

# Guardian Voluntary Products

## Voluntary Life Insurance protects your family and your finances.

Life Insurance is one of the most important ways to provide financial protection for those you care about the most. Yet more than 50% of American households feel they don't have enough life insurance coverage.<sup>1</sup>

If you were to pass away, life insurance would provide money so your loved ones can continue to manage expenses such as:

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

## Accidents happen. We can help with unexpected expenses.

For every covered accident, Guardian Accident Insurance can pay a benefit based on the injury you've sustained and various treatments and/or services received, regardless of what is covered by medical insurance. Payments are made directly to you and can be used for any purpose.

## Hospital Indemnity provides you with extra coverage when you need it.

Being hospitalized for a sickness or injury is a common occurrence, and can happen to anyone at any time. While your medical insurance may cover hospital bills, it may not cover all of the costs associated with a hospital stay, such as transportation, child care and lodging.

That's where Hospital Indemnity coverage can help.

Guardian's Hospital Indemnity Insurance benefit can help pay for out-of-pocket costs associated with being hospitalized. With Guardian Hospital Indemnity, lump-sum benefits are paid directly to you and can be used for any purpose, such as:

- High deductibles and copays
- Travel to and from the hospital for treatment
- Child care service assistance while recovering

## Focus on your recovery. Critical Illness Insurance can help take care of the bills.

When you or a family member suffers a serious illness, such as a stroke, cancer or heart attack, Critical Illness Insurance can help with expenses that other insurance may not cover. Covered benefits go directly to you in a lump-sum payment and can be used for any purpose.

Use your benefits to help pay for expenses and bills, including:

- Copays & deductibles
- Mortgage/rent
- Utilities
- Medical/travel expenses
- Child care
- Groceries

