

SERFF Tracking Number: GARD-127211943 State: Arkansas
Filing Company: The Guardian Life Insurance Company of America State Tracking Number: 49073
Company Tracking Number: 11-WL 10
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: Income 10 Whole Life
Project Name/Number: Income 10 Whole Life/11-WL 10

Filing at a Glance

Company: The Guardian Life Insurance Company of America

Product Name: Income 10 Whole Life

SERFF Tr Num: GARD-127211943 State: Arkansas

TOI: L071 Individual Life - Whole

SERFF Status: Closed-Approved-Closed State Tr Num: 49073

Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life

Co Tr Num: 11-WL 10

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: 06/23/2011

Date Submitted: 06/17/2011

Disposition Status: Approved-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Income 10 Whole Life

Status of Filing in Domicile:

Project Number: 11-WL 10

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: 06/23/2011

State Status Changed: 06/23/2011

Deemer Date:

Created By: Lisa Capella

Submitted By: Peter Diggins

Corresponding Filing Tracking Number:

Filing Description:

Re: The Guardian Life Insurance Company of America

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

Whole Life Insurance Policy Form 11-WL 10 AR, Paid-Up Additions Rider form 11-IPUA and

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Insert Pages 4 PAY SN and 4 PAY SN2

We are submitting a new Whole Life policy, a Paid-Up Additions rider and 2 insert pages for review and approval. Please see Appendix A for more information about any forms being replaced and other previously approved forms that will be used with the above forms. We are planning to introduce these new forms in August 2011, or upon approval, if later.

The policy is a participating whole life policy that has a level face amount. The policy is offered at issue ages 0-75 with a minimum face amount of \$25,000. The policy has higher premiums than many of our other whole life plans of insurance because premiums are only payable for 10 years. The policies will be sold by licensed agents and brokers, and will be marketed to the general insurance buying public.

This policy will be used in both sex distinct and sex neutral situations. When the policy is issued in sex neutral situations it will use unisex values and will only be used in employer-employee situations subject to the Norris decision. When used in unisex situations, insert pages 4 PAY SN and 4 PAY SN2 will replace pages 4 PAY SD and 4 PAY SD2. These pages show the settlement option rates applicable to the various settlement options described in the policy.

The PUA rider form, entitled "Paid-Up Additional Whole Life Insurance Rider", provides for the optional purchase of participating permanent insurance ("paid-up insurance") in addition to the face amount of the basic policy. The rider is available at the same issue ages as the base policy.

The following are some of the key features of this rider.

- Payments are optional under this rider and can be made at any time either on a "scheduled" or "unscheduled" basis prior to the policy anniversary on which the insured is age 90. "Scheduled" PUA payments are payments made as part of a billed PUA payment arrangement that the company can establish at the owner's request. Payments that are received on a date other than a policy anniversary (except for Initial PUA Payments) use an interpolated net single premium as of the date we receive the payment to calculate the face amount of the additions purchased.
- The maximum Initial PUA Payment (as defined in the rider) is the greater of ten times the annual non-rated policy premium or \$1,000,000. Subsequent PUA payments are subject to the following annual payment limitations (the applicable amounts are shown on the Policy Data pages):

For payments received prior to the 10th policy anniversary or, if earlier, the policy anniversary on which the insured is age 75, the total of all PUA payments in a given year cannot exceed 3 times the annual non-rated policy premium or \$500,000 per year. In subsequent years (or at age 76 or in the 11th policy year), the total of all PUA payments in any

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given year cannot exceed the annual non-rated policy premium or \$500,000.

With satisfactory evidence of insurability, the owner may be able to exceed any of these limits.

- A 5% service fee is deducted from every PUA payment prior to the purchase of any paid-up additions.
- There is an optional waiver benefit available. This benefit, if elected, applies a specified amount to purchase paid-up additions if policy premiums are being waived under a disability waiver of premium rider in effect under the policy.

When the rider form is issued, the policy will include data pages showing a table of net single premiums per \$1 of PUA payment and the cash value per \$1,000 of PUA face amount. These pages are part of the policy data pages included with the policy.

These new policy and rider forms will be marketed with an illustration and if required, we are enclosing the appropriate certification from our illustration actuary. We are also enclosing any applicable certifications, transmittals and filing fees that are required for this filing. Nonforfeiture and reserve memos for the policy and rider are also enclosed, as well as a Statement of Variability, which describes those elements of the Policy Data page that are variable in nature.

Life insurance application form L-AP-2011 AR, which was previously approved by your Department on 6/7/11 (under Dept File No. 48906), will be used to apply for this policy.

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 forms 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 Filing and Compliance

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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? Yes
 Fee Amount: \$200.00
 Retaliatory? No
 Fee Explanation: \$50 per form
 \$50 x 4 forms = \$200
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Guardian Life Insurance Company of America	\$200.00	06/17/2011	48811575

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	06/23/2011	06/23/2011

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Disposition

Disposition Date: 06/23/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Yes	Yes
Supporting Document	Application	Yes	Yes
Supporting Document	Life & Annuity - Acturial Memo	No	No
Supporting Document	Appendix A	Yes	Yes
Supporting Document	Statement of Variability	Yes	Yes
Form	Whole Life Insurance Policy	Yes	Yes
Form	Paid-Up Additional Whole Life Insurance Rider	Yes	Yes
Form	Insert page 4 PAY SN	Yes	Yes
Form	Insert page 4 PAY SN2	Yes	Yes

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Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	11-WL 10 AR	Policy/Cont Whole Life Insurance Initial ract/Fratern Policy al Certificate	Initial		51.100	11-WL 10 AR.pdf
	11-IPUA	Policy/Cont Paid-Up Additional ract/Fratern Whole Life Insurance al Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.600	11-IPUA.pdf
	Page 4 PAY SN	Policy/Cont Insert page 4 PAY ract/Fratern SN al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial			Page 4 PAY SN for AR.pdf
	Page 4 PAY SN2	Policy/Cont Insert page 4 PAY ract/Fratern SN2 al Certificate: Amendmen t, Insert Page,	Initial			Page 4 PAY SN2 for AR.pdf

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Life
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Endorseme
nt or Rider



The Guardian Life Insurance Company of America

A Mutual Company Established 1860
Customer Service Office
[3900 Burgess Place, Bethlehem, PA 18017
1-800-441-6455]

Insured	[JOHN DOE]		
Base Policy Face Amount	[\$250,000]	[1234567]	Policy Number
[Target Face Amount]	[\$100,000]		
[Total Initial Amount of Coverage]	[\$350,000]		
Plan of Insurance	Ten Pay Whole Life Policy	[JUNE 1, 2011]	Policy Date

Read this policy carefully. This policy is a legal contract between the owner and The Guardian Life Insurance Company of America (Guardian).

Guardian will pay the death proceeds to the beneficiary upon receipt at our Customer Service Office of due proof that the insured died while the policy was in force. The entire contract consists of the basic policy and any attached additional benefit riders, endorsements and application(s). This policy is issued by Guardian at its Customer Service Office on the issue date. All correspondence should be sent to our Customer Service Office shown above. The Guardian home office is at [7 Hanover Square, New York, NY 10004].

	
President	Secretary

Free Look Period

The owner has the right to examine this policy and return it for cancellation to Guardian's Customer Service Office or to any agent or agency within [10] days after receiving it; this is the free look period. The policy and a written cancellation notice must be delivered or mailed to cancel this policy. Any notice given by mail is effective on being postmarked, properly addressed and postage prepaid. If the policy is cancelled during this period, Guardian will refund all premiums paid. The policy will be void from the beginning.

Whole Life Insurance Policy

- Death Proceeds payable at death of insured if policy is in force
- Premiums payable until end of premium period shown on Policy Data page
- Participating - Annual dividends payable if earned

WE & YOU

In this policy, the words "we", "our" or "us" refer to The Guardian Life Insurance Company of America, and the words "you" or "your" refer to the owner of this policy.

POLICY SUMMARY

This summary outlines some of the major policy provisions; it does not alter any of these provisions. The actual provisions set forth the full details and conditions of this policy; only the actual policy provisions will control.

We will pay the death proceeds to the beneficiary if the insured dies while this policy is in force. This policy is eligible to receive dividends (see "Dividends" provision).

This policy also has certain values during the insured's lifetime. These values may be used:

- to continue insurance coverage for a reduced amount without paying further premiums (see "Guaranteed Policy Values" provision);
- to surrender this policy for cash (see "Guaranteed Policy Values" provision);
- to obtain a policy loan (see "Loans" provision);
- to provide life income (see "Payment Options" provision).

We allow a 31 day grace period after each premium due date. If a premium is not paid by the end of the grace period, this policy will lapse. If this policy lapses, it may be eligible for reinstatement within 5 years (see "Premiums and Reinstatement" provision).

POLICY DATA

INSURED	[JOHN DOE]	[35] [MALE]	AGE AND SEX
BASIC POLICY FACE AMOUNT	[\$250,000]	[1234567]	POLICY NUMBER
[TARGET FACE AMOUNT] #	[\$100,000]		
[INITIAL AMOUNT OF COVERAGE]	[\$350,000]		
ISSUE DATE	[JUNE 1, 2011]	[JUNE 1, 2011]	POLICY DATE
PLAN OF INSURANCE	TEN PAY WHOLE LIFE	[PREFERRED PLUS NT]	PREMIUM CLASS
OWNER	[JOHN DOE]		
BENEFICIARY	[JANE DOE, SPOUSE]		

BENEFITS AND PREMIUMS

	ANNUAL PREMIUM	POLICY YEARS PAYABLE
BASIC POLICY	\$[7,298.00]	1 thru [10]
[PAID-UP ADDITIONAL WHOLE LIFE INSURANCE RIDER (see table of net single premiums and cash values for further information on this rider)]		
INITIAL SCHEDULED PUA PAYMENT	\$ [500] *	
INITIAL UNSCHEDULED PUA PAYMENT	\$[1,000]	
The initial PUA payment limit is \$[1,000,000]. After issue, the following are the total annual PUA payment limits for all riders attached to this policy which provide for the purchase of paid-up additions:		
POLICY YEARS 1-10	\$[21,894]	
POLICY YEARS 11+	\$[7,298]	
ONE YEAR TERM INSURANCE RIDER WITH TARGET FACE AMOUNT	\$15.00]	1 thru 2
TOTAL INITIAL ANNUAL PREMIUM	\$[7,813.00]]

[The Target Face Amount is the face amount associated with the One Year Term Insurance with Target Face Amount rider attached to this policy. See the rider form for details on this benefit.]

* [These payments are not required to keep the insurance under this policy inforce. Please see rider form for more details. The OYT charge for the One Year Term Insurance with Target Face Amount rider will be deducted from the payment prior to the purchase of any paid-up additions in the first 2 policy years.]

The mortality table referred to in the Basis of Values provision is the composite Commissioners' 2001 Standard Ordinary mortality table, age nearest birthday, [male] with continuous functions. The interest rate referred to in the Basis of Values provision is 4% to age 100 and 0% thereafter.

POLICY DATA

Loans bear interest at a yearly rate of 8%, payable in advance at a rate of 7.407%. The yearly loan interest rate changes to 4%, payable in advance at a rate of 3.8462%, beginning on [June 1, 2036].

Premiums for this policy are due and payable in all years shown in the "policy years payable" column above. You may have received a sales illustration which shows dividends applied to reduce the number of premiums payable in cash. However, dividends are not guaranteed and we have the right to change them annually. A reduction in the amount of any dividends credited to this policy may result in the need to pay more premiums than were shown on a sales illustration.

To obtain information about the coverage provided under your policy, call the agent through whom it was purchased or contact our customer service office at:

CUSTOMER SERVICE OFFICE
[3900 BURGESS PLACE
BETHLEHEM, PA 18017
1-800-441-6455]

POLICY DATA

TABLE OF VALUES

END OF POLICY YEAR	CASH OR LOAN VALUE +	PARTICIPATING REDUCED PAID-UP INSURANCE +	EXTENDED TERM INSURANCE YEARS	DAYS
1	[11.14	[52	8	20
2	38.33	170	19	198
3	66.60	285	25	360
4	95.94	397	30	102
5	126.41	505	33	279
6	158.05	610	36	241
7	190.89	712	39	86
8	224.97	811	41	289
9	260.33	907	44	347
10	297.01	POLICY IS PAID-UP]		
11	307.00			
12	317.24			
13	327.74			
14	338.58			
15	349.76			
16	361.28			
17	373.10			
18	385.19			
19	397.53			
20	410.08			
ATTAINED AGE 60	[489.48	POLICY IS PAID		
ATTAINED AGE 65	559.47]	POLICY IS PAID]		
	CASH VALUE FACTOR	FOR POLICY YEARS		
	[30.76882964]	[1-10]		

+ For each \$1,000 of face amount of the basic policy

The use of the cash value factor(s) shown above is described in the Cash Value provision of this policy.

Values for policy years not shown will be computed on the basis stated in this policy and will be furnished upon request.

The cash values shown above are guaranteed. They are based on an annual interest rate 4% up to age 100 and 0% thereafter. All values on this page are computed on the assumption that all premiums to the end of the policy years shown have been paid and that there are no dividends or loans.

Cash values which depend on dividends may have been shown in an illustration presented during the sale of this policy. Cash values which depend on dividends are not guaranteed. A reduction in the amount of any dividend credited to this policy may result in lower non-guaranteed cash values than were shown on any sales illustration.

