

SERFF Tracking Number: GARD-127101608 State: Arkansas
Filing Company: The Guardian Life Insurance Company of America State Tracking Number: 48371
Company Tracking Number: 11-GIOL
TOI: L07I Individual Life - Whole Sub-TOI: L07I.101 Fixed/Indeterminate Premium - Single Life
Product Name: GIO 2011
Project Name/Number: GIO 2011/11-GIOL

Filing at a Glance

Company: The Guardian Life Insurance Company of America

Product Name: GIO 2011

SERFF Tr Num: GARD-127101608 State: Arkansas

TOI: L07I Individual Life - Whole

SERFF Status: Closed-Approved-Closed State Tr Num: 48371

Sub-TOI: L07I.101 Fixed/Indeterminate Premium - Single Life

Co Tr Num: 11-GIOL

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Lisa Capella, Louis A Conte, Peter Diggins, Margaret Lewis-Forbes, John Monahan, Monica Wilson, Carline Hamilton, Kathleen Tobin

Disposition Date: 04/04/2011

Date Submitted: 03/31/2011

Disposition Status: Approved-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: GIO 2011

Status of Filing in Domicile:

Project Number: 11-GIOL

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 04/04/2011

State Status Changed: 04/04/2011

Deemer Date:

Created By: Kathleen Tobin

Submitted By: Peter Diggins

Corresponding Filing Tracking Number:

Filing Description:

Re : The Guardian Life Insurance Company of America

NAIC #: 429-64246 FEIN #: 13-5123390

Rider form 11-GIOL

SERFF Tracking Number: GARD-127101608 State: Arkansas
Filing Company: The Guardian Life Insurance Company of State Tracking Number: 48371
America
Company Tracking Number: 11-GIOL
TOI: L07I Individual Life - Whole Sub-TOI: L07I.101 Fixed/Indeterminate Premium - Single
Life
Product Name: GIO 2011
Project Name/Number: GIO 2011/11-GIOL

Dear Commissioner:

We are enclosing for your review and approval 1 new individual life rider form. This rider does not replace any previously approved form. Please see Appendix A for the form number and approval date of the policies with which this rider will be used. The expected introduction date for this new form is June 3, 2011 or upon approval by your Department, if later.

This rider will be available in the general life insurance market and sold by agents. It will be available at issue ages 0-45. The minimum Option Amount that can be selected is \$25,000, with a maximum of the lesser of the policy face amount or \$350,000.

This is a Guaranteed Purchase Option Rider. This form allows the policyowner to purchase a new Whole Life policy, without underwriting, at specified times as described in the rider. The rider also permits such purchase upon the occurrence of certain major life events, when the need for additional insurance may be present.

This rider will be marketed with an illustration. If required, we have enclosed a signed certification from our illustration actuary. We are also enclosing all required certifications, transmittals and filing fees.

Application form L-AP-2004 AR, will be used to apply for this new rider. This application form was approved by your Department on 12/10/2009 (DOI File #:44283).

The enclosed form will be laser-emitted or pre-printed with the language identical to that approved by your state. We reserve the right to change duplex printing, line location of sentences and words, and the type font (but not the point size) of the form without resubmitting them for approval.

I hope this information is satisfactory and that we may receive your Department's approval of this submission at your earliest convenience. If you have any questions or concerns over this submission, please feel free to contact me at (212) 598-7436 or via SERFF.

Sincerely,

Pete Diggins
Director, Individual Life Product Filings and Compliance

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 Product Name: GIO 2011
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Company and Contact

Filing Contact Information

Lisa Capella, Specialist lcapella@glic.com
 7 Hanover Square 212-598-1321 [Phone]
 New York, NY 10004 212-919-2592 [FAX]

Filing Company Information

The Guardian Life Insurance Company of America CoCode: 64246 State of Domicile: New York
 7 Hanover Square Group Code: 429 Company Type: Life
 New York, NY 10004 Group Name: State ID Number:
 (212) 598-8704 ext. [Phone] FEIN Number: 13-5123390

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Guardian Life Insurance Company of America	\$50.00	03/31/2011	46129199

SERFF Tracking Number: GARD-127101608 State: Arkansas
Filing Company: The Guardian Life Insurance Company of State Tracking Number: 48371
America
Company Tracking Number: 11-GIOL
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single
Life
Product Name: GIO 2011
Project Name/Number: GIO 2011/11-GIOL

