

## 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.				
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		
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.		

Underwriting discretion will be used.

## 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.