POLICY DATA

PAID-UP ADDITIONAL WHOLE LIFE INSURANCE RIDER

TABLE OF NET SINGLE PREMIUMS AND CASH VALUES

POLICY YEAR	BEGINNING OF YEAR NET SINGLE PREMIUM +	END OF YEAR CASH OR LOAN VALUE *	POLICY YEAR	BEGINNING OF YEAR NET SINGLE PREMIUM +	END OF YEAR CASH OR LOAN VALUE *	POLICY YEAR	BEGINNING OF YEAR NET SINGLE PREMIUM +	END OF YEAR CASH OR LOAN VALUE *
[1	210.74	218.2	30	531.38	545.41	59		901.92
2	218.20	225.91	31	545.41	559.47	60		910.54
3	225.91	233.89	32	559.47	573.6	61		920.10
4	233.89	242.13	33	573.60	587.87	62		931.73
5	242.13	250.63	34	587.87	602.26	63		946.87
6	250.63	259.40	35	602.26	616.82	64		968.07
7	259.40	268.43	36	616.82	631.49	65		1,000.00
8	268.43	277.71	37	631.49	646.23	66		1,000.00
9	277.71	287.25	38	646.23	660.83	67		1,000.00
10	287.25	297.01	39	660.83	675.34	68		1,000.00
11	297.01	307.00	40	675.34	689.78	69		1,000.00
12	307.00	317.24	41	689.78	704.14	70		1,000.00
13	317.24	327.74	42	704.14	718.41	71		1,000.00
14	327.74	338.58	43	718.41	732.52	72		1,000.00
15	338.58	349.76	44	732.52	746.35	73		1,000.00
16	349.76	361.28	45	746.35	759.80	74		1,000.00
17	361.28	373.10	46	759.80	772.87	75		1,000.00
18	373.10	385.19	47	772.87	785.46	76		1,000.00
19	385.19	397.53	48	785.46	797.65	77		1,000.00
20	397.53	410.08	49	797.65	809.45	78		1,000.00
21	410.08	422.79	50	809.45	820.85	79		1,000.00
22	422.79	435.69	51	820.85	831.76	80		1,000.00
23	435.69	448.75	52	831.76	842.11	81		1,000.00
24	448.75	462.09	53	842.11	851.88	82		1,000.00
25	462.09	475.68	54	851.88	861.07	83		1,000.00
26	475.68	489.48	55		869.70	84		1,000.00
27	489.48	503.41	56		877.83	85		1,000.00]
28	503.41	517.39	57		885.81			
29	517.39	531.38	58		893.77			

+ If a PUA payment is received on the policy anniversary, the net single premium used in the calculation of the PUA face amount is the net single premium shown for the policy year in which the payment is received. For payments received on a date other than a policy anniversary, the appropriate net single premium will be determined based on the net single premiums for the policy anniversary immediately before and after the date we receive the payment and the period of time which has elapsed since the previous policy anniversary.

* This table shows the cash or loan value per thousand of the total face amount of paid-up insurance at the end of the policy year. The cash values shown are based on an annual interest rate of 4%.

Cash values which depend on dividends may have been shown in an illustration presented during the sale of this policy. Cash values which depend on dividends are not guaranteed. Reducing the amount of any dividend credited to this policy may result in lower non-guaranteed cash values than were shown on any sales illustration.

POLICY DATA

ONE YEAR TERM INSURANCE WITH TARGET FACE AMOUNT RIDER

TABLE OF GUARANTEED MAXIMUM ONE YEAR TERM (OYT) RATES PER \$1,000 OF OYT

This table applies to the "One Year Term Insurance with Target Face Amount Rider" and the "One Year Term Insurance with Increasing Target Face Amount Rider". The OYT charges under the rider are based on current OYT rates. In the first 2 policy years, the guaranteed rate is also the current rate. In the third and subsequent policy years, the current OYT rate applicable to the OYT for the Target Face Amount will never exceed the applicable maximum OYT rate shown below. See your rider form for more details.

POLICY YEAR	OYT RATE	POLICY YEAR	OYT RATE	POLICY YEAR	OYT RATE
[1	0.50	30	13.68	59	227.29
2	0.50	31	15.17	60	244.23
3	1.18	32	16.68	61	262.02
4	1.27	33	18.21	62	278.30
5	1.34	34	19.86	63	295.65
6	1.43	35	21.56	64	314.18
7	1.55	36	23.63	65	333.95
8	1.70	37	25.95	66	355.09
9	1.86	38	28.99	67	371.87
10	2.06	39	32.19	68	389.75
11	2.28	40	35.57	69	408.77
12	2.50	41	39.26	70	429.01
13	2.74	42	43.28	71	450.24
14	2.87	43	47.94	72	472.82
15	3.03	44	53.40	73	496.81
16	3.26	45	59.69	74	522.32
17	3.52	46	66.56	75	549.42
18	3.88	47	74.37	76	578.18
19	4.28	48	82.51	77	608.72
20	4.78	49	91.29	78	641.14
21	5.39	50	101.01	79	675.58
22	6.02	51	111.86	80	712.09
23	6.70	52	123.89	81	750.85
24	7.28	53	137.04	82	791.96
25	7.94	54	151.12	83	835.56
26	8.75	55	165.97	84	881.82
27	9.73	56	181.48	85	930.94
28	10.92	57	196.06	86	980.63]
29	12.27	58	211.26		

POLICY DATA

PAYMENT OPTION TABLES

OPTION 3 - PAYMENTS FOR A SPECIFIED PERIOD

GUARANTEED MONTHLY PAYMENT FOR EACH \$1000 OF PROCEEDS

Years	1	2	3	4	5	6
Amount	\$ 84.47	42.86	28.99	22.06	17.91	15.14
Years	7	8	9	10	11	12
Amount	\$ 13.16	11.68	10.53	9.61	8.86	8.24
Years	13	14	15	16	17	18
Amount	\$ 7.71	7.26	6.87	6.53	6.23	5.96
Years	19	20	21	22	23	24
Amount	\$ 5.73	5.51	5.32	5.15	4.99	4.84
Years	25	26	27	28	29	30
Amount	\$ 4.71	4.59	4.47	4.37	4.27	4.18

OPTIONS 4 AND 5 - GUARANTEED MONTHLY PAYMENT FOR EACH \$1000 OF PROCEEDS+

		Option 4		Option 5				Option 4		Option 5		
Age #	Male	Female	Male	Female	Age #	Male	Female	Male	Female	Age #	Male	Female
20	\$2.93	2.89	2.92	2.88	53	4.06	3.90	3.95	3.82			
21	2.95	2.90	2.94	2.89	54	4.13	3.96	4.01	3.88			
22	2.97	2.92	2.95	2.91	55	4.20	4.03	4.07	3.94			
23	2.98	2.93	2.97	2.92	56	4.27	4.10	4.13	4.00			
24	3.00	2.95	2.99	2.94	57	4.35	4.17	4.20	4.06			
25	3.02	2.96	3.00	2.95	58	4.43	4.24	4.27	4.13			
26	3.04	2.98	3.02	2.97	59	4.52	4.32	4.34	4.20			
27	3.06	3.00	3.04	2.99	60	4.61	4.41	4.42	4.27			
28	3.08	3.02	3.06	3.01	61	4.71	4.50	4.50	4.35			
29	3.10	3.04	3.08	3.03	62	4.81	4.59	4.59	4.43			
30	3.12	3.06	3.10	3.05	63	4.92	4.69	4.68	4.52			
31	3.15	3.08	3.13	3.07	64	5.03	4.80	4.77	4.61			
32	3.17	3.10	3.15	3.09	65	5.15	4.91	4.87	4.70			
33	3.20	3.12	3.17	3.11	66	5.28	5.03	4.97	4.81			
34	3.22	3.15	3.20	3.13	67	5.41	5.16	5.08	4.91			
35	3.25	3.17	3.23	3.16	68	5.54	5.29	5.20	5.03			
36	3.28	3.20	3.25	3.18	69	5.68	5.43	5.32	5.15			
37	3.31	3.23	3.28	3.21	70	5.83	5.57	5.44	5.27			
38	3.35	3.26	3.31	3.24	71	5.98	5.73	5.58	5.41			
39	3.38	3.29	3.34	3.26	72	6.14	5.89	5.72	5.55			
40	3.42	3.32	3.38	3.29	73	6.30	6.06	5.86	5.70			
41	3.45	3.35	3.41	3.32	74	6.46	6.24	6.02	5.86			
42	3.49	3.39	3.44	3.36	75	6.63	6.42	6.18	6.03			
43	3.53	3.42	3.48	3.39	76	6.80	6.61	6.35	6.20			
44	3.58	3.46	3.52	3.43	77	6.97	6.81	6.53	6.39			
45	3.62	3.50	3.56	3.46	78	7.15	7.00	6.72	6.59			
46	3.67	3.54	3.60	3.50	79	7.33	7.20	6.92	6.80			
47	3.72	3.59	3.64	3.54	80	7.51	7.40	7.13	7.03			
48	3.77	3.63	3.69	3.58	81	7.68	7.60	7.35	7.26			
49	3.82	3.68	3.74	3.63	82	7.86	7.80	7.59	7.52			
50	3.87	3.73	3.79	3.67	83	8.03	7.99	7.83	7.78			
51	3.93	3.79	3.84	3.72	84	8.19	8.17	8.09	8.06			
52	3.99	3.84	3.89	3.77	85	8.35	8.34	8.37	8.35			

+ Guaranteed monthly payments for any ages not shown will be furnished upon request.

Age refers to the age of the person on whose life the option is based at the time the option is elected.

POLICY DATA

OPTION 6-GUARANTEED MONTHLY PAYMENT FOR EACH \$1000 OF PROCEEDS+

Female Age#	Male Age									
	50	51	52	53	54	55	56	57	58	59
50	3.44	3.46	3.48	3.50	3.51	3.53	3.54	3.55	3.57	3.58
51	3.47	3.49	3.50	3.52	3.54	3.56	3.57	3.59	3.60	3.62
52	3.49	3.51	3.53	3.55	3.57	3.58	3.60	3.62	3.63	3.65
53	3.51	3.53	3.55	3.57	3.59	3.61	3.63	3.65	3.67	3.69
54	3.53	3.55	3.58	3.60	3.62	3.64	3.66	3.68	3.70	3.72
55	3.55	3.58	3.60	3.62	3.65	3.67	3.69	3.72	3.74	3.76
56	3.57	3.60	3.62	3.65	3.67	3.70	3.72	3.75	3.77	3.79
57	3.59	3.62	3.65	3.67	3.70	3.73	3.75	3.78	3.80	3.83
58	3.61	3.64	3.67	3.70	3.73	3.75	3.78	3.81	3.84	3.86
59	3.63	3.66	3.69	3.72	3.75	3.78	3.81	3.84	3.87	3.90
60	3.64	3.68	3.71	3.74	3.78	3.81	3.84	3.87	3.90	3.94
61	3.66	3.70	3.73	3.76	3.80	3.83	3.87	3.90	3.94	3.97
62	3.68	3.71	3.75	3.79	3.82	3.86	3.90	3.93	3.97	4.00
63	3.69	3.73	3.77	3.81	3.84	3.88	3.92	3.96	4.00	4.04
64	3.71	3.75	3.79	3.83	3.87	3.91	3.95	3.99	4.03	4.07
65	3.72	3.76	3.80	3.84	3.89	3.93	3.97	4.02	4.06	4.10
66	3.73	3.78	3.82	3.86	3.91	3.95	4.00	4.04	4.09	4.13
67	3.75	3.79	3.83	3.88	3.92	3.97	4.02	4.07	4.12	4.16
68	3.76	3.80	3.85	3.89	3.94	3.99	4.04	4.09	4.14	4.19
69	3.77	3.81	3.86	3.91	3.96	4.01	4.06	4.11	4.17	4.22
70	3.78	3.83	3.87	3.92	3.97	4.03	4.08	4.14	4.19	4.25

Female Age	Male Age										
	60	61	62	63	64	65	66	67	68	69	70
50	3.59	3.60	3.61	3.62	3.63	3.64	3.65	3.66	3.67	3.67	3.68
51	3.63	3.64	3.65	3.66	3.67	3.68	3.69	3.70	3.71	3.72	3.72
52	3.66	3.68	3.69	3.70	3.72	3.73	3.74	3.75	3.76	3.76	3.77
53	3.70	3.72	3.73	3.75	3.76	3.77	3.78	3.79	3.80	3.81	3.82
54	3.74	3.76	3.77	3.79	3.80	3.82	3.83	3.84	3.85	3.86	3.87
55	3.78	3.80	3.81	3.83	3.85	3.86	3.88	3.89	3.90	3.92	3.93
56	3.81	3.84	3.86	3.87	3.89	3.91	3.93	3.94	3.96	3.97	3.98
57	3.85	3.88	3.90	3.92	3.94	3.96	3.98	3.99	4.01	4.02	4.04
58	3.89	3.92	3.94	3.96	3.99	4.01	4.03	4.05	4.06	4.08	4.10
59	3.93	3.96	3.98	4.01	4.03	4.06	4.08	4.10	4.12	4.14	4.16
60	3.97	4.00	4.02	4.05	4.08	4.11	4.13	4.15	4.18	4.20	4.22
61	4.00	4.04	4.07	4.10	4.13	4.16	4.18	4.21	4.24	4.26	4.28
62	4.04	4.08	4.11	4.14	4.18	4.21	4.24	4.27	4.29	4.32	4.35
63	4.08	4.11	4.15	4.19	4.22	4.26	4.29	4.32	4.35	4.38	4.41
64	4.11	4.15	4.19	4.23	4.27	4.31	4.35	4.38	4.41	4.45	4.48
65	4.15	4.19	4.23	4.38	4.32	4.36	4.40	4.44	4.48	4.51	4.55
66	4.18	4.23	4.27	4.32	4.36	4.41	4.45	4.50	4.54	4.58	4.61
67	4.21	4.26	4.31	4.36	4.41	4.46	4.51	4.55	4.60	4.64	4.68
68	4.25	4.30	4.35	4.40	4.46	4.51	4.56	4.61	4.66	4.71	4.75
69	4.28	4.33	4.39	4.44	4.50	4.56	4.61	4.67	4.72	4.77	4.82
70	4.31	4.36	4.42	4.48	4.54	4.60	4.66	4.72	4.78	4.84	4.89

+ Guaranteed monthly payments for any ages not shown will be furnished upon request.