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	04/04/2011	04/04/2011

SERFF Tracking Number: GARD-127101608 *State:* Arkansas
Filing Company: The Guardian Life Insurance Company of *State Tracking Number:* 48371
America
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TOI: L07I Individual Life - Whole *Sub-TOI:* L07I.101 Fixed/Indeterminate Premium - Single
Life
Product Name: GIO 2011
Project Name/Number: GIO 2011/11-GIOL

Disposition

Disposition Date: 04/04/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: GARD-127101608 State: Arkansas
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 America
 Company Tracking Number: 11-GIOL
 TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single
 Life
 Product Name: GIO 2011
 Project Name/Number: GIO 2011/11-GIOL

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Appendix A		Yes
Form	Guaranteed Purchase Option Rider		Yes

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Form Schedule

Lead Form Number: 11-GIOL

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	11-GIOL	Policy/Cont Guaranteed ract/Fratern Purchase Option al Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.000	11-GIOL.pdf

GUARANTEED PURCHASE OPTION RIDER

On each option date while this policy and this rider are in force, you may purchase additional insurance on the insured's life without evidence of insurability, subject to the conditions stated below.

There are 2 types of option dates in which this rider can be exercised: Scheduled and Alternate.

Scheduled Option Date

A Scheduled Option Date occurs on the following dates:

- the later of the 2nd anniversary or policy anniversary on which the insured is age 25;
- the later of the 5th anniversary or policy anniversary on which the insured is age 28; and
- the later of the 10th anniversary or policy anniversary on which the insured is age 33.

The right to purchase a new policy on a Scheduled Option Date will expire if not exercised on or before that date. However, you may purchase a new policy on the next available Scheduled Option Date.

Alternate Option Date

An Alternate Option Date is 90 days after the date one of the following events occurs:

- the insured marries; or
- a living child or grandchild is born to the insured; or a child or grandchild is legally adopted by the insured; or
- the insured purchases a home; or
- the insured enrolls a child in college; or
- the insured's annual compensation increases by at least 20%.

The event must occur while this policy and this rider are in force.

On an Alternate Option Date, you may purchase a new policy in advance of the next regular Scheduled Option Date, however, this purchase cancels the next Scheduled Option Date. The right to purchase a new policy on an Alternate Option Date will expire if not exercised on or before that date. No more than 2 Alternate Option Date purchases can be made in a single policy year.

New Policy

You may purchase a new policy without evidence of insurability subject to the following conditions:

- Written application satisfactory to us, and the first premium for the new policy, must be received at our Customer Service Office:
 - on or within 30 days before a Scheduled Option Date; or
 - on or within 90 days before an Alternate Option Date.
- This policy must be in force with all premiums paid to the Option Date.
- For an Alternate Option Date, proof that the covered event occurred must accompany the application for the new policy.
- The maximum face amount of each new policy that can be purchased under this rider is the Option Amount shown on page 3 of this policy. However, if an Alternate Option Date is being exercised because of birth or adoption, the new policy can be up to twice the Option Amount if more than one living child is born or adopted at the same time.
- The policy date of the new policy will be the Scheduled Option Date or, in the case of an Alternate Option Date, the date on which we have received both written application and the full first premium for the new policy.
- The new policy will take effect on the new policy date only if the insured is then living.
- The new policy will be a level premium, permanent life plan being issued by Guardian or its affiliate on the new policy's policy date. Guardian's affiliate is The Guardian Insurance & Annuity Company, Inc. (GIAC). The new policy will be subject to any risk limitations on this policy.

- Premiums (or cost of insurance rates, if applicable) for the new policy will be based on the issuing company's published rates on the new policy's policy date. The premiums (or cost of insurance rates, if applicable) will depend on the new policy's plan, face amount, and premium class, and the insured's attained age and sex, if applicable. The new policy's premium class will be based on the premium classes made available by the issuing company and will be comparable to the premium class of this policy.
- The new policy will be subject to any face amount limitations then in effect for such policy.
- The "Incontestability" and "Suicide Exclusion" provisions of the new policy will be measured from the issue date of this policy. If this policy has been reinstated, the contestable period for the new policy will be measured from the date of reinstatement.
- If this policy includes a Waiver of Premium rider, then:
 - If the insured is not currently totally disabled (as defined in such rider) on the new policy's policy date, then the new policy can be issued with a Waiver of Premium rider without evidence of insurability provided the new policy is on a whole life plan with premiums payable to at least age 95.
 - If the insured is currently totally disabled (as defined in such rider) on the new policy's policy date, then we will waive premiums for the new policy in accordance with such rider, provided the new policy is on a plan of whole life insurance that we specifically make available in this situation. If you choose to have issued a different plan of insurance, the new policy will not contain a Waiver of Premium Rider.
- Other additional benefit riders will be available with the new policy only with the issuing company's receipt of satisfactory evidence of insurability. All riders on the new policy will be subject to the issuing company's rules on the new policy date.

