982	\$13,313	\$14,645	\$15,976	\$17,307	\$18,638	\$19,970
61	NonTobacco	\$500.40	\$583.80	\$667.20	\$750.60	\$834.00	\$917.40	\$1,000.80	\$1,084.20	\$1,167.60	\$1,251.00
	Cash Value	\$10,273	\$11,985	\$13,697	\$15,409	\$17,121	\$18,833	\$20,545	\$22,258	\$23,970	\$25,682
	Tobacco	\$668.40	\$779.80	\$891.20	\$1,002.60	\$1,114.00	\$1,225.40	\$1,336.80	\$1,448.20	\$1,559.60	\$1,671.00
	Cash Value	\$8,205	\$9,573	\$10,940	\$12,308	\$13,676	\$15,043	\$16,411	\$17,778	\$19,146	\$20,513
62	NonTobacco	\$526.80	\$614.60	\$702.40	\$790.20	\$878.00	\$965.80	\$1,053.60	\$1,141.40	\$1,229.20	\$1,317.00
	Cash Value	\$11,013	\$12,849	\$14,685	\$16,520	\$18,356	\$20,191	\$22,027	\$23,863	\$25,698	\$27,534
	Tobacco	\$702.00	\$819.00	\$936.00	\$1,053.00	\$1,170.00	\$1,287.00	\$1,404.00	\$1,521.00	\$1,638.00	\$1,755.00
	Cash Value	\$8,394	\$9,793	\$11,192	\$12,590	\$13,989	\$15,388	\$16,787	\$18,186	\$19,585	\$20,984
63	NonTobacco	\$556.80	\$649.60	\$742.40	\$835.20	\$928.00	\$1,020.80	\$1,113.60	\$1,206.40	\$1,299.20	\$1,392.00
	Cash Value	\$11,933	\$13,921	\$15,910	\$17,899	\$19,888	\$21,877	\$23,865	\$25,854	\$27,843	\$29,832
	Tobacco	\$740.40	\$863.80	\$987.20	\$1,110.60	\$1,234.00	\$1,357.40	\$1,480.80	\$1,604.20	\$1,727.60	\$1,851.00
	Cash Value	\$9,092	\$10,607	\$12,122	\$13,637	\$15,153	\$16,668	\$18,183	\$19,698	\$21,214	\$22,729
64	NonTobacco	\$586.80	\$684.60	\$782.40	\$880.20	\$978.00	\$1,075.80	\$1,173.60	\$1,271.40	\$1,369.20	\$1,467.00
	Cash Value	\$12,815	\$14,951	\$17,087	\$19,223	\$21,358	\$23,494	\$25,630	\$27,766	\$29,902	\$32,038
	Tobacco	\$780.00	\$910.00	\$1,040.00	\$1,170.00	\$1,300.00	\$1,430.00	\$1,560.00	\$1,690.00	\$1,820.00	\$1,950.00
	Cash Value	\$9,746	\$11,371	\$12,995	\$14,619	\$16,244	\$17,868	\$19,492	\$21,117	\$22,741	\$24,365
65	NonTobacco	\$619.20	\$722.40	\$825.60	\$928.80	\$1,032.00	\$1,135.20	\$1,238.40	\$1,341.60	\$1,444.80	\$1,548.00
	Cash Value	\$13,829	\$16,134	\$18,439	\$20,744	\$23,049	\$25,353	\$27,658	\$29,963	\$32,268	\$34,573
	Tobacco	\$823.20	\$960.40	\$1,097.60	\$1,234.80	\$1,372.00	\$1,509.20	\$1,646.40	\$1,783.60	\$1,920.80	\$2,058.00
	Cash Value	\$10,705	\$12,489	\$14,274	\$16,058	\$17,842	\$19,626	\$21,410	\$23,195	\$24,979	\$26,763