Age refers to the age of the person on whose life the option is based at the time the option is elected.

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APPLICATION - Attached to the Policy

RIDERS OR ENDORSEMENTS
(IF ANY) - Attached to the Policy

1. DEATH PROCEEDS

The death proceeds become payable to the beneficiary upon our receipt at our Customer Service Office of due proof that the insured died while this policy was in force. The amount payable is the sum of the following as of the date of the insured's death:

- the face amount;
- any insurance on the insured's life provided by additional benefit riders;
- any insurance on the insured's life purchased with dividends;
- the value of any dividends left at interest;
- any dividend credited at death; and
- any premium paid beyond the policy month of death if premiums are not then being waived under a waiver of premium rider;

less:

- any outstanding loans and loan interest; and
- any premiums due up to and including the policy month of death.

If the death proceeds are not paid within 30 days from the date due proof of death has been furnished to us, we will pay interest on such proceeds from the date of death to the date the proceeds are paid, at a yearly rate of 8%.

2. OWNER AND BENEFICIARY

Owner

The owner is named in the application or in any later change shown in our records. While the insured is living, and subject to any assignment on file with us, the owner alone has the right to receive all benefits and exercise all rights this policy grants or we allow.

We will deal with the owner according to the terms of this policy. We will not be bound by the provisions of any trust agreement. We will not be responsible for the actions of any trustee and will be fully discharged in making any payments to such trustee.

Successor Owner

A numbered sequence may be used to name successor owners. If the owner dies, ownership passes to the next designated successor owner then living. If none is then living, ownership passes to the owner's estate. No successor owner is permitted when the insured and the owner are the same person.

Joint Owner

If more than one person is named as owner with no number or the same number, they are joint owners. Any request for a policy transaction or change must be signed by all of the joint owners named in our records. Unless otherwise provided, if a joint owner dies, ownership passes to the surviving joint owner(s) equally. When the last joint owner dies, ownership passes to the person's estate, unless otherwise provided.

Beneficiary

The beneficiary is named in the application or in any later change shown in our records. We will pay the death proceeds to the beneficiary, subject to the terms of "Death Proceeds" above. Unless otherwise provided, in order to receive proceeds at the insured's death, a beneficiary must be living on the earlier of:

- the date we receive due proof of the insured's death at our Customer Service Office;
- the 15th day after the insured's death.

Unless otherwise provided, if no designated beneficiary is living on such earlier date, the owner or the owner's estate is the beneficiary.

Contingent Beneficiary

A numbered sequence may be used to name contingent beneficiaries. The beneficiary is the living person(s) designated by the lowest number in the sequence.

Concurrent Beneficiary

If more than one person is named as beneficiary with no number or the same number, those persons are concurrent beneficiaries. Shares are equal, unless otherwise specified. If shares are equal, the share of a concurrent beneficiary who predeceases the insured will be shared equally by the surviving concurrent

beneficiaries. If unequal shares are specified and a concurrent beneficiary predeceases the insured, the beneficiary of that share will be the owner or the owner's estate.

Change of Owner or Beneficiary

You may change the owner or revocable beneficiary by written request satisfactory to us. The change will take effect as of the date the request is signed, whether or not the insured is living when we receive the request at our Customer Service Office. However, the change will not apply to any payments made or actions taken by us on or before the date the request is received at our Customer Service Office.

Assignment

No assignment will bind us unless the original, or a copy, is filed at our Customer Service Office. An assignment must be signed and dated by both the assignor and the assignee and, as applicable, by the beneficiary. The rights of any owner or beneficiary and the entire contract, as defined in "The Contract" provision, will be subject to the assignment. We will rely solely on the assignee's statement as to the amount of the assignee's interest. We will not be responsible for the validity of any assignment. Unless otherwise provided, the assignee may exercise all rights this policy grants except:

- the right to change the owner or beneficiary; and
- the right to elect a payment option.

Assignments are subject to all payments made or actions taken by us on or before the date we receive the assignment at our Customer Service Office.

3. DIVIDENDS

This is a participating policy. A participating policy shares in our divisible surplus. The policy's share, if any, is determined yearly by Guardian. This share is payable as the dividend on the next policy anniversary if:

- the policy is then in force, but not as extended term insurance; and
- all premiums due before the policy anniversary have been paid.

The dividend will reflect our mortality, expense, and investment experience; it will be affected by any outstanding loans and loan interest during the policy year.

Dividend Options

You may elect one of the options described below. We may also make additional dividend options available. Any dividend option elected after this policy's issue date will be effective on the next policy anniversary.

- (a) Cash:** As a cash payment.
- (b) Premium Payment:** Toward payment of any premium due on the policy, if the balance of the premium is paid at the same time.
- (c) Dividends Left at Interest:** As a deposit to accumulate at interest. Interest is credited on each policy anniversary at a yearly rate of at least 4%.
- (d) Dividend Additions:** To purchase paid-up participating insurance payable in addition to the face amount of the policy. Dividend additions share in our divisible surplus.

If no option is elected, dividends will be used to purchase dividend additions.

Withdrawal

You may withdraw dividends left at interest and dividend additions unless they are required as security for a policy loan. The cash value of dividend additions will never be less than the dividends used to purchase them.

Paid-up Option

The policy's cash value, including the cash value of any dividend additions and dividends left at interest, may be used to make the policy paid-up. If you so request in writing to do so, we will apply the cash value if it equals the net single premium at the attained age for a paid-up policy in the same face amount as this policy. Any policy loans will remain outstanding.

4. PREMIUMS AND REINSTATEMENT

Premium Payment

Premiums for this are payable for the number of policy years shown on Policy Data pages. All premiums, including the first, are payable in advance. After the first premium, premiums are payable annually in advance, only at our Customer Service Office. Upon request, we will furnish a receipt signed by one of our officers. Premiums may be paid annually or on a periodic basis. Periodic premiums are payable semi-annually, quarterly or monthly at our published rates on this policy's issue date. They may also be paid at any other frequency acceptable to us. We will change the premium payment frequency if we receive your proper written request at our Customer Service Office before the premium due date.

The periodic premium payment must be at least \$25.

The amount of each periodic premium is calculated by multiplying the annual policy premium by the applicable modal factor:

Frequency of Premium Payment	Modal Factors
Semi-annually	.515000
Quarterly	.262650
Monthly	.085833

Due Date and Default

Annual premiums are due on each policy anniversary. Each periodic premium is due on the premium due date specified by us. This policy will be in default on a due date if a premium due is not then paid.

Grace Period

We allow a grace period of 31 days after the due date for premium payments. The grace period does not apply to payment of the first premium. The policy remains in force during the grace period. If the premium is not paid by the end of the grace period, the policy lapses as of the date of default. Upon lapse, the policy has no value except as provided in the "Guaranteed Policy Values" section.

Reinstatement

This policy may be eligible for reinstatement at any time during the insured's lifetime within 5 years after the date of default. The reinstatement will not take effect until all the requirements for reinstatement have been met. The requirements for reinstatement are:

- written application for reinstatement received at our Customer Service Office;
- the policy has not been surrendered for cash;
- evidence of insurability satisfactory to us;
- payment or reinstatement of any outstanding loans and loan interest and payment of any overdue premiums, with 6% interest compounded yearly.

5. GUARANTEED POLICY VALUES

Cash Value

The cash value on any policy anniversary to which premiums have been paid is:

- the then present value of future benefits provided by the policy;

less:

- the then present value of the cash value factors for each year remaining in the premium payment period. The cash value factors are shown in the Table of Values on the Policy Data page.

The Table of Values shows this policy's guaranteed cash values at the end of the policy years indicated; these values are computed on the assumption that there are no dividends or loans. The cash value at any time during a policy year is the value on the date to which premiums have been paid, adjusted to the date of surrender. The cash value at any time during a policy year will be determined with allowance for the lapse of time and the payment of any premiums beyond the last preceding anniversary.

Cash Surrender Value

The cash surrender value is the sum of:

- the cash value;
- any due and unpaid dividend;
- the cash value of any dividend additions;
- the value of any dividends left at interest; and
- any unearned loan interest;

less:

- any outstanding loans and loan interest.

Basis of Values

Present values and net premiums are based on the Mortality Table and interest rate shown on the Policy Data Pages. All policy values equal or exceed those required by any state statute. A detailed statement of the method of computing these values has been filed with each state insurance department.

Election of Policy Value Option

When premium payments are discontinued, the owner may elect a policy value option if:

- the insured is living;
- the policy has a cash surrender value; and
- written request is received at our Customer Service Office within 3 months after the date of default.

If no election is made within 3 months after the date of default, the automatic option will be (a) if available, otherwise (b).

Policy Value Options Available

- **Option (a) - Continue as Non-participating Paid-up Extended Term Insurance**

Extended term insurance is life insurance for a limited period. No further premiums are due under this option. This option is available only if extended term insurance is shown in the Table of Values on the Policy Data page. Extended term insurance is not shown in the Table of Values if this policy was issued in premium class 3, 4, 6, 8, 10, 12, or 16.

The amount of extended term insurance will be the sum of:

- the face amount of this policy;
- any existing dividend additions;
- any existing dividends left at interest; and
- any due and unpaid dividend;

less:

- any outstanding loans and unearned loan interest.

The period during which extended term insurance is provided will begin on the date of default. Extended term insurance will continue for such term as the cash surrender value will purchase as a net single premium based on the amount of extended term insurance and the insured's attained age and sex, if applicable. Extended term insurance will not be available if the term period would extend past age 100. If insurance in an equal or greater amount would be provided under Option (b), Option (a) will not be available.

Extended term insurance:

- has a cash surrender value;
- has no loan value;
- does not share in our divisible surplus.

- **Option (b) - Continue as Participating Reduced Paid-up Insurance**

Reduced paid-up insurance is permanent insurance. No further premiums are due under this option. This insurance will be payable under the same conditions as the policy if kept in full force. The amount of reduced paid-up insurance will be such as the cash surrender value will purchase as a net single premium based on the insured's attained age and sex, if applicable, on the date of default. The amount of reduced paid-up insurance provided will be level.

Reduced paid-up insurance:

- has a cash surrender value and loan value;
- shares in our divisible surplus.

- **Option (c) - Surrender for Cash**

You may surrender the policy for its cash surrender value. The insurance provided under this policy will then terminate.

Surrender of Insurance Provided by a Policy Value Option

While the insured is living, you may surrender reduced paid-up or, if available, extended term insurance for its cash surrender value. This value will equal the then present value of the insurance, less any outstanding loans and loan interest. If the insurance is surrendered within 30 days after a policy anniversary, the cash surrender value will not be less than on that anniversary.

Riders

Any additional benefit riders attached to the policy are disregarded in computing the values of these options unless otherwise stated in the rider. Insurance provided under Options (a) and (b) will not include such benefits.

6. LOANS

Policy Loans

Upon written request satisfactory to us, you can obtain a policy loan if this policy has a loan value. The policy must be assigned to us; this is the only security needed. No loan will be granted if the policy is in force as extended term insurance.

Any outstanding loans and loan interest will affect any dividend payable under this policy.

Automatic Premium Loan

Any unpaid premium due will be paid at the end of the grace period by an automatic loan if:

- this option was elected either in the application or by written request received at our Customer Service Office before the premium due date; and
- the premium due does not exceed the available loan value.

You need not assign the policy; all other provisions of the "Loans" Section will apply. You may cancel this option by sending a written request to our Customer Service Office. The loan will bear interest from the date of the loan. If the loan value is insufficient to pay the overdue premium, the provisions of "Guaranteed Policy Values" will apply.

Loan Interest

Loans bear interest at the rate stated on the Policy Data page. This interest is payable on each policy anniversary. If interest is not paid when due, the amount of the loan will be increased. As a result of this increase, the total loan will reflect loan interest until the next policy anniversary.

Loan Value

The loan value is the maximum amount that the owner may borrow on this policy. The loan value of this policy is the sum of:

- the cash value on the date to which all due premiums are paid;
- the cash value of any dividend additions at the end of the current policy year; and
- the value of any dividends left at interest;

less:

- any outstanding loans and loan interest; and
- interest on the loan to the end of the current policy year.

If this policy is continued as reduced paid-up insurance, the loan value will be computed as of the next policy anniversary. Extended term insurance has no loan value.

Repayment

Any outstanding loans and loan interest may be repaid at any time before the insured's death or within 60 days after the insured's death if:

- the proceeds of the policy have not been paid in cash or applied under a payment option; and
- the policy is in full force or was in full force on the date of the insured's death, or is in force as reduced paid-up insurance.

We will allow for any unearned loan interest.

Termination

The policy will be void if all outstanding loans and loan interest exceed the sum of:

- the cash value;
- any due and unpaid dividend;
- the cash value of any dividend additions; and
- the value of any dividends left at interest.

This will be effective 31 days after we mail notice to your last known address and that of any assignee.

7. PAYMENT OPTIONS

Payment of Proceeds

The proceeds of this policy will be paid in one sum unless otherwise provided. All or part of this sum may be applied under any payment option described below or in any other manner we approve. The payee under any payment option must be a natural person.

