



Life underwriting quick guide

A quick guide to Guardian's life insurance underwriting guidelines

Highlights — Underwriting advantages¹

- **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 Protection Universal Life.
- **Guardian Health Advantage Underwriting program** — Clients aged 20-60 who have regular full check-ups with their personal doctor can qualify for up to \$10 million in WL coverage without an insurance exam.
- **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>.
- **DI-to-Life Certificate Program** — Recently fully underwritten Disability Insurance (DI) clients are pre-qualified to buy life insurance.²
- **Take Advantage with Rapid App Program** — Purchase new insurance with simplified underwriting, with no additional exams or labs.
- **Term Conversion Program** — Select inforce policyholders may be able to convert to traditional whole life or Protection UL policy and increase coverage, including the possibility of a premium credit.
- **Guardian highlights**
 - The new published guidelines include a simplified build chart. There is only one chart for all clients rather than sex distinct.
 - Blood pressure consideration now includes both treated and untreated and is reflective of a client's control rather than just being treated allowing for more cases to qualify for the best rates.
 - Family history is now simplified for client's under age 70.
 - Our electronic application process has been streamlined. For efficient underwriting, have your client complete the Medical Supplement (Part II) electronically via eMed at the time of application. eMed (with a physical measurements exam, if needed) can be used in lieu of a Paramed exam on applicants younger than age 70, applying for amounts \$10 million or less.
 - Internal retention is \$20 million – up to age 75, up to Class 4. For whole life, autobind to \$60 million.



Guardian Life Insurance classifications and requirements

The below Preferred class criteria and guidelines can be applied to all individual life products currently available for sale.

	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	Refer to the Build Table Classification – All applicants				
Maximum blood pressure	Treated or Untreated Ages: 18-69 135/85 Ages: 70+ 145/85	Treated or Untreated Ages: 18-69 140/90 Ages: 70+ 150/90	Treated or Untreated All ages: 150/90	Underwriting discretion will be used.	
Maximum cholesterol	Treated or Untreated Total: Ages 18-69: 240 Ages 70+: 260 Total Chol./HDL Chol.: Ages 18-69: 4.0 Ages 70+: 5.0	Treated or Untreated Total: Ages 18-69: 260 Ages 70+: 280 Total Chol./HDL Chol.: Ages 18-69: 5.0 Ages 70+: 6.0	Treated or Untreated 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)	Applicants up to age 69, no family history of cardiovascular disease or cancer occurrence prior to age 60. (Not applicable when applicant age 70 and over) Excludes sex-specific cancers for opposite-sex siblings and parents.	Applicants up to age 69, no family history of death from cardiovascular disease or cancer prior to age 60. (Not applicable when applicant age 70 and over) Excludes sex-specific cancers for opposite-sex siblings and parents.	Applicants up to age 69, no family history of more than one death from cardiovascular disease or cancer prior to age 60. (Not applicable when applicant age 70 and over) Excludes sex-specific cancers for opposite-sex siblings and parents.		
Substance abuse	No history of treatment for drug or alcohol dependence.	No history of treatment for drug or alcohol dependence.	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.	No ratable medical impairments; no history of cancer except non-melanoma skin.	No ratable medical impairments; no history of cancer except non-melanoma skin.		

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

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

Non-working spouses under age 55 are considered for 100% of the inforce amount on their spouse, up to \$5M. Amounts over \$5M will be given individual consideration.

Estate protection sales up to age 80 should generally be projected using a 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.

A quick guide to Guardian's life insurance underwriting guidelines

Build table for Preferred NT and Standard² classifications — All applicants

Height	Elite Weight Max	Preferred Plus NT	Preferred NT	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"	120	127	138	189	200	211	220	229	238	N/A	N/A
4'9"	125	132	143	193	204	215	224	233	242	N/A	N/A
4'10"	129	136	148	197	208	219	228	237	247	N/A	N/A
4'11"	134	141	154	201	212	222	231	241	251	N/A	N/A
5'0"	138	146	159	205	216	227	237	246	255	264	273
5'1"	143	151	164	210	221	231	241	250	259	268	277
5'2"	148	156	170	214	225	235	245	254	263	272	281
5'3"	152	161	175	219	230	241	251	261	271	280	289
5'4"	157	166	181	225	236	247	258	268	278	288	297
5'5"	162	171	186	231	242	253	264	275	285	295	304
5'6"	167	177	192	237	248	259	270	281	292	302	311
5'7"	172	182	198	243	254	266	277	288	300	310	319
5'8"	178	187	204	250	262	274	285	296	308	318	327
5'9"	183	193	210	257	270	282	294	305	317	327	336
5'10"	188	199	216	264	277	289	301	313	324	335	345
5'11"	194	204	222	271	284	297	309	321	332	343	353
6'0"	199	210	229	279	292	305	317	329	340	351	361
6'1"	205	216	235	287	300	313	325	337	348	360	370
6'2"	210	222	241	295	308	321	333	345	356	369	379
6'3"	216	228	248	303	316	329	341	353	365	378	388
6'4"	222	234	255	311	324	337	349	361	374	387	397
6'5"	228	240	261	319	332	345	357	370	383	396	406
6'6"	234	247	268	326	340	353	365	379	392	405	415
6'7"	240	253	275	334	348	361	373	388	401	414	424

**The Guardian Life Insurance
Company of America**

guardianlife.com

New York, NY

Policy Form No. 20-CAUL
Pub4396 (10/23) 2023-162031 (Exp. 10/25)

For producer and internal use only. Not for the use with or the distribution to the general public.

¹ Consult your Guardian Agency for complete program details.

² Disability 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.

³ Available in Non-Smoker and Standard Smoker Classifications.

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

⁵ Non-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

Guardian® is a registered trademark of The Guardian Life Insurance Company of America.

© Copyright 2023 The Guardian Life Insurance Company of America.