66	NonTobacco	\$654.00	\$763.00	\$872.00	\$981.00	\$1,090.00	\$1,199.00	\$1,308.00	\$1,417.00	\$1,526.00	\$1,635.00
	Cash Value	\$14,965	\$17,459	\$19,953	\$22,447	\$24,941	\$27,436	\$29,930	\$32,424	\$34,918	\$37,412
	Tobacco	\$867.60	\$1,012.20	\$1,156.80	\$1,301.40	\$1,446.00	\$1,590.60	\$1,735.20	\$1,879.80	\$2,024.40	\$2,169.00
	Cash Value	\$11,547	\$13,472	\$15,396	\$17,321	\$19,245	\$21,170	\$23,094	\$25,019	\$26,943	\$28,868
67	NonTobacco	\$690.00	\$805.00	\$920.00	\$1,035.00	\$1,150.00	\$1,265.00	\$1,380.00	\$1,495.00	\$1,610.00	\$1,725.00
	Cash Value	\$15,993	\$18,659	\$21,324	\$23,990	\$26,655	\$29,321	\$31,986	\$34,652	\$37,317	\$39,983
	Tobacco	\$914.40	\$1,066.80	\$1,219.20	\$1,371.60	\$1,524.00	\$1,676.40	\$1,828.80	\$1,981.20	\$2,133.60	\$2,286.00
	Cash Value	\$12,400	\$14,467	\$16,534	\$18,601	\$20,667	\$22,734	\$24,801	\$26,868	\$28,934	\$31,001
68	NonTobacco	\$730.80	\$852.60	\$974.40	\$1,096.20	\$1,218.00	\$1,339.80	\$1,461.60	\$1,583.40	\$1,705.20	\$1,827.00
	Cash Value	\$17,247	\$20,122	\$22,996	\$25,871	\$28,746	\$31,620	\$34,495	\$37,369	\$40,244	\$43,118
	Tobacco	\$964.80	\$1,125.60	\$1,286.40	\$1,447.20	\$1,608.00	\$1,768.80	\$1,929.60	\$2,090.40	\$2,251.20	\$2,412.00
	Cash Value	\$13,391	\$15,622	\$17,854	\$20,086	\$22,318	\$24,550	\$26,781	\$29,013	\$31,245	\$33,477
69	NonTobacco	\$771.60	\$900.20	\$1,028.80	\$1,157.40	\$1,286.00	\$1,414.60	\$1,543.20	\$1,671.80	\$1,800.40	\$1,929.00
	Cash Value	\$18,258	\$21,301	\$24,344	\$27,387	\$30,430	\$33,473	\$36,516	\$39,559	\$42,602	\$45,645
	Tobacco	\$1,017.60	\$1,187.20	\$1,356.80	\$1,526.40	\$1,696.00	\$1,865.60	\$2,035.20	\$2,204.80	\$2,374.40	\$2,544.00
	Cash Value	\$14,235	\$16,607	\$18,980	\$21,352	\$23,725	\$26,097	\$28,470	\$30,842	\$33,215	\$35,587
70	NonTobacco	\$817.20	\$953.40	\$1,089.60	\$1,225.80	\$1,362.00	\$1,498.20	\$1,634.40	\$1,770.60	\$1,906.80	\$2,043.00
	Cash Value	\$19,572	\$22,834	\$26,096	\$29,358	\$32,620	\$35,882	\$39,144	\$42,406	\$45,668	\$48,930
	Tobacco	\$1,075.20	\$1,254.40	\$1,433.60	\$1,612.80	\$1,792.00	\$1,971.20	\$2,150.40	\$2,329.60	\$2,508.80	\$2,688.00
	Cash Value	\$15,302	\$17,853	\$20,403	\$22,953	\$25,504	\$28,054	\$30,605	\$33,155	\$35,705	\$38,256