Election of Payment Options

During the insured's lifetime, the owner may choose any option for payment of the death proceeds. If no election is in force when the proceeds become payable, the payee may make an election subject to the following conditions:

- for death proceeds, election must be made within one year after the insured's death;
- for other proceeds, election must be made within 60 days after the proceeds become payable.

The owner may appoint a secondary payee to receive any payments remaining after the death of the payee. Upon the death of any payee receiving payments under an option, the remaining payments will be continued to the secondary payee or paid in one sum as described in "Termination" provision, whichever is elected.

Any election must be in a written form satisfactory to us.

Options Available

- **Option 1 - Proceeds Left at Interest:** We will hold the proceeds, making monthly interest payments. The yearly guaranteed interest rate is 3%.
- **Option 2 - Payments of a Specified Amount:** We will make monthly payments of a specified amount until the proceeds and interest are fully paid. The total amount paid each year must be at least 10% of the original proceeds. Interest will be added to the proceeds each year; the yearly guaranteed interest rate is 3%.
- **Option 3 - Payments for a Specified Period:** We will make monthly payments for the number of years elected. The guaranteed monthly payments shown in the Payment Option Table 3 on the Policy Data pages include interest at 3% a year.
- **Option 4 - Life Income With 10 Year Guaranteed Period:** We will make monthly payments for the later of 10 years or the lifetime of the person on whose life the option is based. The guaranteed monthly payments shown in the Payment Option Table 4 on the Policy Data pages include interest at 3% a year.
- **Option 5 - Refund Life Income:** We will make monthly payments until the total amount paid equals the proceeds settled, and for the remaining lifetime of the person on whose life the option is based. The guaranteed monthly payments shown in the Payment Option Table 5 on the Policy Data pages include interest at 3% a year.
- **Option 6 - Joint and Survivor Income:** We will make monthly payments for the later of 10 years or the lifetime of either of the 2 persons on whose lives the option is based. The guaranteed monthly payments shown in the Payment Option Table 6 on the Policy Data page include interest at 3% a year.

The Payment Option Tables are based on the Annuity 2000 Mortality Tables (male and female), projected 20 years to the year 2020 by:

- 100% of male Scale G factors for males;
- 50% of female Scale G factors for females.

If this policy is issued on a unisex basis both males and females have the same guaranteed annuity payout rates and are based on the Annuity 2000 Mortality Tables (female), projected 20 years to the year 2020 by 50% of female Scale G factors.

Payment Provisions

- At least \$5,000 must be applied under each option selected.
- Each periodic payment must be at least \$50.
- The effective date of any option is the date the proceeds become payable. This date is the option date. Death proceeds are payable as of the date of the insured's death.
- After an option becomes effective, it cannot be terminated for payment in one sum, unless otherwise provided.
- The first payment under Option 1 is due one month after the option date. The first payment under Option 2, 3, 4, 5, or 6 is due on the option date.
- We require satisfactory proof of the age of any person on whose life the option is based before any payment is made.
- Under Option 4, 5, or 6, the present value of future benefits may not be withdrawn.

Termination

Upon termination of an option, any amount payable is:

- Under Option 1 or 2, any unpaid proceeds with any accrued interest.
- Under Option 3, the present value on the basis of 3% yearly compound interest of any unpaid payments for the specified period.
- Under Option 4, 5 or 6, the present value of any unpaid payments for the guaranteed period. This present value is derived using the interest rate which was used in computing the actual monthly payment.

8. GENERAL PROVISIONS

The Contract

The entire contract consists of the basic policy and any attached additional benefit riders, endorsements, and application(s). We relied upon the application(s) in issuing this policy. All statements in the application(s) are assumed to be true to the best knowledge and belief of the person(s) making them. These statements are representations and not warranties. No statement will be used to contest this policy unless contained in the application(s).

Only the President, a Vice President, or the Secretary of Guardian may make or modify this policy. No agent has the authority to:

- change this policy;
- waive any of our requirements; or
- waive an answer to any question in the application(s).

We will not be bound by any promise or statement made by any agent or other person except as stated above.

Basic Policy

The basic policy is this policy including any attached endorsements and application(s), but excluding any additional benefit riders.

Age and Sex

If the age or sex of the insured has been misstated, any benefit under this policy will be that which the premium paid would have purchased for the correct age and sex, if applicable, according to our published rates on the policy date.

Attained Age

The insured's insurance age is the age on the birthday nearest the policy date. This age is stated on the Policy Data page. The insured's attained age is the insurance age plus the number of policy years completed since the policy date.

Policy Date

The policy date is stated on Policy Data page. Policy years, policy months, and policy anniversaries are measured from the policy date.

Issue Date

The issue date is stated on the Policy Data page. This is the date this policy is issued at our Customer Service Office.

Incontestability

The basic policy 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. The contestable period of any additional benefit rider attached to this policy is stated in the rider.

If this policy is reinstated, as provided in "Reinstatement" provision, statements made in the reinstatement application will be incontestable after the reinstated policy has been in force during the insured's lifetime for 2 years from the reinstatement date.

Suicide Exclusion

If the insured commits suicide, while sane or insane, within 2 years from the issue date, our liability will be limited to the greater of:

- the premiums paid; or
 - the basic policy's cash value,
- with adjustments for loans and dividends.

Deferment

We may defer payment for up to 6 months from the date we receive your proper written request at our Customer Service Office:

- for making any loan, other than a loan to pay premiums;
- for payment of this policy's cash surrender value.

If payment of the cash surrender value is deferred 30 days or more, we will pay interest at a yearly rate of 4% for the deferment period.

Annual Report

We will provide a written statement to you once each year, except if this policy is being continued as extended term insurance. This report will show the benefits and values provided under this policy.

Policy Changes

The plan or amount of insurance, or both, may be changed with our approval. Any change is subject to our published change and underwriting rules. If a decrease in face amount causes the new amount to fall below the minimum amount for the insured's current premium class, we will change the premium class to the next best available class.

Communications with us

Please include the policy number, the full name of the owner and the insured, and the owner's current address in all correspondence with us.

Payments by Guardian

All sums payable by us are payable at our Customer Service Office.

Voting

The owner has the right to vote in Guardian's annual election of Directors. For more information, write to the Secretary at: [7 Hanover Square, New York, New York 10004].



Whole Life Insurance Policy

- Death Proceeds payable at death of insured if policy is in force
- Premiums payable until end of premium period shown on Policy Data page
- Participating - Annual dividends payable if earned

PAID-UP ADDITIONAL WHOLE LIFE INSURANCE RIDER

While this rider is in force, the owner may purchase Paid-Up Additions, in accordance with the provisions below.

Definitions

Additional terms, not explained here, are defined in the basic policy.

Paid-Up Addition (PUA): Paid-up participating whole life insurance on the insured's life purchased under this rider. Any Paid-Up Additions in force at the insured's death will be included in the death proceeds of the policy.

Scheduled PUA Payment: A payment which is made as part of a planned arrangement established to purchase Paid-Up Additions under this rider as of each premium due date.

Unscheduled PUA Payment: An unplanned payment made to purchase Paid-Up Additions under this rider.

Initial PUA Payment: A PUA payment elected on the application and which is received within 60 days of the date of issue of this policy.

Paid-Up Additions Payments

Prior to the policy anniversary on which the insured is age 90, the owner may purchase Paid-Up Additions under this rider using Scheduled PUA Payments and/or Unscheduled PUA Payments. The new Paid-Up Additions will take effect on the business day on which Guardian receives the PUA payment at its Customer Service Office. However, any Paid-Up Addition purchased as the result of an Initial PUA Payment will take effect on the Policy Date. The insured must be alive and the policy must be in effect on the date Guardian receives a PUA payment for a purchase to be made. If this is not the case, the PUA payment will be refunded with no Paid-Up Additions being purchased.

Unscheduled PUA Payments can be made at any time while this rider is in effect subject to the PUA Payment Limits described in this rider.

Each Scheduled PUA Payment must be made within 30 days of its due date. If such payment is not received within 30 days, the Scheduled PUA Payment arrangement will end.

If a Scheduled PUA Payment is received which is less than the Scheduled PUA Payment amount, the amount remitted will be applied as an Unscheduled PUA Payment and the Scheduled PUA Payment arrangement will end. If a Scheduled PUA Payment arrangement has ended, the rider will remain in force and Unscheduled PUA payments can continue to be made as long as the Minimum PUA Payment Limit has been met.

A Scheduled PUA Payment arrangement can be established, a terminated arrangement can be re-established, or an existing arrangement can be increased or decreased on any policy anniversary. This can be done without evidence of insurability provided the requested amount would not exceed the payment limits stated in this rider.

If a disability Waiver of Premium rider is attached to the policy and policy premiums are being waived under the terms of that rider, no PUA payments will be permitted under this rider while the policy premiums continue to be waived.

Minimum PUA Payment Limit

Each Unscheduled PUA Payment, and the total of all Scheduled PUA payments, in a given policy year, must be at least \$100. If, on a policy anniversary, the total of all PUA payments made under this rider since the previous anniversary is not at least \$100, this rider will end as described in the "Termination" provision.

Maximum PUA Payment Limit

In any given policy year, the total of all PUA Payments, both scheduled and unscheduled, may not exceed the PUA Payment Limits shown on the Policy Data pages for the appropriate policy year.

However, no more PUA payments will be accepted if the total face amount of Paid-Up Additions (excluding dividend additions and Paid-Up Additions purchased as the result of an Initial PUA Payment) in force on the life of the insured exceeds \$2 million, plus the amount of any target face amount associated with any one year term insurance with target face amount rider under this policy.

Guardian may agree to accept payments which exceed these limits. However, the excess payments will be subject to evidence of insurability. For any payment which requires evidence of insurability, new suicide and incontestability periods will begin on the date Guardian receives such payment for the amount of insurance purchased by the excess payment.

Face Amount of Paid-Up Additions

Guardian will retain 5% from each PUA payment as a service fee. The balance of the payment will then be applied to purchase Paid-Up Additions. The face amount of the Paid-Up Additions purchased is equal to the amount of the PUA payment (less the service fee) divided by the appropriate net single premium per \$1.00 of the Paid-Up Addition as of the business day Guardian receives the PUA payment. However for any Initial PUA Payment, the net single premium as of the Policy Date will be used. A Table of Net Single Premiums for each policy anniversary is shown on the Policy Data pages.

Waiver of Specified Amount Benefit

The Waiver of Specified Amount is an optional benefit under this rider. Under this benefit, if the insured becomes totally disabled as defined in the Waiver of Premium rider attached to this policy, Guardian will apply a specified amount to purchase Paid-Up Additions on each premium due date as described below.

The following conditions must be met for this benefit to be applicable.

- The Waiver of Premium rider attached to this policy must be in effect on the date policy premiums begin to be waived under that rider.
- A Scheduled PUA Payment arrangement must be in effect on the date premiums begin to be waived under the Waiver of Premium rider attached to this policy.
- The Waiver of Specified Amount benefit must be in effect on the date premiums begin to be waived under the Waiver of Premium rider attached to this policy.

The specified amount is selected by the owner and the initial specified amount is shown on the Policy Data page. If the owner requests a reduction in the Scheduled PUA Payment amount, as described in this rider, to an amount which is less than the specified amount, the specified amount will be reduced to equal the new Scheduled PUA Payment amount. The owner may request an increase or decrease to the specified amount on any policy anniversary. Evidence of insurability will be required for any increase in the specified amount requested by the owner. The specified amount will never exceed the Scheduled PUA Payment amount. The specified amount in effect on the date policy premiums begin to be waived (less the service fee) will be the amount that is applied to purchase Paid-Up Additions.

In order for this benefit to apply, any Scheduled PUA Payments falling due during the period from the date of the onset of total disability (as defined in the Waiver of Premium rider) to the date policy premiums begin to be waived must be paid by the owner. Once policy premiums begin to be waived, an amount equal to the specified amount in effect at that time (less the service fee) will be refunded for each Scheduled PUA Payment paid during this period. No Unscheduled PUA Payments will be refunded.

There is a charge for this benefit which is shown on the Policy Data pages. If the specified amount changes, a policy change endorsement will be issued which shows the new amount and the new charge. This charge is payable on the due date of each Scheduled PUA Payment. If this charge is not paid, the Waiver of Specified Amount benefit will end. The Waiver of Specified Benefit will also end when the Waiver of Premium rider attached to this policy ends.

Values

The Paid-Up Additions purchased under this rider have a cash value. This cash value will be included in the policy's cash surrender value and loan value. This rider's Table of Net Single Premiums and Guaranteed Cash Values shows the guaranteed cash value per \$1,000 of face amount of Paid-Up Additions.

All or part of the cash value of any Paid-Up Additions in force may be surrendered for their cash surrender value at any time. The cash surrender value of any Paid-Up Additions is equal to the cash value of the Paid-Up Additions, less any outstanding policy loans allocated to this rider.

The cash surrender value used to purchase extended term insurance or reduced paid-up insurance, as described in the "Guaranteed Policy Values" provision of the basic policy, will include the cash surrender value of any Paid-Up Additions in force under this rider. Once so applied, the face amount of the Paid-up Additions will no longer be in effect.

The face amount of any Paid-Up Additions purchased under this rider will be included in the amount of any extended term insurance available under the basic policy's "Guaranteed Policy Values" provision. The period of extended term insurance also will increase, unless there is a policy loan.

Upon the owner's request, Guardian will provide the current period of extended term insurance available under the basic policy and this rider.

Basis of Values

The cash values and net single premiums for Paid-Up Additions purchased under this rider are based on the interest rate and mortality table stated in the policy.

All rider values equal or exceed those required by any state statute. A detailed statement of the method of computing these values has been filed with each state insurance department.

