



Life Underwriting Quick Guide

A quick guide to Guardian's life insurance underwriting guidelines

Highlights — Underwriting Advantages¹

- **Accelerated Underwriting** — Allows a subset of clients to be underwritten for life insurance without an in-person exam or labs.
- **Take Advantage with Rapid App Program** — Purchase new insurance with simplified underwriting, with no additional exams or labs.
- **DI-to-Life Certificate Program** — Recently fully underwritten Disability Insurance (DI) clients are pre-qualified to buy life insurance.²
- **Expanded Standard Program (ESP)** — An opportunity for select individuals to purchase whole life or universal life at a better rating class. Available for Whole Life up to \$10 million and \$5 million for Current Assumption Universal Life.
- **Term Conversion Program** — Select inforce policyholders may be able to convert to traditional whole life or current assumption universal life insurance and increase coverage, including the possibility of a premium credit.
- **Underwriting HIV** — Guardian offers life insurance to a subset of healthy applicants living with HIV. For additional information, visit <https://www.guardianlife.com/life-insurance/hiv-life-insurance>.



Guardian highlights

- Internal retention limit has increased to \$17.5 million - up to age 75, up to Class 4. For whole life, autobind to \$60 million.
- Civilian Aviation retention is \$7.5 million and experienced private pilots may qualify for Preferred NT rates.
- Clients can complete the Medical Supplement (Part II) electronically via eMed. eMed (with physical measurements, if needed) can be used instead of a Paramed exam on applicants younger than age 70, applying for amounts \$3 million or less.
- EKG's have been liberalized across all ages and amounts. Refer to the [Life Underwriting Requirements Guide \(PUB4501\)](#) for up to date requirements.

* Please see the reverse for life insurance build tables.

Guardian Life Insurance Classifications & Requirements

The most current Preferred Class Criteria and Underwriting Requirements Guide can be applied to all individual life products currently issued directly by The Guardian Life Insurance Company of America, New York, NY.

	Elite (For Term Only)	Preferred Plus NT	Preferred NT	Non-Smoker	Standard
Tobacco	No tobacco for 60 months.	No tobacco for 48 months.	No tobacco for 24 months.	No cigarettes for 12 months.	Cigarette smoker within the past 12 months.
Height/weight	See the Male or Female tables for these classifications on the reverse.		See the Gender-Neutral table for these classifications on the reverse.		
Maximum blood pressure	Untreated: Ages: 18-69 135/85 Ages: 70+ 145/85	Untreated: Ages: 18-69 140/90 Ages: 70+ 150/90	Treated: All ages: 150/90	Underwriting discretion will be used.	
Maximum cholesterol, treated	Total: Ages 18-69: 240 Ages 70+: 260 Total Chol./HDL Chol.: Ages 18-69: 4.0 Ages 70+: 5.0	Total: Ages 18-69: 260 Ages 70+: 280 Total Chol./HDL Chol.: Ages 18-69: 5.0 Ages 70+: 6.0	Total: Ages 18-69: 280 Ages 70+: 300 Total Chol./HDL Chol.: Ages 18-69: 6.0 Ages 70+: 6.5		
Family history (parents and siblings only)	No family history of cardiovascular disease or cancer occurrence prior to age 60. (For age 70+, at least one parent survived to age 80.) Excludes gender-specific cancers for opposite-sex siblings and parents.	No family history of death from cardiovascular disease or cancer prior to age 60. (For age 70+, at least one parent survived to age 70.) Excludes gender-specific cancers for opposite-sex siblings and parents.	No family history of more than one death from cardiovascular disease or cancer prior to age 60. (For age 70+, at least one parent survived to age 60.) Excludes gender-specific cancers for opposite-sex siblings and parents.		
Mental illness/substance abuse	No history of chronic mental illness or depression in 10 years. No history of treatment for drug or alcohol dependence.	No history of chronic mental illness or depression in 10 years. No history of treatment for drug or alcohol dependence.	No history of chronic mental illness or depression in 10 years. No history of treatment for drug or alcohol dependence.		
Hazardous activities	None allowed.	Provided medical criteria met, can qualify with certain non-medical flat extra.	Provided medical criteria met, can qualify with certain non-medical flat extra.		
Driving	No more than 1 moving violation within 3 years. No DUI or DWI within 5 years.	No more than 2 moving violations within 3 years. No DUI/DWI within 5 years.	No more than 3 moving violations within 3 years. No DUI/DWI within 3 years.		
Personal history	No ratable medical impairments; no history of cancer except non-melanoma skin. For age 70+, no cognitive impairment.	No ratable medical impairments; no history of cancer except non-melanoma skin. For age 70+, no cognitive impairment.	No ratable medical impairments; no history of cancer except non-melanoma skin. For age 70+, no cognitive impairment.		

Substandard Classes

Table ratings are through Class 16 as shown below.

Class	Mortality
1	125%
2	150%
3	175%
4	200%
6	250%
8	300%
10	350%
12	400%
16	500%

Financial Underwriting Guidelines for Income Replacement

Age	Maximum Life
18-40	30x income
41-50	20x income
51-60	15x income
61-65	10x income
66+	5x income

Estate protection sales up to age 80 should generally be projected using a rate of 6% for a maximum of 75% of life expectancy to a maximum of 20 years. As a general practice, a 50% rate should be used to calculate an estate tax liability. Individual consideration will be given for clients ages 81 and over.