Group Permanent Life Spouse Permanent Policy Monthly Cost Illustration

To determine monthly premium,

1. Write down the Employee volume: _____ (a)
2. Divide (a) by 1000 _____ (b)
3. Multiply (b) by 50%: _____ (c)
4. Find the rate per \$1,000 for the
Spouse's age from table below: _____ (d)
5. Multiply (c) times (d) _____ (e)

This is the monthly premium for the desired volume.

Monthly rates per \$1,000 of Volume:

Spouse Issue Age	Non-Tobacco	Tobacco
18	\$0.60	\$0.75
19	\$0.60	\$0.77
20	\$0.61	\$0.79
21	\$0.62	\$0.83
22	\$0.64	\$0.85
23	\$0.66	\$0.88
24	\$0.68	\$0.91
25	\$0.71	\$0.96
26	\$0.73	\$1.00
27	\$0.76	\$1.03
28	\$0.79	\$1.07
29	\$0.82	\$1.11
30	\$0.85	\$1.16
31	\$0.88	\$1.20
32	\$0.92	\$1.26
33	\$0.95	\$1.31
34	\$0.99	\$1.37
35	\$1.04	\$1.42
36	\$1.09	\$1.50
37	\$1.14	\$1.57
38	\$1.20	\$1.65
39	\$1.25	\$1.73
40	\$1.32	\$1.82
41	\$1.38	\$1.91
42	\$1.45	\$2.00
43	\$1.52	\$2.10
44	\$1.59	\$2.20

Spouse Issue Age	Non-Tobacco	Tobacco
45	\$1.67	\$2.31
46	\$1.78	\$2.45
47	\$1.90	\$2.59
48	\$2.02	\$2.74
49	\$2.14	\$2.90
50	\$2.28	\$3.07
51	\$2.42	\$3.26
52	\$2.56	\$3.45
53	\$2.71	\$3.66
54	\$2.87	\$3.87
55	\$3.04	\$4.10
56	\$3.21	\$4.32
57	\$3.38	\$4.55
58	\$3.56	\$4.79
59	\$3.75	\$5.04
60	\$3.95	\$5.30
61	\$4.17	\$5.57
62	\$4.39	\$5.85
63	\$4.64	\$6.17
64	\$4.89	\$6.50
65	\$5.16	\$6.86
66	\$5.45	\$7.23
67	\$5.75	\$7.62
68	\$6.09	\$8.04
69	\$6.43	\$8.48
70	\$6.81	\$8.96

Group Permanent Life Spouse 10 Year Term Monthly Cost Illustration

To determine monthly premium,

1. Write down the Employee volume: _____ (a)
2. Divide (a) by 1000 _____ (b)
3. Multiply (b) by 50%: _____ (c)
4. Find the rate per \$1,000 for the Spouse's age from table below: _____ (d)
5. Multiply (c) times (d) _____ (e)

This is the monthly premium for the desired volume.

Monthly rates per \$1,000 of Volume:

Spouse Issue Age	Non-Tobacco	Tobacco
18	\$0.08	\$0.12
19	\$0.08	\$0.12
20	\$0.08	\$0.12
21	\$0.08	\$0.12
22	\$0.08	\$0.12
23	\$0.08	\$0.12
24	\$0.08	\$0.12
25	\$0.09	\$0.14
26	\$0.10	\$0.15
27	\$0.11	\$0.16
28	\$0.12	\$0.17
29	\$0.13	\$0.18
30	\$0.13	\$0.19
31	\$0.14	\$0.21
32	\$0.15	\$0.23
33	\$0.16	\$0.25
34	\$0.17	\$0.27
35	\$0.18	\$0.27
36	\$0.20	\$0.30
37	\$0.22	\$0.33
38	\$0.24	\$0.36
39	\$0.26	\$0.39
40	\$0.27	\$0.42
41	\$0.30	\$0.47
42	\$0.33	\$0.52
43	\$0.36	\$0.57
44	\$0.39	\$0.62

