

Life

Guardian® Life Insurance

The Cornerstone Of Any Employee Benefits Plan

Purchase your life insurance from the names you know and trust. ACEC Life/Health Trust (Trust) has joined together with The Guardian Life Insurance Company of America (Guardian) to provide high-quality products such as Dental, Vision, Life, Disability, Accident, Critical Illness, and Cancer insurance.

The combined strength and expertise of the Trust and Guardian, both market leaders in their respective industries, provide you with flexible and innovative program options, one-stop shopping, and potential savings.

How Life Insurance Works

Life insurance is one of the easiest and most affordable ways to protect family or loved ones. At the same time, securing or increasing life insurance coverage is among the most important steps they will ever take. In the event of an insured individual's death, life insurance will help to ensure that survivors can maintain their lifestyle, avoid financial hardship or bankruptcy, and continue to pay essential bills such as rent, mortgage, health insurance, college tuition and car loans.

Products & Options Designed To Promote Accessibility And Flexibility

- Basic Life, Voluntary Life and standard and enhanced Accidental Death and Dismemberment (AD&D)
- Generous guarantee issue helps more employees to take advantage of coverage, regardless of health history. Employees may convert their group term coverage to a permanent whole life policy without supplying evidence of insurability
- Portability can be included on Voluntary Life – as well as on Basic Life
- Voluntary Life automatic increase and re-enrollment options make it easy for employees to expand protection over time
- LifeAssistSM option provides critical income to employees who suffer a severe or catastrophic disability while on approved Waiver of Premium



GUARDIAN®

The products listed are offered by The Guardian Life Insurance Company of America, an independent company. These are not ACEC Life/Health Trust products. Guardian is solely responsible. Guardian insurance products are underwritten and issued by The Guardian Life Insurance Company of America, New York, NY. Some products may not be available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Documents are the final arbiter of coverage. GUARDIAN® and the GUARDIAN G® Logo are registered service marks of The Guardian Life Insurance Company of America ("Guardian") and are used with express permission. The Guardian Life Insurance Company of America, 7 Hanover Square, New York, NY 10004. 2015-1052 Exp. 1/17

Life Policy Form #GP-1-R-2B-90, GP-1-R-EOPT-96, GP-1-R-ADCL 1-00 et al.

Guardian is #1 for Inforce Life¹

- A dedicated claims analyst for each group
- 13 years tenure for Life Claims Case Managers
- Proactive approach to claim management with a commitment to doing the right thing

Get a quote!

Call the Trust today at **1-844-259-0325** for more information or a no-obligation quote.

FOOTNOTE:

1. LIMRA, Year-end 2012 Report, Based on number of Group Life sales – excludes Specialty Products (e.g. COLI, BOLI).

