



A Guarantee You Can Count On

Helping to secure your financial future

We all want to live a long and happy life. However, life can be unpredictable and few things in life are guaranteed. Having an appropriate amount of life insurance for yourself and those who depend on you, provides a guarantee they can count on.

Life insurance is not just about final expenses. Depending on your unique circumstances, it could take years to financially recover from the loss of an income earner. When the unexpected happens, life insurance is there to help those left behind get back on their feet and cover expenses such as:

- Mortgage/rent
- Legal or medical fees
- Childcare assistance
- Education/college tuition
- Outstanding debts

Why enroll for Life Insurance at work

Taking advantage of your benefits as a **Union Member**, is a smart and affordable way to get the financial protection you want for you and your family. As your life changes, so should your life insurance coverage. You should review your options each year and consider increasing your coverage if you get married, have a child or purchase a home.

How it works

Your **Union's** plan may come with features and benefits that you can use during your lifetime. Take a few minutes to review your plan details and determine how much life insurance you need, and what plan features can help you live better today.

How much do you need?

While your situation is unique, a good 'rule of thumb' is to have coverage equal to seven to ten times your annual salary.



It's never been easier to get the protection you want

- Simple enrollment and affordable group rates
- Available for spouse and dependent children
- Convenient bank draft deductions

Learn more about Life Insurance at guardiananytime.com

The Guardian Life Insurance
Company of America
New York, NY

guardiananytime.com

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Did you know...?

70% of all households said they would have trouble covering everyday living expenses after several months if the primary wage earner died.¹

Is the benefit to my beneficiary taxed?

Life insurance proceeds paid to your beneficiary are not typically subject to income tax, but check with your tax advisor before making any changes to your policy.

Can I take my coverage with me if I retire or leave the company?

Yes, many plans offer options to continue your coverage through direct payment to Guardian®.

¹ Facts About Life 2016, LIMRA: https://www.limra.com/uploadedFiles/limra.com/LIMRA_Root/Posts/PR/_Media/PDFs/Facts-of-Life-2016.pdf. Guardian Group Life Insurance is underwritten by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. Group Term Life Policy Form No. GP-1-Life-15.