

The **strength**
to withstand, the means
to **grow**.

Take Advantage!

It's about time.

Take Advantage With Rapid App allows simplified underwriting for standard or better qualified clients fully underwritten in the past 4 years by an approved carrier:

- 2 times policy's face amount, up to \$3 million.
- On applications for Whole Life with up to a 1:9 WL/Q blend.
- No routine medical or lab requirements.
- Over 80 approved carriers.

Products

Any Guardian single life level premium whole life policy or a current assumption universal life product can be purchased through the **Take Advantage With Rapid App** program.

Eligibility Requirements

- Life policies from a Guardian-approved carrier must be fully underwritten in the last 4 years.
- Policy must not have been issued as a result of reinsurance.
- Risk class must be standard or better with no flat extras.
- Insureds must be between the ages of 20 and 60.

Application Requirements and Processing

- Submit the **Take Advantage With Rapid App** Program Checklist with:
 - Short Form Application.¹
 - Copy of policy face page with issue date, face amount, and underwriting classification from existing policy from a Guardian-approved carrier.
 - Copy of Non-Medical, paramed, or MD Exam from existing policy.
- Submit applications through your Guardian Agency. Check off the "Take Advantage With Rapid App" checkbox in the Agents Certification section of the application.

Take Advantage With Rapid App is the easiest way to offer qualified clients the benefits of owning new or supplemental permanent life insurance from Guardian.

For complete program details, contact your local Guardian Agency.

¹Sigi-2008, state specific form

Note: New supplemental policy is not guaranteed issue. If the application(s) submitted shows an adverse change in health, or if your customer was declined or rated for life or disability coverage in the last four years, there is a possibility the customer may not qualify under this program. In such cases, additional testing may be requested or standard underwriting procedures may be employed. The Take Advantage With Rapid App Program is not intended as a replacement program.

