



How it works: Care Conversion Option rider

Be better equipped for the unexpected

The Care Conversion Option rider (CCOR) on Guardian Level Term (GLT) can guarantee the addition of the Accelerated Death Benefit for the Long Term Care Services rider (LTCR) ... without requiring additional underwriting when you convert your term insurance to whole life insurance in the future. This allows you to prepare for today, and tomorrow! Protect your insurability.^{1,2}

One of the benefits of a conversion option on term insurance policies has always been the opportunity it gives the insured to purchase a whole life insurance policy, no matter what their health status may be at the time of conversion. Guardian's Care Conversion Option rider can now help protect your ability to purchase a Long-Term Care Services rider as well.

Without purchasing the CCOR, your ability to add a Long-Term Care Services rider on your whole life insurance coverage in the future can change. If you experience an injury or medical condition it could disqualify you from access to the LTCR by the time you are ready to purchase whole life insurance.

What you can do

With the Care Conversion Option rider, Guardian has created a policy enhancement that can guarantee your ability to add an accelerated death benefit for long term care services upon conversion. With the CCOR, the possibility that you may not qualify for the LTCR if your underwriting status changes can be eliminated. You can add the rider at issue for an additional charge, and that rider will be available for you upon conversion.

When you convert your term policy, your whole life policy will be eligible to include the Long-Term Care Services rider.



For more information on the LTC rider please ask your Guardian Financial Professional for the brochure titled, **Helping to protect life's next steps With Guardian's Long-Term Care Rider and Whole Life.**

The Care Conversion Option rider must be added to your term policy at issue. It cannot be added to existing contracts. The Care Conversion Option rider allows conversions that happen within the first five years to include the LTC rider without any additional underwriting. In conjunction with the Extended Conversion rider (ECR), the option can be extended to conversions that happen within 10 years of issue.

Issue ages	18-60
Benefit amount	90% of policy face amount \$100,000 up to \$2,500,000
Benefit duration	5 years on all policies 10 years on policies with ECR
Rider availability	Guardian Level Term

To discuss life insurance coverage or a policy that includes the Care Conversion Option rider, contact a Guardian Financial Professional.

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New York, NY

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¹ Riders may incur either an additional premium or cost. Rider benefits may vary or may not be available in all states.

² Rider form numbers: Extended Conversion Rider: 20-ECR GLT GIAC, Care Conversion Option Rider: 20-CCOR, Whole Life Purchase Option: 20-WLPO GLT GIAC.

Policy form numbers. 20-GLT.

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