

Guardian's Temporary Updates

To ensure the safety of our clients, financial professionals and our vendors' paramedical professionals, Guardian is instituting a set of temporary measures regarding the life and disability insurance underwriting requirements. Starting now through June 1st, Guardian will be modifying its individual life and disability underwriting requirements to ensure that our clients continue to get access to the coverage they need, safely.

Individual Disability

- No Labs/Exams for Disability insurance between the ages of 18 and 45¹
 - eMed (Guardian's electronic medical application) is required
- Client may be asked to upload their records from their patient portal

Future Increase Option Update

The Company has declared a Special Option Date². Underwriting will accept Off-Anniversary FIO Applications through June 1, 2020 to allow time to reach out to clients who have experienced difficulty during this time.

Life Insurance

- No Labs/Exams for up to \$3,000,000 of Life insurance between the ages of 18 and 50¹
 - eMed (Guardian's electronic medical application) is required
- Client may be asked to upload their records from their patient portal

Guardian to expand coverage for employees with reduced work hours

We're actively monitoring the coronavirus situation as it changes daily, and we continue to evaluate how to best serve our customers. Guardian recently announced a temporary accommodation to continue coverage for an employee who may normally lose benefit eligibility due to a change in work status.

We're making two changes to this accommodation:

- It now applies to **Short Term Disability**, as well as our Dental, Vision, Accident and Cancer, Critical Illness, Hospital Indemnity, Life, Accidental Death and Dismemberment, Optional Life, and Optional Accidental Death and Dismemberment products.
- It will now extend through **6/30/2020**.