Dividends

Any Paid-Up Additions purchased under this rider will share in Guardian's divisible surplus. It is not expected that there will be any dividend before the second policy anniversary.

Reinstatement

If this rider is reinstated, new Paid-Up Additions can be purchased only as of the date which is on or after the date of reinstatement. Evidence of insurability will be required for any such reinstatement and a new Incontestability period will apply beginning on the date of reinstatement. Reinstatement is not permitted after the date that no more premiums are due for the basic policy as shown on the Policy Data page.

The Contract

This rider is:

- issued in consideration of the application for insurance;
- attached to the policy and is part of the entire contract as defined in the policy;
- subject to all applicable provisions of the policy.

Issue Date

This rider and the policy have the same issue date, unless the rider is added to a policy which is already in force. In this case, the date of issue of this rider will be shown in a policy change endorsement which is put in the policy.

Incontestability

This rider and any new insurance which does not exceed the limitations specified in this rider will be incontestable after it has been in force during the insured's lifetime for 2 years from its issue date.

Suicide Exclusion

If the insured dies in the manner and during the period stated in the "Suicide Exclusion" provision of the basic policy, Guardian's liability will be limited to the amount of purchase payments made under this rider. However, in the event this rider is added to a policy which is already in force, the period will begin instead on the issue date of this rider.

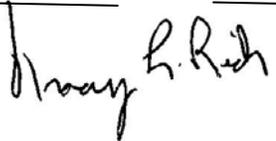
Termination

This rider will terminate on a policy anniversary if the Minimum PUA Payment Limit has not been met, unless payments for the policy are being waived on account of total disability.

This rider will also terminate:

- if the basic policy terminates; or
- if a policy value option is elected; or
- if it is surrendered for its cash surrender value; or
- at age 121; or
- as of the date of default, if any premium for this policy is in default beyond the end of its grace period; or
- on the policy anniversary on or after receipt at Guardian's home office of the owner's written request for termination. This rider must be sent to the home office for cancellation.

If you elect to terminate this rider without surrendering it, or if the rider ends because the Minimum PUA Payment Limit was not met, this will not affect any Paid-Up Additions then in force under this rider.

The Guardian Life Insurance Company of America

Secretary

POLICY DATA

PAYMENT OPTION TABLES

OPTION 3 - PAYMENTS FOR A SPECIFIED PERIOD

GUARANTEED MONTHLY PAYMENT FOR EACH \$1000 OF PROCEEDS

Years	1	2	3	4	5	6
Amount	\$ 84.47	42.86	28.99	22.06	17.91	15.14
Years	7	8	9	10	11	12
Amount	\$ 13.16	11.68	10.53	9.61	8.86	8.24
Years	13	14	15	16	17	18
Amount	\$ 7.71	7.26	6.87	6.53	6.23	5.96
Years	19	20	21	22	23	24
Amount	\$ 5.73	5.51	5.32	5.15	4.99	4.84
Years	25	26	27	28	29	30
Amount	\$ 4.71	4.59	4.47	4.37	4.27	4.18

OPTIONS 4 AND 5 - GUARANTEED MONTHLY PAYMENT FOR EACH \$1000 OF PROCEEDS+

	Option 4	Option 5		Option 4	Option 5
Age #			Age #		
20	\$2.89	\$2.88	53	\$3.90	\$3.82
21	2.90	2.89	54	3.96	3.88
22	2.92	2.91	55	4.03	3.94
23	2.93	2.92	56	4.10	4.00
24	2.95	2.94	57	4.17	4.06
25	2.96	2.95	58	4.24	4.13
26	2.98	2.97	59	4.32	4.20
27	3.00	2.99	60	4.41	4.27
28	3.02	3.01	61	4.50	4.35
29	3.04	3.03	62	4.59	4.43
30	3.06	3.05	63	4.69	4.52
31	3.08	3.07	64	4.80	4.61
32	3.10	3.09	65	4.91	4.70
33	3.12	3.11	66	5.03	4.81
34	3.15	3.13	67	5.16	4.91
35	3.17	3.16	68	5.29	5.03
36	3.20	3.18	69	5.43	5.15
37	3.23	3.21	70	5.57	5.27
38	3.26	3.24	71	5.73	5.41
39	3.29	3.26	72	5.89	5.55
40	3.32	3.29	73	6.06	5.70
41	3.35	3.32	74	6.24	5.86
42	3.39	3.36	75	6.42	6.03
43	3.42	3.39	76	6.61	6.20
44	3.46	3.43	77	6.81	6.39
45	3.50	3.46	78	7.00	6.59
46	3.54	3.50	79	7.20	6.80
47	3.59	3.54	80	7.40	7.03
48	3.63	3.58	81	7.60	7.26
49	3.68	3.63	82	7.80	7.52
50	3.73	3.67	83	7.99	7.78
51	3.79	3.72	84	8.17	8.06
52	3.84	3.77	85	8.34	8.35

+ Guaranteed monthly payments for any ages not shown will be furnished upon request.

POLICY DATA

OPTION 6-GUARANTEED MONTHLY PAYMENT FOR EACH \$1000 OF PROCEEDS+

Age of Payee	Age of Payee									
	50	51	52	53	54	55	56	57	58	59
50	3.57	3.60	3.64	3.67	3.71	3.75	3.79	3.82	3.87	3.91
51	3.58	3.61	3.65	3.68	3.72	3.76	3.80	3.84	3.88	3.93
52	3.59	3.62	3.66	3.70	3.74	3.78	3.82	3.86	3.90	3.95
53	3.60	3.63	3.67	3.71	3.75	3.79	3.83	3.88	3.92	3.96
54	3.60	3.64	3.68	3.72	3.76	3.80	3.85	3.89	3.94	3.98
55	3.61	3.65	3.69	3.73	3.78	3.82	3.86	3.91	3.95	4.00
56	3.62	3.66	3.70	3.74	3.79	3.83	3.88	3.92	3.97	4.02
57	3.63	3.67	3.71	3.76	3.80	3.85	3.89	3.94	3.99	4.04
58	3.64	3.68	3.72	3.77	3.81	3.86	3.91	3.96	4.01	4.06
59	3.65	3.69	3.73	3.78	3.82	3.87	3.92	3.97	4.02	4.07
60	3.65	3.70	3.74	3.79	3.83	3.88	3.93	3.98	4.04	4.09
61	3.66	3.70	3.75	3.79	3.84	3.89	3.94	4.00	4.05	4.11
62	3.67	3.71	3.76	3.80	3.85	3.90	3.96	4.01	4.07	4.12
63	3.67	3.72	3.76	3.81	3.86	3.91	3.97	4.02	4.08	4.14
64	3.68	3.72	3.77	3.82	3.87	3.92	3.98	4.04	4.09	4.15
65	3.68	3.73	3.78	3.83	3.88	3.93	3.99	4.05	4.11	4.17
66	3.69	3.73	3.78	3.83	3.89	3.94	4.00	4.06	4.12	4.18
67	3.69	3.74	3.79	3.84	3.89	3.95	4.01	4.07	4.13	4.19
68	3.69	3.74	3.79	3.85	3.90	3.96	4.02	4.08	4.14	4.21
69	3.70	3.75	3.80	3.85	3.91	3.96	4.02	4.09	4.15	4.22
70	3.70	3.75	3.80	3.86	3.91	3.97	4.03	4.09	4.16	4.23

Age of Payee	Age of Payee										
	60	61	62	63	64	65	66	67	68	69	70
50	3.95	3.99	4.04	4.08	4.13	4.18	4.22	4.27	4.32	4.37	4.43
51	3.97	4.01	4.06	4.11	4.15	4.20	4.25	4.30	4.35	4.41	4.46
52	3.99	4.04	4.08	4.13	4.18	4.23	4.28	4.33	4.38	4.44	4.49
53	4.01	4.06	4.11	4.15	4.20	4.26	4.31	4.36	4.42	4.47	4.53
54	4.03	4.08	4.13	4.18	4.23	4.28	4.34	4.39	4.45	4.51	4.56
55	4.05	4.10	4.15	4.20	4.26	4.31	4.37	4.42	4.48	4.54	4.60
56	4.07	4.12	4.17	4.23	4.28	4.34	4.40	4.45	4.51	4.57	4.64
57	4.09	4.14	4.20	4.25	4.31	4.37	4.43	4.49	4.55	4.61	4.67
58	4.11	4.16	4.22	4.28	4.34	4.40	4.46	4.52	4.58	4.65	4.71
59	4.13	4.19	4.24	4.30	4.36	4.42	4.49	4.55	4.61	4.68	4.75
60	4.15	4.21	4.26	4.33	4.39	4.45	4.52	4.58	4.65	4.72	4.79
61	4.17	4.23	4.29	4.35	4.41	4.48	4.55	4.61	4.68	4.75	4.83
62	4.18	4.24	4.31	4.37	4.44	4.51	4.57	4.65	4.72	4.79	4.86
63	4.20	4.26	4.33	4.39	4.46	4.53	4.60	4.68	4.75	4.83	4.90
64	4.22	4.28	4.35	4.42	4.49	4.56	4.63	4.71	4.78	4.86	4.94
65	4.23	4.30	4.37	4.44	4.51	4.58	4.66	4.74	4.82	4.90	4.98
66	4.25	4.32	4.39	4.46	4.53	4.61	4.69	4.77	4.85	4.93	5.02
67	4.26	4.33	4.40	4.48	4.55	4.63	4.71	4.80	4.88	4.97	5.06
68	4.27	4.35	4.42	4.50	4.57	4.66	4.74	4.82	4.91	5.00	5.10
69	4.29	4.36	4.44	4.51	4.59	4.68	4.76	4.85	4.94	5.04	5.13
70	4.30	4.37	4.45	4.53	4.61	4.70	4.79	4.88	4.97	5.07	5.17

+ Guaranteed monthly payments for any ages not shown will be furnished upon request.

SERFF Tracking Number: GARD-127211943 State: Arkansas
Filing Company: The Guardian Life Insurance Company of America State Tracking Number: 49073
Company Tracking Number: 11-WL 10
TOI: L07I Individual Life - Whole Sub-TOI: L07I.101 Fixed/Indeterminate Premium - Single Life
Product Name: Income 10 Whole Life
Project Name/Number: Income 10 Whole Life/11-WL 10

Supporting Document Schedules

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

	Item Status:	Status Date:
Satisfied - Item: Application Comments: L-AP-2011 AR was previously approved by your Department on 6/7/11 (Dept File No. 48906). Attachment: L-AP-2011 AR.pdf		

	Item Status:	Status Date:
Satisfied - Item: Life & Annuity - Acturial Memo Comments: Attachments: 11-IPUA nonforfeiture memo.pdf 11-IPUA reserve memo.pdf 11-WL 10 nonforfeiture AM.pdf 11-WL 10 reserve memo.pdf		

	Item Status:	Status Date:
Satisfied - Item: Appendix A Comments: Attachment:		

SERFF Tracking Number: GARD-127211943 State: Arkansas
Filing Company: The Guardian Life Insurance Company of State Tracking Number: 49073
America
Company Tracking Number: 11-WL 10
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single
Life
Product Name: Income 10 Whole Life
Project Name/Number: Income 10 Whole Life/11-WL 10
AR Appendix A.pdf

Item Status:

**Status
Date:**

Satisfied - Item: Statement of Variability

Comments:

Attachment:

Statement of Variability for 11-WL 10.pdf



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.

Form Title	Form Number	Flesch Score
Whole Life Insurance Policy	11-WL 10 AR	51.1*
Paid-Up Additional Whole Life Insurance Rider	11-IPUA	50.6

This form(s) is printed, except for specification pages, schedules and tables, in not less than ten point type, one point leaded.

*The flesch score also applies to the policy when the insert pages are included.

Pete Diggins
Director, Individual Life – Product Filings and Compliance
Date: **June 14, 2011**



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

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

11-WL 10 AR	Whole Life Insurance Policy
11-IPUA	Paid-Up Additional Whole Life Insurance Rider
Page 4 PAY SN	Insert page 4 PAY SN
Page 4 PAY SN2	Insert page 4 PAY SN2

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

Title

June 14, 2011

Date



Customer Service Office
[3900 Burgess Place
Bethlehem, PA 18017]

THE GUARDIAN LIFE INSURANCE COMPANY OF AMERICA
 THE GUARDIAN INSURANCE & ANNUITY COMPANY, INC.
(Please check appropriate company. In this application, "the Company" is the insurer checked above.)

APPLICATION FOR LIFE INSURANCE Part 1

Please print (any changes must be initialed by the Owner and/or proposed insured)

(Page 1 of 8)

SECTION A Proposed Insured Information

1. First Name _____ MI _____ Last Name _____
2. Previous Name (if changed in the last 5 years) _____
3. Social Security # _____
4. Sex Male Female
5. Date of Birth (mm/dd/yyyy) _____
6. Place of Birth _____
7. Are you a U.S. citizen? Yes No (If no, please complete Foreign Travel and Residence Questionnaire)
8. Marital Status: Married Single Divorced Separated Widowed
9. Driver's License Number _____ Driver's License State _____
(if none, provide a government photo ID number, issuer and expiration date in Remarks section)
10. Primary Residence (Do not use P.O. Box) _____
City _____ State _____ Zip _____
11. How long at this address? _____ (If less than 2 years at current address, please provide prior address in Remarks section)
12. Home phone _____
13. E-mail address _____
14. Telephone Interview – if more information is needed, a representative may call you. Show the most convenient place and range of times for such a call weekdays between the hours of 9:00 a.m. and 9:00 p.m.
 Home Business Other – Phone _____ Times _____

SECTION B Employment Information

1. Name of Employer _____
2. Street Address _____
City _____ State _____ Zip _____
3. Business Phone _____
4. Business Web Site _____
5. Occupation _____
6. Job Title _____
7. Nature of Business _____
8. How many years employed? _____ (If less than 2 years please furnish information on previous employer in Remarks section, including name and address of previous employer, occupation, nature of business and job title.)