Spouse Issue Age	Non-Tobacco	Tobacco
45	\$0.43	\$0.66
46	\$0.51	\$0.79
47	\$0.59	\$0.92
48	\$0.67	\$1.05
49	\$0.75	\$1.18
50	\$0.84	\$1.30
51	\$0.92	\$1.41
52	\$1.00	\$1.52
53	\$1.08	\$1.63
54	\$1.16	\$1.74
55	\$1.24	\$1.86
56	\$1.38	\$2.03
57	\$1.52	\$2.20
58	\$1.66	\$2.37
59	\$1.80	\$2.54
60	\$1.92	\$2.72
61	NA	NA
62	NA	NA
63	NA	NA
64	NA	NA
65	NA	NA
66	NA	NA
67	NA	NA
68	NA	NA
69	NA	NA
70	NA	NA

Group Permanent Life Child Permanent Policy Monthly Cost Illustration for \$10,000 Coverage

Child Issue Age	Monthly Premium
0	\$4.80
1	\$4.90
2	\$5.00
3	\$5.00
4	\$5.20
5	\$5.30
6	\$5.40
7	\$5.50
8	\$5.50
9	\$5.60
10	\$5.60
11	\$5.70
12	\$5.80
13	\$5.80
14	\$5.90
15	\$5.90
16	\$6.00
17	\$6.00

Child Issue Age	Non-Tobacco Monthly	Tobacco Monthly
18	\$6.00	\$7.50
19	\$6.00	\$7.70
20	\$6.10	\$7.90
21	\$6.20	\$8.30
22	\$6.40	\$8.50
23	\$6.60	\$8.80
24	\$6.80	\$9.10
25	\$7.10	\$9.60
26	\$7.30	\$10.00

Group Permanent Life Limitations & Exclusions

This handout is for illustration purposes only and is an approximation, premium amounts may be amended.

Cash Values shown are values that apply at age 65 or, if later, on the 10th anniversary and assume all premiums have been paid on time.

A SUMMARY OF PLAN LIMITATION AND EXCLUSIONS FOR LIFE 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.

Except in Washington, 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.

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.

Critical Illness Benefit Summary

Group Number: 00529731

About Your Benefits:

It takes a lot to beat a serious illness. Unfortunately, it can also cost a lot. When you or a family member suffers a serious illness like a stroke or heart attack, Critical Illness Insurance can help with expenses that medical insurance doesn't cover like deductibles or out of pocket costs, or services like experimental treatment. Critical Illness supplements your medical and your disability income insurance. The lump sum benefit is paid when you need it most, upon diagnosis, so you can rest assured that you will have funds to offset upcoming out of pocket costs, and that you'll have the flexibility to elect treatments with less worry about the cost. Review your options and enroll today!

What Your Benefits Cover:

Benefit Amount(s)	Option 1		Option 2	
	Employee may choose a lump sum benefit of \$5,000 to \$50,000 in \$5,000 increments.		Employee may choose a lump sum benefit of \$5,000 to \$50,000 in \$5,000 increments.	
CONDITIONS				
Cancer	1st OCCURRENCE	2nd OCCURRENCE	1st OCCURRENCE	2nd OCCURRENCE
Invasive Cancer	100%	50%	100%	50%
Carcinoma In Situ	30%	0%	30%	0%
Benign Brain Tumor	75%	0%	75%	0%
Skin Cancer	\$250 per lifetime	Not Covered	\$250 per lifetime	Not Covered
Vascular				
Heart Attack	100%	50%	100%	50%
Stroke	100%	50%	100%	50%
Heart Failure	100%	50%	100%	50%
Arteriosclerosis	30%	0%	30%	0%
Other				
Organ Failure	100%	50%	100%	50%
Kidney Failure	100%	50%	100%	50%
ADDITIONAL CONDITIONS	1st OCCURRENCE ONLY		1st OCCURRENCE ONLY	
Addison's Disease	Not Applicable		30%	
ALS (Lou Gehrig's Disease)	Not Applicable		100%	
Alzheimer's Disease	Not Applicable		50%	
Coma	Not Applicable		100%	
Huntington's Disease	Not Applicable		30%	
Loss of Hearing	Not Applicable		100%	
Loss of Sight	Not Applicable		100%	
Loss of Speech	Not Applicable		100%	
Multiple Sclerosis	Not Applicable		30%	
Parkinson's Disease	Not Applicable		100%	
Permanent Paralysis	Not Applicable		50% for 1 limb, 100% for 2 limbs	
Severe Burns	Not Applicable		100%	
Childhood Conditions	1st OCCURRENCE ONLY		1st OCCURRENCE ONLY	
Cerebral Palsy	Not Applicable		100%	

