



Autobind, Jumbo and Retention Limits by product type

Guardian wants to help you take the lead in your large case business. Our underwriting procedures, combined with our prudently aggressive approach, can help.

Key terms defined

Automatic Binding Limit (autobind): the maximum amount that Guardian can automatically issue (without sending the file to the reinsurers) by using reinsurance agreements we have in place, based on our underwriting guidelines.

Jumbo Limit: the total amount of life insurance in force and applied for with all companies, including ultimate amounts for any Guardian policies with increasing death benefits.

Internal Retention Limit (retention): the amount Guardian can issue without using automatic reinsurance agreements or facultative reinsurance.

Facultative Reinsurance: cases placed outside of Guardian's retention and autobind arrangements. These cases require that the entire underwriting file be sent to the reinsurance company for their review and decision.

Whole Life¹

Autobind

Issue Ages	Best Class Through Table 4	Civilian Aviation Risk*
0-65	\$60,000,000	\$30,000,000
66-75	\$50,000,000	\$16,000,000
76-80	\$25,000,000	
81-85	\$15,000,000*	

Jumbo

Issue Ages	Best Class Through Table 4	Civilian Aviation Risk*
0-65	\$65,000,000	\$33,000,000
66-75	\$55,000,000	\$16,000,000
76-80	\$30,000,000	
81-85	\$20,000,000*	

Internal retention

Issue Ages	Best Class Through Table 4	Civilian Aviation Risk
0-75	\$20,000,000	\$10,000,000
76-80	\$5,000,000	
81+	\$2,500,000*	

Current Assumption UL

Autobind

Issue Ages	Best Class Through Table 4	Civilian Aviation Risk*
0-65	\$40,000,000	Ages: 18-70 — \$20,000,000
66-75	\$40,000,000	
76-80	\$13,000,000	
81-85	\$7,000,000*	

Jumbo

Issue Ages	Best Class Through Table 4	Civilian Aviation Risk*
0-65	\$65,000,000	\$33,000,000
66-75	\$55,000,000	\$16,000,000
76-80	\$30,000,000	
81-85	\$20,000,000*	

Internal retention

Issue Ages	Best Class Through Table 4	Civilian Aviation Risk
0-75	\$8,000,000	\$4,000,000
76-80	\$2,700,000	
81+	\$2,500,000*	

Internal retention is available on Current Assumption Universal Life only when the Jumbo Limit has been exceeded and no reinsurance capacity is available.

Term²

Autobind

Issue Ages	Best Class Through Table 4	Civilian Aviation Risk
0-65	\$52,000,000	\$20,000,000
66-75	\$47,000,000	\$15,000,000

Jumbo

Issue Ages	Best Class Through Table 4	Civilian Aviation Risk
0-65	\$65,000,000	\$33,000,000
66-75	\$55,000,000	\$16,000,000

**Confidence in your carrier is critical to your business.
For more information, contact our agency today!**

The Guardian Life Insurance
Company of America

guardianlife.com

New York, NY

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* Extra individual consideration may vary for these noted age ranges.

¹ Whole Life refers to the following Guardian products: L95, L99, L121, 10 Pay WL, 15 Pay WL, 20 Pay WL, L65, EstateGuard Survivorship Whole Life, and Executive Strategies® Whole Life.

² Term refers to the following Guardian products: Guaranteed Level Term (GLT) — 10, 15, 20 and 30-Year and Yearly Renewable Term (YRT).

Policy Form Numbers: 18-L95, 18-L99, 18-L121, 19-L10, 19-L15, 19-L20, 19-L65, 17-SWL, 18-ESWL, 18-CAUL, 17-GLT, 17-YRT.

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