Automatic Term Insurance

We will automatically provide term insurance on the insured's life during the period from the date of marriage, birth, or adoption of a child or grandchild or purchase of a new home to the Alternate Option Date. The amount of term insurance will be equal to the maximum face amount of the new policy that could be purchased on the Alternate Option Date.

Automatic term insurance will not be provided upon the enrollment of a child into college or when there has been an increase of 20% or more in the annual compensation of the insured.

The face amount of this term insurance will be payable upon receipt of satisfactory proof at our Customer Service Office that the insured died:

- while this policy and this rider were in force and
- on or within 90 days before the Alternate Option Date.

If a new policy is purchased under this rider during the 90 day period before the Alternate Option Date, the term insurance will be payable only if the new policy is surrendered to us. Any premiums paid for the new policy will be refunded.

Values

This rider has no cash or loan value.

The Contract

This rider is:

- issued in consideration of the application and payment of premiums as provided;
- attached to and made part of the policy;
- subject to all of the applicable provisions of this policy.

Each premium for this rider is payable only with each corresponding premium for the policy.

Issue Date

The issue date of this rider is the issue date of this policy. The effective date of this rider is the effective date of this policy.

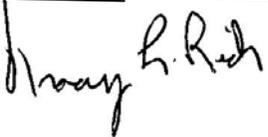
Incontestability

This rider will be incontestable after it has been in force during the insured's lifetime for 2 years from its issue date, except for nonpayment of premiums.

Termination

This rider terminates:

- when no Scheduled Option Dates remain available; or
- if this policy is surrendered or terminates; or
- if a policy value option is elected; or
- upon receipt at our Customer Service Office of proper written request for cancellation. This rider must be sent to the Customer Service Office for cancellation.

The Guardian Life Insurance Company of America

Secretary

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachments: Certificate of Compliance with Rule 19 and 49.pdf Readabiity.pdf		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability Comments: Attachment: Statement of Variability for 11-GIOL.pdf		

	Item Status:	Status Date:
Satisfied - Item: Appendix A Comments: Attachment: AR Appendix A.pdf		



**Certificate of Compliance with
Arkansas Rule and Regulation 19 and 49**

Insurer: **The Guardian Life Insurance Company of America**
Form Number(s):

Guaranteed Purchase Option Rider, Form

11-GIOL

I hereby certify that the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19 and 49.

Signature of Company Officer

Pete Diggins

Name

Director, Individual Life Product Filings and
Compliance

Title

March 29, 2011

Date



STATE OF ARKANSAS
READABILITY CERTIFICATION

COMPANY NAME: The Guardian Life Insurance Company of America

This is to certify that the form(s) referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

<u>Form Title</u>	<u>Form Number</u>	<u>Flesch Score</u>
Guaranteed Purchase Option Rider	11-GIOL	50

Name: Pete Diggins
Title: Director, Individual Life Product Filings and Compliance
Date: March 29, 2011

The Guardian Life Insurance Company of America

Statement of Variability for Filing of Rider Form 11-GIOL

***Note:** This document will refer to the form number shown above, which is the generic form number for this Guaranteed Purchase Option Rider. In many states a different form number will apply using the state's postal abbreviation as a suffix to the form number.

Variable 1 - Officer(s) Title(s) and Signature(s): The rider form submitted has the officer signature and title bracketed. If the officer or title changes, we would like to be able to modify the rider without refilling.

State of Arkansas
Appendix A

11-GIOL will be used with any plans that use the following previously approved policy forms

Policy Form Number	Description	Approval Date/ Dept File No
06-WL AR	Whole Life Insurance Policy	5/12/2006 32638
06-WL SN AR	Whole Life Insurance Policy	5/12/2006 32638
09-L10 WL AR	Whole Life Insurance Policy	6/15/2009 42646
10-L20 AR	Whole Life Insurance Policy	6/15/2010 45709
10-L20 SN AR	Whole Life Insurance Policy	6/15/2010 45709
10-L65 AR	Whole Life Insurance Policy	6/15/2010 45709
10-L65 SN AR	Whole Life Insurance Policy	6/15/2010 45709