Benefit information illustrated within this material reflects the plan covered by Guardian as of 07/22/2016

Greene County Public Schools ALL ELIGIBLE EMPLOYEES Benefit Summary

The Guardian Life Insurance Company of America, 7 Hanover Square, New York, NY 10004

	Option 1	Option 2
Cleft Lip/Palate	Not Applicable	100%
Club Foot	Not Applicable	100%
Cystic Fibrosis	Not Applicable	100%
Down's Syndrome	Not Applicable	100%
Muscular Dystrophy	Not Applicable	100%
Spina Bifida	Not Applicable	100%
Type I Diabetes	Not Applicable	100%
Spouse Benefit	May choose a lump sum benefit of \$2,500 to \$25,000 in \$2,500 increments up to 50% of the employee's lump sum benefit.	May choose a lump sum benefit of \$2,500 to \$25,000 in \$2,500 increments up to 50% of the employee's lump sum benefit.
Child Benefit- children age Birth to 26 years	25% of employee's lump sum benefit	25% of employee's lump sum benefit
Guarantee Issue/ Conditional Issue	We Guarantee Issue up to: Less than age 70 \$20,000 For a spouse: Less than age 70 \$10,000 For a child: All Amounts Health questions are required if the elected amount exceeds the Guarantee Issue, as well as for all applicants age 70+ regardless of elected amount.	We Guarantee Issue up to: Less than age 70 \$20,000 For a spouse: Less than age 70 \$10,000 For a child: All Amounts Health questions are required if the elected amount exceeds the Guarantee Issue, as well as for all applicants age 70+ regardless of elected amount.
Portability: Allows you to take your Critical Illness coverage with you if you terminate employment.	Included	Included
Pre-Existing Condition Limitation: A pre-existing condition includes any condition for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.	3 months prior/6 months treatment free/12 months after	3 months prior/6 months treatment free/12 months after
Cancer Vaccine Benefit	\$50 per lifetime for receiving a cancer vaccine	\$50 per lifetime for receiving a cancer vaccine
WELLNESS BENEFIT		
Employee Per Year Limit	\$50	\$50
Spouse Per Year Limit	\$50	\$50
Child Per Year Limit	\$50	\$50

Critical Illness Cost Illustration

To determine the most appropriate level of coverage, you should consider your current basic monthly expenses and expected financial needs during a critical illness.

Your premium will not increase as you age.

Child cost is included with employee election.