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Build Table for Elite and Preferred Plus NT Classifications — Gender Distinct

Weight Upper Bounds							Weight Upper Bounds						
Male Height	Ages 20-24	Ages 25-29	Ages 30-39	Ages 40-49	Ages 50-59	Ages 60+	Female Height	Ages 20-24	Ages 25-29	Ages 30-39	Ages 40-49	Ages 50-59	Ages 60+
4'8"	126	129	130	132	134	136	4'8"	122	124	128	131	132	133
4'9"	129	131	133	135	137	139	4'9"	124	128	131	134	136	136
4'10"	133	135	137	139	141	143	4'10"	129	132	135	137	139	140
4'11"	136	138	140	142	144	146	4'11"	132	135	137	140	142	143
5'0"	139	141	143	145	147	149	5'0"	134	137	140	143	145	146
5'1"	143	145	147	149	151	153	5'1"	138	141	144	147	149	150
5'2"	145	147	150	152	154	156	5'2"	141	144	147	150	152	153
5'3"	149	151	153	156	158	160	5'3"	144	147	151	154	156	157
5'4"	154	156	158	160	163	165	5'4"	149	152	155	159	160	162
5'5"	157	160	162	164	167	169	5'5"	152	156	159	162	165	166
5'6"	162	164	167	169	172	174	5'6"	157	160	164	167	169	171
5'7"	166	168	171	173	176	179	5'7"	161	164	168	171	173	175
5'8"	169	172	174	177	180	183	5'8"	164	168	171	175	177	179
5'9"	174	177	180	183	185	188	5'9"	169	172	176	181	183	184
5'10"	180	182	185	188	190	193	5'10"	173	177	182	185	188	189
5'11"	183	186	189	192	194	197	5'11"	177	182	185	189	192	193
6'0"	189	192	195	197	200	203	6'0"	183	187	191	195	197	199
6'1"	194	197	199	202	205	208	6'1"	188	192	196	200	202	204
6'2"	197	200	203	206	209	212	6'2"	191	195	200	204	206	208
6'3"	204	207	210	213	216	219	6'3"	198	202	206	210	213	215
6'4"	210	213	216	219	222	225	6'4"	203	207	212	216	219	221
6'5"	215	218	221	225	228	232	6'5"	208	213	217	222	225	226
6'6"	222	225	228	232	236	239	6'6"	215	219	224	230	233	234
6'7"	228	233	236	239	243	246	6'7"	221	226	232	236	239	241
6'8"	236	239	243	246	250	253	6'8"	227	233	238	243	246	248
6'9"	241	245	248	252	255	259	6'9"	234	239	244	249	252	254
6'10"	247	250	254	258	261	265	6'10"	239	244	249	255	258	260

Build Table for Preferred NT and Standard³ Classifications — Gender Neutral

Height	Preferred NT Weight Max	Weight Upper Bounds							
		Non-Smoker & Standard ⁴	Class 02 ⁵	Class 03 ⁵	Class 04 ⁵	Class 06 ⁵	Class 08 ⁵	Class 10 ⁵	Class 12 ⁵
4'8"	149	189	200	211	220	229	238	N/A	N/A
4'9"	152	193	204	215	224	233	242	N/A	N/A
4'10"	156	197	208	219	228	237	247	N/A	N/A
4'11"	159	201	212	222	231	241	251	N/A	N/A
5'0"	163	205	216	227	237	246	255	264	273
5'1"	167	210	221	231	241	250	259	268	277
5'2"	170	214	225	235	245	254	263	272	281
5'3"	175	219	230	241	251	261	271	280	289
5'4"	181	225	236	247	258	268	278	288	297
5'5"	186	231	242	253	264	275	285	295	304
5'6"	190	237	248	259	270	281	292	302	311
5'7"	195	243	254	266	277	288	300	310	319
5'8"	200	250	262	274	285	296	308	318	327
5'9"	205	257	270	282	294	305	317	327	336
5'10"	210	264	277	289	301	313	324	335	345
5'11"	215	271	284	297	309	321	332	343	353
6'0"	221	279	292	305	317	329	340	351	361
6'1"	226	287	300	313	325	337	348	360	370
6'2"	233	295	308	321	333	345	356	369	379
6'3"	239	303	316	329	341	353	365	378	388
6'4"	246	311	324	337	349	361	374	387	397
6'5"	253	319	332	345	357	370	383	396	406
6'6"	261	326	340	353	365	379	392	405	415
6'7"	268	334	348	361	373	388	401	414	424

**The Guardian Life Insurance
Company of America**

guardianlife.com

New York, NY

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¹Consult your Guardian Agency for complete program details.

²Disability income insurance is underwritten and issued by Berkshire Life Insurance Company of America, Pittsfield, MA, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Product provisions and features may vary from state to state.

³Available in Non-Smoker and Standard Smoker Classifications.

⁴Standard is available to clients who have used cigarettes during the previous 12 months.

⁵Non-Smoker class is available to clients who have not used cigarettes during the previous 12 months.

Any BMI <18 will be considered on a case-by-case basis

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