IMNB0001000010201

SECTION C Owner Information

(Complete only if the proposed insured is NOT to be the policyowner)

- 1. Owner: Individual Trust Business Entity Charity
- 2. Owner name (First, MI, Last) or name of trust, business entity or charity:

- 3. Social Security No./Tax ID No. _____ 4. Relationship to proposed insured _____
- 5. Full Address (Do not use P.O. Box) _____
- 6. Telephone Number _____ 7. Owner's E-Mail Address _____

If Owner is an individual, please answer Questions 8 and 9

- 8. Date of Birth (mm/dd/yyyy) _____ 9. Driver's License No. and State _____
(if none, provide a government photo ID number, issuer and expiration date in Remarks section)

10. If the Owner is an individual, is he/she a U.S. citizen? If Owner is a Trust, Business Entity, or Charity, is such entity established or organized under the laws of a state of the U.S.? Yes No *(if no, provide details in Remarks)*

11. Complete if Policy is Trust Owned *(also, complete either Trust Certification form or provide copy of trust agreement):*

Date of Trust _____

Complete Names of Authorized Trustees _____

SECTION D Change of Ownership

- 1. Is there an intention that any group of investors will obtain any right, title, or interest in any policy issued on the life of the proposed insured as a result of this application? Yes No
- 2. Will you (the owner/applicant) borrow money to pay the premiums for this policy or have someone else pay these premiums in return for an assignment of policy values back to them? Yes No
(If Yes to either of these questions, please complete Statement of Owner Intent form)

SECTION E Beneficiary Information

If you indicate shares, please ensure that the % for all the beneficiaries in each type (primary, contingent, tertiary) total 100%. Please use whole numbers only. If you do not indicate shares, all Primary Beneficiaries who survive the Insured shall share equally. If no Primary Beneficiary survives the Insured, benefits will be paid in equal shares to the Contingent Beneficiaries, etc., who survive the Insured.

Name (First, MI, Last)	Date of Birth	Soc. Sec. No.	Relationship to Insured	Share (enter %)	Beneficiary Type (see key)
					<input type="checkbox"/> P <input type="checkbox"/> S <input type="checkbox"/> T
					<input type="checkbox"/> P <input type="checkbox"/> S <input type="checkbox"/> T
					<input type="checkbox"/> P <input type="checkbox"/> S <input type="checkbox"/> T
					<input type="checkbox"/> P <input type="checkbox"/> S <input type="checkbox"/> T
					<input type="checkbox"/> P <input type="checkbox"/> S <input type="checkbox"/> T
					<input type="checkbox"/> P <input type="checkbox"/> S <input type="checkbox"/> T

Key: P = Primary Beneficiary; S = Secondary Beneficiary; T = Tertiary Beneficiary

SECTION F Purpose of Insurance

Please describe the purpose of the proposed insurance *(check one or more of the following, or describe in "Other"):*

- Buy-Sell Deferred Compensation Charitable Planning Family Income Mortgage
- Key Person Split Dollar Estate Planning Retirement Other _____
- Executive Bonus Collateral for Debt Wealth Accumulation Education _____

SECTION G Proposed Insurance

1. Plan of Insurance _____ 2. Base Policy Face Amount \$ _____

3. Riders

Whole Life (Note: Option Q and R riders are elected in the Dividends Section)

- Waiver of Premium (WP) Accelerated Benefit Rider (EABR) (please complete required disclosure form)
- Scheduled/Unscheduled Paid-Up Additions (PUA) Rider Unscheduled Only Paid-Up Additions (PUA) Rider
 - If a Scheduled PUA Payment is desired, indicate annual amount \$ _____
 - If an Initial PUA Payment is to be made, indicate amount (not including first Scheduled payment) \$ _____
 - If Waiver of Specified Amount benefit is requested, indicate annual Specified Amount \$ _____
- Guaranteed Purchase Option (GIO) → select one: Regular GIO Limited GIO L10 GIO (for L10 plan only)
Indicate GIO Option Amount: \$ _____
- Accidental Death Benefit (ADB) → Indicate ADB Face Amount: \$ _____
- 10 Year Annually Renewable Term → Term Amount: \$ _____
- Select Security Rider Exchange of Insureds
- DuoGuard (List names & amounts for Designated Lives. Complete a separate application for each Designated Life.)

Term

- Waiver of Premium Waiver Plus (for Level Term only) Initial Period Waiver of Premium (For LifeSpan only)
- Extended Conversion Rider Whole Life Purchase Option → Option Amount \$ _____
- Accidental Death Benefit (ADB) → ADB Face Amount: \$ _____

Universal Life and Variable Life Riders

- Additional Sum Insured (Do NOT include this amount in Base Face Amount shown above) \$ _____
- Secondary Guarantee Coverage Rider Alternate Net Cash Surrender Value Benefit
- Accelerated Benefit Rider (EABR) (please complete required disclosure form)
- Waiver of Monthly Deductions
- Disability Benefit Rider (Waiver of Specified Amount) → Indicate Monthly Specified Amount: \$ _____
- Guaranteed Insurability Option (GIO/WLPO) → Option Amount \$ _____
- Accidental Death Benefit (ADB) → ADB Face Amount: \$ _____
- Select Security Rider Exchange of Insureds

Riders for Survivorship Products (EstateGuard WL, SUL, etc.)

- Survivorship Waiver of Premium (Death Waiver) (available on one or both of the base policy insureds)
 - (1st Insured) _____ (2nd Insured) _____
- Policy Split Option * Four Year Term Rider for SUL (on both insureds) → Term Amount: \$ _____
- Single Life Term/RTR 85 (available on one or both of the base policy insureds)
 - (1st Insured) _____ \$ _____ (2nd Insured) _____ \$ _____
- Second to Die DuoGuard (List names & amounts for Designated Lives. Complete a separate application for each Designated Life.)

- First To Die DuoGuard (available on one or both of the base policy insureds)
 - (1st Insured) _____ \$ _____ (2nd Insured) _____ \$ _____

* Note the Policy Split Option rider will automatically be included for EstateGuard SUL and SUL-SG products, if the policy is eligible for such rider. The rider is not automatically included on EstateGuard WL policies and should be elected, if desired.

Other Riders

- Other _____ \$ _____ Other _____ \$ _____

SECTION H Premiums

- 1. Mode
 - Annual Semiannual Quarterly Monthly *(list bill only – this may not be available for all products)*
 - Guard-O-Matic *(complete the appropriate Request Form)*
 - New Service Add to my existing service Existing Policy Number _____
 - Other _____
- 2. Who is to pay premiums? _____
- 3. Send premium notices to:
 - Residence Business Owner's address Other _____
 - List Bill
 - New – Billing Name _____ Common billing date _____
 - Existing account # _____
- 4. Automatic Premium Loan (if available) Yes No *(if left blank, default will be Yes)*
- 5. Complete for VUL/UL policies:
 - Initial Premium \$ _____ Planned Premium (at the mode indicated above) \$ _____
- 6. Prepayment of Premium
 - No money is being submitted with this application.
 - Money is being submitted with this application, in the amount of \$ _____. By signing this application, agent is attesting that the above amount of money was collected, that the Conditional Temporary Coverage Agreement and Receipt was provided to the client and that the conditions for providing such Receipt were met. By signing this application, applicant is attesting that the 3 medical questions asked in the Conditional Temporary Coverage Agreement and Receipt form were all answered "NO", and that the applicant has received the Receipt form and agrees to its terms.

SECTION I Dividends (for participating policies only)

If you apply for a participating life insurance policy, and do not elect a dividend option, the following default options will apply: for Whole Life policies, Option D; for Term policies, Option C, for Universal Life policies, any dividend paid will be used to increase the unloaned policy account value. Note that for Term and Universal Life policies, we do not expect to ever pay a dividend. For any participating product, dividends are never guaranteed.

- A-Paid in cash
- B-Reduce premiums
- C-Left at interest *(Complete W-9 form if elected)*
- D-Paid-Up Additional Insurance
- F-Term Insurance face amount not in excess of cash value/Balance to purchase paid-up additional insurance
- G-Term Insurance face amount not in excess of cash value/Balance to reduce premium
- L- Term insurance face amount not in excess of 2X face amount of basic policy/Balance to purchase paid-up additional insurance
- P- Term Insurance face amount not in excess of 2X face amount of basic policy/Balance to reduce premium
- Q- One Year Term Insurance not to exceed Target Face Amount* of \$ _____
- R- One Year Term Insurance with Increasing Target Face Amount* Initial Target \$ _____
 - Level Increases % _____ Compound Increases % _____
- S- Premium Offset – *(available only if a PUA rider is requested. Premiums to be offset at the end of the first policy year by use of PUA rider additions and future dividends)* with Target Face Amount* not to exceed \$ _____
- U-Loan Repayment/Balance to Paid-up Additions
- Other _____

*** Do not include the base policy face amount in the Target Face Amount.**

SECTION J Additional Information for VUL/UL Policies

- 1. **Death Benefit Option** *(Note, not all options may be available with all policies)*
 - Option 1 Option 2 Option 3 Other _____
- 2. **Section 7702 Test** *(Note, the choice of 7702 Test may not apply to all policies)*

Section 7702 of the Internal Revenue Code defines Life Insurance and specifies the rules under which the growth of life insurance policy cash values is excludible from gross income. If the plan being applied for provides a choice of test under 7702 to qualify the policy as life insurance, please check one of the tests shown below. Once a test is elected, it cannot be changed. If there is a choice of Test and none is elected, the Guideline Premium Test will be used.

 - Guideline Premium Test Cash Value Accumulation Test

SECTION K Financial Information

- 1. Is the applied for policy in accordance with your insurance objectives and your anticipated financial needs? Yes No
- 2. Do you believe you have the financial ability to continue making premium payments on this policy? Yes No
- 3. Have you ever filed for personal or business bankruptcy? Yes No (If yes, give full details and date of discharge in Remarks section.)
- 4. **Personal Finances** (If this policy is business owned, please also complete the Business Finances section below.)

	Proposed Insured	Owner (if other than insured)
Total Assets	\$	\$
Total Liabilities	\$	\$
Net Worth	\$	\$
Earned Income	\$	\$
Unearned Income (if over \$10,000)	\$	\$

Business Finances (Complete only if policy is business owned)

- 5. Type of Business (Check One): Limited Liability Co. Sole Proprietor Partnership S Corp
 C Corp Other _____
- 6. Total Assets \$ _____ 7. Total Liabilities \$ _____ 8. Net Worth \$ _____
- 9. Net Profit After Taxes for past Two Years: Last Year \$ _____ Previous Year \$ _____
- 10. How long has the business been established? _____
- 11. What is the nature of the business? _____
- 12. What percentage of the business is owned by the proposed insured? _____
- 13. Is there business insurance applied for or in force on other key members of this firm? Yes No
If "yes", please provide details: _____

SECTION L Insurance History

- 1. Please list below all existing life insurance policies in force **on the proposed insured**. If none, check here

Name of Company	Type (e.g. individual or group)	Year Issued	Total Amount	Who Owns the Policy?	Has WP Rider?	Has ADB Rider?
					<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>

- 2. Has the proposed insured ever had life, disability, accident or medical insurance declined, postponed, modified, rated, cancelled or withdrawn a pending application, or had a renewal or reinstatement refused? Yes No (if yes, provide full details in Remarks)
- 3. Are any other life, disability or accident insurance products currently being applied for on the life of the insured, or is there any plan to do so in the near future? Yes No
(If "Yes", in the Remarks section, please include amount and company applied with, and whether this other insurance will be in addition to or in lieu of insurance with Guardian/GIAC.)

SECTION M Replacement

- 1. Does the Owner/Applicant have any existing individual life insurance policies or annuity contracts (including those that may have recently been lapsed or surrendered)? Yes No

IMPORTANT: If "Yes", please complete the appropriate state replacement form(s).

SECTION N Personal History of the Proposed Insured

(These questions apply to the Proposed Insured. If "Yes" to Question 1, 3, 4 or 5, provide details in Remarks section.)

- | | Yes | No |
|---|--------------------------|--------------------------|
| 1. Do you intend to change your occupation?..... | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Do you intend to reside outside of the U.S.? <i>(If Yes, complete Foreign Travel and Residence Questionnaire)</i> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Do you intend to travel outside of the U.S.?..... | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Have you ever had your driver's license suspended or revoked, or been convicted of DUI or DWI, or within the past five years, have you been charged with and/or convicted of any motor vehicle moving violations? <i>(If yes, details must include date of violation, description of violation and penalty.)</i> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Within the last 10 years, have you been convicted of, or pled guilty or no contest to, a felony, or is such a charge pending against you?..... | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Within the last 3 years have you flown as a licensed pilot, student pilot, or crew member in any type of aircraft, or do you intend to do so in the future? <i>(If yes, complete Aviation Supplement.)</i> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Within the past 3 years, have you participated in, or do you intend to participate in, any of the following activities: mountain climbing, rock climbing, scuba diving, hang gliding, parachuting, skydiving; or motor vehicle racing?.....
<i>(If yes, complete Avocation Supplement.)</i> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Are you, or do you intend to become, a member of the armed forces, including the Reserves, or are you on alert? <i>(If yes, please complete Military Status Questionnaire)</i> | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. Have you ever used tobacco or any other nicotine product such as cigarettes, cigars, pipe, chewing tobacco, snuff, nicotine gum, nicotine patch, or electronic nicotine delivery device? If yes, please complete chart below..... | <input type="checkbox"/> | <input type="checkbox"/> |

Product Type(s)	Date Last Used	Frequency of Use

SECTION O Alternate/Additional Life Policy

Owner: If the "Alternate Policy" box is checked below, you are indicating that you are applying for either the policy applied for in Section G and the policy indicated below. You do not intend to have both policies issued. If the "Additional Policy" box is checked, you are indicating that you are applying for both the policy shown in Section G and the policy indicated below. The total amount of insurance you are applying for is the sum of both policies.