Option I

Benefit Amount	Issue Age	Premiums Displayed Election Cost Per Age Bracket					
		< 30	30-39	40-49	50-59	60-69	70+
Employee							
\$5,000	Non-tobacco	\$2.75	\$4.30	\$7.75	\$13.35	\$20.90	\$45.05
	Tobacco	\$4.00	\$6.75	\$15.40	\$25.90	\$40.90	\$106.50
\$10,000	Non-tobacco	\$5.50	\$8.60	\$15.50	\$26.70	\$41.80	\$90.10
	Tobacco	\$8.00	\$13.50	\$30.80	\$51.80	\$81.80	\$213.00
\$15,000	Non-tobacco	\$8.25	\$12.90	\$23.25	\$40.05	\$62.70	\$135.15
	Tobacco	\$12.00	\$20.25	\$46.20	\$77.70	\$122.70	\$319.50
\$20,000	Non-tobacco	\$11.00	\$17.20	\$31.00	\$53.40	\$83.60	\$180.20
	Tobacco	\$16.00	\$27.00	\$61.60	\$103.60	\$163.60	\$426.00
\$25,000	Non-tobacco	\$13.75	\$21.50	\$38.75	\$66.75	\$104.50	\$225.25
	Tobacco	\$20.00	\$33.75	\$77.00	\$129.50	\$204.50	\$532.50
\$30,000	Non-tobacco	\$16.50	\$25.80	\$46.50	\$80.10	\$125.40	\$270.30
	Tobacco	\$24.00	\$40.50	\$92.40	\$155.40	\$245.40	\$639.00
\$35,000	Non-tobacco	\$19.25	\$30.10	\$54.25	\$93.45	\$146.30	\$315.35
	Tobacco	\$28.00	\$47.25	\$107.80	\$181.30	\$286.30	\$745.50
\$40,000	Non-tobacco	\$22.00	\$34.40	\$62.00	\$106.80	\$167.20	\$360.40
	Tobacco	\$32.00	\$54.00	\$123.20	\$207.20	\$327.20	\$852.00
\$45,000	Non-tobacco	\$24.75	\$38.70	\$69.75	\$120.15	\$188.10	\$405.45
	Tobacco	\$36.00	\$60.75	\$138.60	\$233.10	\$368.10	\$958.50
\$50,000	Non-tobacco	\$27.50	\$43.00	\$77.50	\$133.50	\$209.00	\$450.50
	Tobacco	\$40.00	\$67.50	\$154.00	\$259.00	\$409.00	\$1,065.00
Benefit Amount Up To 50% of Employee Amount to a Maximum of \$25,000							
Spouse							
\$2,500	Non-tobacco	\$1.38	\$2.15	\$3.88	\$6.68	\$10.45	\$22.53
	Tobacco	\$2.00	\$3.38	\$7.70	\$12.95	\$20.45	\$53.25
\$5,000	Non-tobacco	\$2.75	\$4.30	\$7.75	\$13.35	\$20.90	\$45.05
	Tobacco	\$4.00	\$6.75	\$15.40	\$25.90	\$40.90	\$106.50
\$7,500	Non-tobacco	\$4.13	\$6.45	\$11.63	\$20.02	\$31.35	\$67.58
	Tobacco	\$6.00	\$10.13	\$23.10	\$38.85	\$61.35	\$159.75
\$10,000	Non-tobacco	\$5.50	\$8.60	\$15.50	\$26.70	\$41.80	\$90.10
	Tobacco	\$8.00	\$13.50	\$30.80	\$51.80	\$81.80	\$213.00
\$12,500	Non-tobacco	\$6.88	\$10.75	\$19.38	\$33.38	\$52.25	\$112.63
	Tobacco	\$10.00	\$16.88	\$38.50	\$64.75	\$102.25	\$266.25
\$15,000	Non-tobacco	\$8.25	\$12.90	\$23.25	\$40.05	\$62.70	\$135.15
	Tobacco	\$12.00	\$20.25	\$46.20	\$77.70	\$122.70	\$319.50
\$17,500	Non-tobacco	\$9.63	\$15.05	\$27.13	\$46.73	\$73.15	\$157.68
	Tobacco	\$14.00	\$23.63	\$53.90	\$90.65	\$143.15	\$372.75
\$20,000	Non-tobacco	\$11.00	\$17.20	\$31.00	\$53.40	\$83.60	\$180.20
	Tobacco	\$16.00	\$27.00	\$61.60	\$103.60	\$163.60	\$426.00
\$22,500	Non-tobacco	\$12.38	\$19.35	\$34.88	\$60.08	\$94.05	\$202.73
	Tobacco	\$18.00	\$30.38	\$69.30	\$116.55	\$184.05	\$479.25
\$25,000	Non-tobacco	\$13.75	\$21.50	\$38.75	\$66.75	\$104.50	\$225.25
	Tobacco	\$20.00	\$33.75	\$77.00	\$129.50	\$204.50	\$532.50

