



# Keep your family and finances safe with Life Insurance.

Your life is about those you love and protect. We all want to live a long and happy life but life can be unpredictable, and few things in life are guaranteed. However, when you have life insurance for you and those who depend on you, you can help by providing financial protection for your family.

Life insurance is not just about final expenses. Depending on your situation, it could take years to financially recover from the loss of an income earner. Life insurance can ease the burden of covering expenses such as:

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

## Why enroll for Life Insurance

Taking advantage of your benefits through your union 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 company'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 life better today.

## How much do you need?

A general guideline is to have a policy equal to five to seven times your annual salary:



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

- Simple enrollment and affordable group coverage
- Available for spouse and children\*
- Convenient online enrollment with automatic monthly payments



### How much coverage should I have?

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

### Is the benefit to my beneficiary taxed?

Life Insurance benefits paid to your beneficiary are not typically subject to income tax, but check with your tax advisor for your specific situation and benefit amount.

### 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.

**Enroll now, and protect those who count on you with Guardian Life Insurance**

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\*Availability will vary based on employer-sponsored plan. See your specific plan for details. 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. Life Contract# GP-1-R-LB-90, GP-1-R-EOPT-96 Voluntary Life Contract #GP-1-R-ADCL1-00 et al.