Please indicate: Alternate Policy Additional Policy

Plan of Insurance: _____ Face Amount: _____

Details (Riders, Benefits, Dividend Option, etc.):

SECTION P Remarks Section

SECTION Q Amendments or Corrections (For Home Office Or Customer Service Office Use Only)

Representations of the Proposed Insured and Owner

Those parties who sign below, agree that:

1. This application, (Part 1, Part 2, the Authorization, any amendments to the application, and any required supplements or questionnaires) will form the basis for, and will be attached to and become a part of, any policy issued. That all of the statements that are part of the application are correctly recorded, and are complete and true to the best of the knowledge and belief of those persons who made them. Any misrepresentation or omission, if found to be material, may adversely affect acceptance of the risk, claims payment or may cause the Company to seek rescission of any policy that is issued based on this application.
2. No agent, broker or medical examiner has any right to accept risks, make or change contracts, or to waive or modify any of the Company's rights or requirements. No information acquired by any Representative of the Company shall bind the Company unless it shall have been set out in writing in this application.
3. For any policy that will be issued, the policy date is the date from which premiums are calculated and become due. The effective date is the date the policy is delivered and accepted by the owner, and the first premium is paid. Except as provided in the Conditional Temporary Coverage and Receipt (if an advance payment has been made and such Receipt has been issued and its terms complied with) coverage does not begin until the effective date assuming the first premium is paid during the lifetime of, and prior to any change in the health, of the Proposed Insured.
4. Changes or corrections made by the Company and noted in the "Amendments or Corrections" section are ratified by the Owner upon acceptance of a policy containing this application with the noted changes or corrections. Amendments as to plan, amount, classification, age at issue, or benefits, will be made only with the Owner's written consent.
5. By paying premiums on a basis more frequently than annually, the total premium payable during one year's time will be greater than if the premium were paid annually. That is, the cost of paying annualized periodic premiums will be more than the cost of paying one annual premium.
6. Check here if backdating to save age is being requested. Note that a request to backdate to save age can only be honored if permitted by state law. If not backdating to save age, but a specific policy date is being requested, please enter date here: _____

Any person who knowingly, and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and may also be subject to civil penalties.

Signed by Owner at: _____ on _____
City and State mm/dd/yyyy

X _____
Signature of Proposed Insured (or Parent/Guardian if Insured under age 18)

X _____
Signature of Applicant/Owner if Other than Proposed Insured

Date of Signature for Proposed Insured (mm/dd/yy)

X _____
Signature of Additional Owner

X _____
Witness (for applications taken by mail – should not be beneficiary)

- Check here if this application was sent to the Proposed Insured for signature by mail. If so, the signature of the agent does not attest to the signature of the Proposed Insured.
- Check here if this application was taken in the presence of the Proposed Insured. I certify that I have taken this application in the presence of the Proposed Insured, and that I have truly and accurately recorded on this application the information supplied by the Proposed Insured.

X _____
Signature of Licensed Agent

License Number(s)

Agent's Name

State(s) where licensed

Appendix A

New Form Number	Replaces Form Number	Approval Date/DOI File # of Replaced Form
11-WL 10 AR	09-L10 WL AR	6/15/09 #42646
11-IPUA	N/A	N/A

Previously Approved Forms To Be Used with 11-WL 10 AR

Rider Form Number	Description	Approval Date/ Dept File No
86-R1	Accidental Death Benefit Rider	11/4/1985
01-R111	Accelerated Death Benefit Rider	6/26/2001
01-R2	Waiver of Premium Rider	9/12/01
01-R17	Applicant Waiver of Premium Rider	9/12/01
09-GIO L10	Guaranteed Purchase Option Rider	6/15/09 #42646
11-GIOL	Guaranteed Purchase Option Rider	4/4/11 #48371
06-R31	Guaranteed Purchase Option Rider	5/12/06 #32638
96-R61	Exchange of Insureds Rider	4/5/96
91-R110	Select Security Rider	9/16/91
97-R112	Simplified Insurability Option Rider	7/24/97
06-R66	10 Yr. Annually Renewable Term Rider	5/12/06 #32638
06-R93	One Year Term Insurance Rider with Target Face Amount	5/12/06 #32638
06-R137	One Year Term Insurance Rider with Increasing Target Face Amount	5/12/06 #32638

The Guardian Life Insurance Company of America

Statement of Variability for Filing of Policy Form 11-WL 10

Our submission of policy form 11-WL 10 to your state for approval includes a number of areas in the policy form that have been bracketed as variable. With your Department's consent, we intend to treat this variable information as items that can vary, within a specified range without requiring the policy forms to be re-approved by your state.

Most of the variables that have been bracketed are what we refer to as "John Doe" information. This is policy information that varies depending on (a) the demographics of the individual who is being insured under the policy (as well as names of the owner and beneficiary), (b) the specific insurance being issued (such as the face amount or presence/absence of rider benefits on the policy), and (c) the rates and values for the policy and riders that are determined by (a) and (b).

The table below discusses and explains the variables in policy form 11-WL 10 in detail. As stated in our filing letter, we do plan to make numerous other previously approved rider forms available with this new Whole Life policy. We have included the information that will be included on the Policy Data pages if the previously approved riders are issued with this policy.

Variable	Description	Range of Data, if applicable, or explanation of data
Variable 1	Name of Insured	Insured's name will print here.
Variable 2	Age of Insured	This is the age of the insured at issue of the policy, and is the age on the birthday nearest to the Policy Date. The issue ages are 0-75.
Variable 3	Sex of Insured	This will be the insured's gender. The value will either be "male", "female" or "unisex". If it is a unisex policy, we show the gender of the insured for identification purposes only, not for values and charges under the policy.
Variable 4	Base Policy Face Amount	This is the base policy face amount. The minimum amount is \$25,000. Specific risk classes may have higher minimum face amounts. There is no maximum face amount per se since we could issue above the company's retention limits with reinsurance.
Variable 4.1	Target Face Amount	This is the Target Face Amount referred to in the OYT rider. This language will only appear if Dividend Options Q or R are elected with the policy. This will show the actual the target face amount that elected by the owner on the application. The minimum target face amount is \$25,000.
Variable 4.1A	Sentence for Target Face Amount	This sentence will only show if Dividend Option Q or R is issued with the policy: The Target Face Amount is the face amount associated with the One Year Term Insurance with Target Face Amount rider attached to this policy. See the rider form for details on this benefit.
Variable 4.2	Initial Amount of Coverage	This is the sum of the base policy face amount and the Target Face Amount. This amount is referred to in the OYT rider. This language will only appear if Dividend Options Q or R are issued with the policy.
Variable 5	Policy Number	This is a unique number which identifies the policy in our administrative systems and for correspondence with the policyowner
Variable 6	Issue Date	This is the date the policy is issued by the company and

		also normally begins the policy's suicide and contestable periods, though in certain states, we may be required to use the Policy Date.
Variable 7	Policy Date	This is the Policy Date, which is the date that determines the issue age of the insured. Consequently, this date/age also drives the premiums and values for the policy, and the expiry dates for certain riders.
Variable 8	Mortality table reference	This will either show male, female or unisex (80). If this changes, we will submit a filing for approval prior to issuance.
Variable 9	Premium Class	This is the risk class of the insured based on the underwriting process. The possible risk classes are "Preferred Plus NT, Preferred NT, Non-Smoker, Standard, Class X Smoker and Class X Non-Smoker, where X is 1, 2, 3, 4, 6, 8, 10, 12 or 16.
Variable 10	Owner	This is the name of the policyowner.
Variable 11	Beneficiary	This is the name of the beneficiary elected in the initial application, and the relationship of that beneficiary to the insured.
Variable 12	Basic Policy Premium	This is the annual premium for the base policy
Variable 13	Basic Policy Years Payable	This is the number of years the premium for the base policy is payable. It is based on the issue age of the insured. It will generally show 1 thru 10. However, if a temporary flat extra is included on a policy there will be 2 rows one which shows the premium for the initial period while the flat extra is applicable and a second set showing the premium applicable after the flat extra drops off. This field will show the years the applicable premium is effective.
Variable 14	Total Initial Annual Premium	This is the sum of the base policy premium and the premiums for rider benefits. It is the amount the owner will need to pay in the first policy year to keep the policy and all elected supplementary benefits inforce.
Variable 15	Loan Date	The loan interest rate for the Whole Life policy decreases from 8% to 4% after the later of age 60 or the 10 th anniversary. This variable shows the actual date the rate will change.
Variable 16	Customer Service Office	This is the address and telephone number of our Customer Service Office, which is currently 3900 Burgess Place, Bethlehem, PA 18017, 1-800-441-6455. If we change the location or telephone number of the Customer Service Office, we would like to be able to modify the policy without refiling.
Variable 17	Policy Years	These are the first 20 policy years and select attained ages.
Variable 17.1	Cash Values	These are the guaranteed cash values (per \$1,000).
Variable 18	Paid-up Nonforfeiture	These are the guaranteed reduced paid-up insurance amounts (per \$1,000) that would apply if the RPU nonforfeiture option takes effect. The years for the attained ages will be the same as stated in Variable 17. If no more premiums are payable, "policy paid-up" will be shown.
Variable 19	Extended Term	This is the length of the extended term period if the ETI

		nonforfeiture option takes effect. These are based on the guaranteed cash values. The years for the attained ages will be the same as stated in Variable 17. If no more premiums are payable, "policy paid-up" will be shown.
Variable 20	Cash Value Factors	The cash value of the policy is defined in terms of present value of future benefits minus present value of the cash value factors shown here. There will be one factor that will apply to all 10 premium paying years.
Variable 21	Free Look Period	This is on the policy's front cover in the Free Look Period provision. In many states, if the policy is issued as the result of a replacement, the free look period must be longer than normal, e.g., 20 or 30 days. If necessary in your state, we will change the free look period to the correct number of days for policies issued as a result of replacement. However, this will never be less than 10 days.
Variable 22	Officer(s) Title(s) and Signature(s)	Each form submitted has the officer(s) signature(s) and title(s) bracketed. If the officer or title changes, we would like to be able to modify the policy without refilling.
Variable 23	Home Office Address	This is on the policy's front cover in the paragraph just above the officers' signatures. The address is currently 7 Hanover Square, New York, New York 10004. If the home office address changes, we would like to be able to modify the policy without refiling.
<p>NOTE: the information regarding specific rider benefits only appears on the Policy Data pages if those riders are being issued with the policy. Note that other than the PUA rider, these riders are forms that were previously approved by your state and are shown for illustration purposes on how they will be shown on the data pages of this policy.</p>		
Variable 24	Guaranteed Purchase Option (GIO) Rider	If the policy has a GIO Rider, the caption "Guaranteed Purchase Option Rider" will print here.
Variable 24.1	GIO Rider Premium	This is the annual premium for the GIO rider
Variable 24.2	GIO Rider Policy Years Payable	This is the number of years the GIO rider premium is payable. This is the year corresponding to the last Scheduled Option Date for the rider and depends on the issue age of the insured.
Variable 24.3	GIO Option Amount	This is the Option Amount for the GIO rider selected by the owner on the application.
Variable 25	Yearly Renewable Term (RTR) Rider	If the policy has a RTR Rider, the caption "Yearly Renewable Term Rider" will print here.
Variable 25.1	RTR Rider Premium	This is the premium for the RTR rider for the first policy year.
Variable 25.2	RTR Term Benefit	This is the face amount of the RTR rider elected on the application.
Variable 25.3	RTR Expiry Date	This is the first expiry date for the term insurance under the RTR rider and is one year from the policy date.
Variable 25.4	RTR Final Expiry Date	This is the date that the RTR rider ends. It is 10 years from the policy date. It is also the final date for conversion for the rider.
Variable 25.5	RTR Scheduled Renewal Premiums	This is the scheduled premiums for the RTR rider for years 2 through 10.