Option 2

Premiums Displayed
Election Cost Per Age Bracket

Benefit Amount		Issue Age	< 30	30-39	40-49	50-59	60-69	70+
Employee								
\$5,000	Non-tobacco		\$5.88	\$7.52	\$12.16	\$20.01	\$29.89	\$58.22
	Tobacco		\$7.53	\$10.57	\$20.16	\$38.81	\$63.79	\$119.32
\$10,000	Non-tobacco		\$9.23	\$12.32	\$21.06	\$35.71	\$54.24	\$108.97
	Tobacco		\$12.53	\$18.42	\$37.06	\$73.31	\$122.04	\$231.17
\$15,000	Non-tobacco		\$12.58	\$17.12	\$29.96	\$51.41	\$78.59	\$159.72
	Tobacco		\$17.53	\$26.27	\$53.96	\$107.81	\$180.29	\$343.02
\$20,000	Non-tobacco		\$15.93	\$21.92	\$38.86	\$67.11	\$102.94	\$210.47
	Tobacco		\$22.53	\$34.12	\$70.86	\$142.31	\$238.54	\$454.87
\$25,000	Non-tobacco		\$19.28	\$26.72	\$47.76	\$82.81	\$127.29	\$261.22
	Tobacco		\$27.53	\$41.97	\$87.76	\$176.81	\$296.79	\$566.72
\$30,000	Non-tobacco		\$22.63	\$31.52	\$56.66	\$98.51	\$151.64	\$311.97
	Tobacco		\$32.53	\$49.82	\$104.66	\$211.31	\$355.04	\$678.57
\$35,000	Non-tobacco		\$25.98	\$36.32	\$65.56	\$114.21	\$175.99	\$362.72
	Tobacco		\$37.53	\$57.67	\$121.56	\$245.81	\$413.29	\$790.42
\$40,000	Non-tobacco		\$29.33	\$41.12	\$74.46	\$129.91	\$200.34	\$413.47
	Tobacco		\$42.53	\$65.52	\$138.46	\$280.31	\$471.54	\$902.27
\$45,000	Non-tobacco		\$32.68	\$45.92	\$83.36	\$145.61	\$224.69	\$464.22
	Tobacco		\$47.53	\$73.37	\$155.36	\$314.81	\$529.79	\$1,014.12
\$50,000	Non-tobacco		\$36.03	\$50.72	\$92.26	\$161.31	\$249.04	\$514.97
	Tobacco		\$52.53	\$81.22	\$172.26	\$349.31	\$588.04	\$1,125.97
Benefit Amount Up To 50% of Employee Amount to a Maximum of \$25,000								
Spouse								
\$2,500	Non-tobacco		\$3.18	\$4.09	\$6.68	\$11.14	\$16.69	\$31.83
	Tobacco		\$4.00	\$5.62	\$10.68	\$20.54	\$33.64	\$62.38
\$5,000	Non-tobacco		\$4.85	\$6.49	\$11.13	\$18.99	\$28.86	\$57.20
	Tobacco		\$6.50	\$9.54	\$19.13	\$37.79	\$62.76	\$118.30
\$7,500	Non-tobacco		\$6.53	\$8.89	\$15.58	\$26.84	\$41.04	\$82.58
	Tobacco		\$9.00	\$13.47	\$27.58	\$55.04	\$91.89	\$174.23
\$10,000	Non-tobacco		\$8.20	\$11.29	\$20.03	\$34.69	\$53.21	\$107.95
	Tobacco		\$11.50	\$17.39	\$36.03	\$72.29	\$121.01	\$230.15
\$12,500	Non-tobacco		\$9.88	\$13.69	\$24.48	\$42.54	\$65.39	\$133.33
	Tobacco		\$14.00	\$21.32	\$44.48	\$89.54	\$150.14	\$286.08
\$15,000	Non-tobacco		\$11.55	\$16.09	\$28.93	\$50.39	\$77.56	\$158.70
	Tobacco		\$16.50	\$25.24	\$52.93	\$106.79	\$179.26	\$342.00
\$17,500	Non-tobacco		\$13.23	\$18.49	\$33.38	\$58.24	\$89.74	\$184.08
	Tobacco		\$19.00	\$29.17	\$61.38	\$124.04	\$208.39	\$397.93
\$20,000	Non-tobacco		\$14.90	\$20.89	\$37.83	\$66.09	\$101.91	\$209.45
	Tobacco		\$21.50	\$33.09	\$69.83	\$141.29	\$237.51	\$453.85
\$22,500	Non-tobacco		\$16.58	\$23.29	\$42.28	\$73.94	\$114.09	\$234.83
	Tobacco		\$24.00	\$37.02	\$78.28	\$158.54	\$266.64	\$509.78
\$25,000	Non-tobacco		\$18.25	\$25.69	\$46.73	\$81.79	\$126.26	\$260.20
	Tobacco		\$26.50	\$40.94	\$86.73	\$175.79	\$295.76	\$565.70