Variable 25.6	RTR Scheduled Renewal Premiums	This is the maximum premiums for the RTR rider for years 2 through 10.
Variable 26	One Year Term Insurance Rider with Target Face Amount (OYT)	If the policy has an OYT Rider, the caption "One Year Term Insurance Rider with Target Face Amount Rider" will print here. Page 4 OYT will only appear if this rider is attached to a policy.
Variable 26.1	OYT Rider Charge	This is the term cost for the first 2 years of the OYT Dividend Option. After the 2 nd year, the term costs are paid "internally", i.e., by dividends or the surrender of paid-up additions. If there is a scheduled PUA arrangement, this charge is paid by reducing the scheduled PUA payment.
Variable 27	One Year Term Insurance Rider with Increasing Target Face Amount (Dividend Option R)	If the policy has an Increasing OYT Rider, the caption "One Year Term Insurance Rider with Increasing Target Face Amount Rider" will print here. Page 4 OYT and 4 TFA will only appear if this rider is attached to a policy.
Variable 27.1	OYT Rider Charge	This is the term cost for the first 2 years of the Increasing OYT Dividend Option. After the 2 nd year, the term costs are paid "internally", i.e., by dividends or the surrender of paid-up additions. If there is a scheduled PUA arrangement, this charge is paid by reducing the scheduled PUA payment.
Variable 27.2	Dividend Option R Schedule of Target Face Amounts	This field shows the Target Face Amount for each policy year. Option R has an increasing Target Face Amount so the amount shown in this field for each year will be different.
Variable 28	Paid-Up Additional Whole Life Insurance Rider (PUA)	If the policy has a PUA Rider, the caption "Paid-Up Additional Whole Life Insurance Rider" will print here. Page 4 IPUA will only appear if this rider is attached to a policy.
Variable 28.1	Initial Scheduled PUA Payment	This is the initial scheduled PUA payment that may be elected on the application for the PUA rider. Setting up a scheduled PUA payment arrangement is at the option of the policyholder. If they elect to do so, the minimum payment is \$100 annually and the maximum is as described in Variable 28.4.
Variable 28.2	Initial PUA Premium	If the owner has elected to make an initial non-recurring premium into the PUA rider, the amount is shown here. The minimum amount is \$100 and the maximum is as described in Variable 28.3.
Variable 28.3	Initial PUA Payment Limit	An initial PUA payment is one that is made within 60 days after the policy is issued. There is a maximum limit on the amount we will accept as an initial PUA payment and this limit is shown here. The maximum is the lesser of 10 times the non-rated base policy premium or \$1,000,000.
Variable 28.4	Total annual PUA payment for policy years 1-10	The annual amount that can be paid into the PUA rider cannot exceed certain maximum amounts that are stated here. In the 1 st year and in renewal years up to and including the earlier of age 75 or the 10 th policy year, the maximum annual PUA payment is the lesser of 3 times the annual non-rated base policy premium or \$500,000.
Variable	Total annual PUA	The annual amount that can be paid into the PUA rider

28.5	payment for policy years after the 10 th policy year	cannot exceed certain maximum amounts that are stated here. Starting at the earlier of age 76 or the 11 th policy year, the maximum annual PUA payment is the lesser of 1 times the annual non-rated base policy premium or \$500,000.
Variable 28.6	Sentence for PUA Rider	This sentence will only show if the PUA rider is issued with the policy: These payments are not required to keep the insurance under this policy in force. Please see rider form for more details. The following sentence will be added to the above if the policy contains a One Year Term Insurance with Target Face Amount rider (dividend option Q or R). The OYT charge for the One Year Term Insurance with Target Face Amount rider will be deducted from the payment prior to the purchase of any paid-up additions in the first 2 policy years.
Variable 29	Accidental Death Benefit (ADB) Rider	If the policy has an Accidental Death Benefit Rider, the caption "Accidental Death Benefit Rider" will print here.
Variable 29.1	ADB Rider Premium	This is the annual premium for the ADB rider
Variable 29.2	ADB Rider Policy Years Payable	This is the number of years the ADB rider premium is payable. This is the policy year at which the insured is age 75.
Variable 29.3	ADB Amount	This is the face amount of the ADB Rider
Variable 30	Waiver of Premium (WP) Rider	If the policy has a Waiver of Premium Rider, the caption "Waiver of Premium Rider" will print here.
Variable 30.1	WP Rider Premium	If the policy has a Waiver of Premium Rider, the premium for the Waiver of Premium Benefit is shown here.
Variable 30.2	WP Policy Years Payable	This is the number of years the WP rider premium is payable. This is the policy year at which the insured is age 65.
Variable 32	Simplified Insurability Option (SIO) Rider	If the policy has a Simplified Insurability Option Rider, the caption "Simplified Insurability Option Rider" will print here.
Variable 32.1	SIO Initial Election Amount	This is the initial election amount.
Variable 33	Accelerated Benefit Rider (ABR)	If the policy has an Accelerated Benefit Rider, the caption "Accelerated Benefit Rider" will print here.
Variable 34	Applicant's Waiver of Premium (AWP) Rider	If the policy has an Applicant's Waiver of Premium Rider, the caption "Applicant's Waiver of Premium Rider" will print here.
Variable 34.1	AWP Rider Premium	If the policy has an Applicant's Waiver of Premium Rider, the premium for the Applicant's Waiver of Premium Benefit is shown here.
Variable 34.2	AWP Policy Years Payable	This is the number of years the AWP rider premium is payable.
Variable 35	Policy Year for the Paid-Up Additional Whole Life Insurance Rider	This table shows net single premiums and guaranteed cash values for the PUA rider. The number of policy years shown in the table is a function of the insured's issue age. The number of years shown will be 121

		minus the insured's issue age.
Variable 36	Beginning of Year, Net Single Premium for the Paid-Up Additional Whole Life Insurance Rider	The net single premiums used to determine the amount of paid-up additions are purchased through a PUA payment. The rates are shown on a rate per \$1,000 vary by attained age and sex.
Variable 37	End of Year, Cash or Loan Value for the Paid-Up Additional Whole Life Insurance Rider	The cash or loan values applicable to PUA purchases and vary by attained age and sex. The cash value of additions is equal to age 1000 at age 100.
Variable 38	OYT Rate Table Policy Years	The number of policy years shown here is a function of the insured's issue age.
Variable 39	OYT Rates	These are the maximum OYT rates per \$1,000 for the OYT Dividend Option Rider for the 3 rd and subsequent policy years. These term costs are paid for internally by using dividends or the surrender of paid-up insurance.



GUARDIANSM

The Guardian Life Insurance Company of America

A Mutual Company Established 1860

Customer Service Office

[Variable 16]

Insured	[Variable 1]		
Base Policy Face Amount	[Variable 4]	[Variable 5]	Policy Number
[Variable 4.1]	[Variable 4.1]		
[Variable 4.2]	[Variable 4.2]		
		[Variable 7]	Policy Date
Plan of Insurance	Ten Pay Whole Life Policy		

Read this policy carefully. This policy is a legal contract between the owner and The Guardian Life Insurance Company of America (Guardian).

Guardian will pay the death proceeds to the beneficiary upon receipt at our Customer Service Office of due proof that the insured died while the policy was in force. The entire contract consists of the basic policy and any attached additional benefit riders, endorsements and application(s). This policy is issued by Guardian at its Customer Service Office on the issue date. All correspondence should be sent to our Customer Service Office shown above. The Guardian Home Office is at [Variable 23].

VARIABLE 22

Free Look Period

The owner has the right to examine this policy and return it for cancellation to Guardian's Customer Service Office or to any agent or agency within [Variable 21] days after receiving it; this is the free look period. The policy and a written cancellation notice must be delivered or mailed to cancel this policy. Any notice given by mail is effective on being postmarked, properly addressed and postage prepaid. If the policy is cancelled during this period, Guardian will refund all premiums paid. The policy will be void from the beginning.

Whole Life Insurance Policy

- Death Proceeds payable at death of insured if policy is in force
- Premiums payable until end of premium period shown on Policy Data pages
- Participating - Annual dividends payable if earned

INSURED	[VARIABLE 1]	[VARIABLE 2] [VARIABLE 3]	AGE AND SEX
BASIC POLICY FACE AMOUNT	[VARIABLE 4]	[VARIABLE 5]	POLICY NUMBER
[VARIABLE 4.1] [VARIABLE 4.2]	[VARIABLE 4.1] [VARIABLE 4.2]		
ISSUE DATE	[VARIABLE 6]	[VARIABLE 7]	POLICY DATE
PLAN OF INSURANCE	TEN PAY WHOLE LIFE	[VARIABLE 9]	PREMIUM CLASS
OWNER	[VARIABLE 10]		
BENEFICIARY	[VARIABLE 11]		

BENEFITS AND PREMIUMS

BASIC POLICY		ANNUAL PREMIUM	POLICY YEARS PAYABLE
[[VARIABLE 24]		[\$[VARIABLE 12]	1 thru
OPTION AMOUNT: \$[VARIABLE 24.3]		[\$[VARIABLE 24.1]	[VARIABLE 13]
[VARIABLE 25]		[\$[VARIABLE 25.1]	1 thru [VARIABLE 24.2]
TERM INSURANCE BENEFIT: \$[VARIABLE 25.2]			FIRST
EXPIRY DATE: [VARIABLE 25.3]			
FINAL EXPIRY DATE: [VARIABLE 25.4]		RENEWAL PREMIUMS ARE SHOWN ON PAGE	
[VARIABLE 26]		4A-RTR	
[VARIABLE 27]		[\$[VARIABLE 26.1]	1 thru 2
[VARIABLE 28]		[\$[VARIABLE 27.1]	1 thru 2
(SEE TABLE OF NET SINGLE PREMIUMS AND CASH VALUES FOR FURTHER INFORMATION ON THIS RIDER)			
INITIAL SCHEDULED PUA PAYMENT		[\$[VARIABLE	
INITIAL UNSCHEDULED PUA PAYMENT \$[VARIABLE 28.2]		28.1]*	
THE INITIAL PUA PAYMENT LIMIT IS \$[VARIABLE 28.3]. AFTER ISSUE, THE FOLLOWING ARE THE TOTAL ANNUAL PUA PAYMENT LIMITS FOR ALL RIDERS ATTACHED TO THIS POLICY WHICH PROVIDE FOR THE PURCHASE OF PAID-UP ADDITIONS:			
POLICY YEARS 1-10: \$[VARIABLE 28.4]			
POLICY YEARS 11+: \$[VARIABLE 28.5]			
[VARIABLE 29]		\$ [VARIABLE	1 Thru
AMOUNT OF ACCIDENTAL DEATH BENEFIT \$ [VARIABLE		29.1]	[VARIABLE 29.2]
29.3]			
[VARIABLE 30]		\$ [VARIABLE	1 THRU

30.1] [VARIABLE
30.2]

[VARIABLE 32]
WITH AN INITIAL ELECTION AMOUNT OF [VARIABLE 32.1]

FIRST

[VARIABLE 33]

[VARIABLE 34]

[VARIABLE 34.1]

[VARIABLE
34.2]

TOTAL INITIAL ANNUAL PREMIUM

\$[VARIABLE 14]

[VARIABLE 4.1A]

* [VARIABLE 28.6]

THE MORTALITY TABLE REFERRED TO IN THE BASIS OF VALUES PROVISION IS THE COMPOSITE COMMISSIONERS' 2001 STANDARD ORDINARY MORTALITY TABLE, AGE NEAREST BIRTHDAY, [VARIABLE 8] WITH CONTINUOUS FUNCTIONS. THE INTEREST RATE REFERRED TO IN THE BASIS OF VALUES PROVISION IS 4%.

POLICY DATA

Loans bear interest at a yearly rate of 8%, payable in advance at a rate of 7.407%. The yearly loan interest rate changes to 4%, payable in advance at a rate of 3.8462%, beginning on [variable 15].

Premiums for this policy are due and payable in all years shown in the "policy years payable" column above. You may have received a sales illustration which shows dividends applied to reduce the number of premiums payable in cash. However, dividends are not guaranteed and we have the right to change them annually. A reduction in the amount of any dividends credited to this policy may result in the need to pay more premiums than were shown on a sales illustration.

To obtain information about the coverage provided under your policy, call the agent through whom it was purchased or contact our Customer Service Office at:

CUSTOMER SERVICE OFFICE
[VARIABLE 16]

**RENEWAL PREMIUMS
FOR
AMOUNT OF LEVEL TERM INSURANCE PROVIDED UNDER
YEARLY RENEWABLE TERM LIFE INSURANCE RIDER**

POLICY YEAR	SCHEDULED ANNUAL RENEWAL PREMIUM +	MAXIMUM ANNUAL RENEWAL PREMIUM +
2	VARIABLE 25.5	VARIABLE 25.6
3	VARIABLE 25.5	VARIABLE 25.6
4	VARIABLE 25.5	VARIABLE 25.6
5	VARIABLE 25.5	VARIABLE 25.6
6	VARIABLE 25.5	VARIABLE 25.6
7	VARIABLE 25.5	VARIABLE 25.6
8	VARIABLE 25.5	VARIABLE 25.6
9	VARIABLE 25.5	VARIABLE 25.6
10	VARIABLE 25.5	VARIABLE 25.6

+ SCHEDULED ANNUAL RENEWAL PREMIUMS ARE NOT GUARANTEED AND MAY CHANGE ANNUALLY. IN ANY GIVEN POLICY YEAR, THE MAXIMUM ANNUAL RENEWAL PREMIUM IS THE HIGHEST AMOUNT THAT MAY BE CHARGED.

ONE YEAR TERM INSURANCE WITH INCREASING TARGET FACE AMOUNT RIDER

This table shows the amount of the Target Face Amount for each policy year.

<u>POLICY YEAR</u>	<u>TARGET FACE AMOUNT</u>
1	Variable 27.2
2	Variable 27.2
3	Variable 27.2
4	Variable 27.2
5	Variable 27.2
6	Variable 27.2
7	Variable 27.2
8	Variable 27.2
9	Variable 27.2
10	Variable 27.2
11	Variable 27.2
12	Variable 27.2
13	Variable 27.2
14	Variable 27.2
15	Variable 27.2
16	Variable 27.2
17	Variable 27.2
18	Variable 27.2
19	Variable 27.2
20	Variable 27.2
21	Variable 27.2
22 & later	Variable 27.2

THE TARGET SHOWN FOR EACH POLICY YEAR ABOVE WILL APPLY ONLY IF THE LEVEL TARGET OPTION IS NOT ELECTED AND IF THERE ARE NO DECREASES OR INCREASES IN THE TARGET FACE AMOUNT AS DESCRIBED IN THE RIDER. IF ANY AFOREMENTIONED CHANGES ARE MADE TO THE TARGET BY THE OWNER, A NEW POLICY DATA PAGE WILL BE SENT TO THE OWNER IN ORDER TO REFLECT THE NEW TARGET AND FUTURE YEARS TARGET.