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: 00529731.

EXCLUSIONS AND LIMITATIONS

A SUMMARY OF PLAN LIMITATIONS AND EXCLUSIONS FOR CRITICAL ILLNESS:

We will not pay benefits for the First Occurrence of a Critical Illness if it occurs less than 3 months after the First Occurrence of a related Critical Illness for which this Plan paid benefits. By related we mean either: (a) both Critical Illnesses are contained within the Cancer Related Conditions category; or (b) both Critical Illnesses are contained within the Vascular Conditions category. We will not pay benefits for a Second occurrence (recurrence) of a Critical Illness unless the Covered Person has not exhibited symptoms or received care or treatment for that Critical Illness for at least 12 months in a row prior to the recurrence. For purposes of this exclusion, care or treatment does not include: (1) preventive medications in the absence of disease; and (2) routine scheduled follow-up visits to a Doctor.

We do not pay benefits for claims relating to a covered person: taking part in any war or act of war (including service in the armed forces) committing a felony or taking part in any riot or other civil disorder or intentionally injuring themselves or attempting suicide while sane or insane.

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 1 year; or (b) in an area under travel warning by the US Department of State, subject to state specific variations.

If the plan is new (not transferred): During the exclusion period, this Critical

This handout is for illustrative purposes only and is an approximation. If any discrepancies between this handout and your paycheck stub exist, your paycheck stub prevails. Your company has selected Guardian to provide Critical Illness coverage to eligible employees & dependents according to plan terms which have been mutually agreed upon. As an eligible employee, you can purchase this coverage at the group premium levels illustrated above.

Illness plan does not pay charges relating to a pre-existing condition. If this plan is transferred from another insurance carrier, the time an insured is covered under that plan will count toward satisfying Guardian's pre-existing condition limitation period. A pre-existing condition includes any condition for which an employee, in a specified time period prior to coverage in this plan, consults with a physician, receives treatment, or takes prescribed drugs. No benefit will be paid until the earlier of the treatment free period or a specified time period after the effective date. Please refer to the plan documents for specific time periods. State variations may apply.

Guardian's Critical Illness plan does not provide comprehensive medical coverage. It is a basic or limited benefit and is not intended to cover all medical expenses. It does not provide "basic hospital," "basic medical," or "medical" insurance as defined by the New York State Insurance Department.

Health questions are required on 1) late enrollees and 2) enrollees over age 69 (not applicable in FL). This coverage will not be effective until approved by a Guardian underwriter.

The policy has exclusions and limitations that may impact the eligibility for or entitlement to benefits under each covered condition. See your certificate booklet for a full listing of exclusions & limitations..

If Critical Illness insurance premium is paid for on a pre tax basis, the benefit may be taxable. Please contact your tax or legal advisor regarding the tax treatment of your policy benefits..