



Announcing Long-Term care (LTC) on Term Conversion!

Guardian is making its LTC rider available without underwriting on eligible term conversions. See below for program rules and information.

Important Information

Starting Monday, June 8th – policy holders can enhance protection by adding the LTC rider at the time of conversion without underwriting. Available for term conversions to Whole Life or Universal Life (subject to state availability). The sales period will be effective from June 8, 2026 through October 16, 2026. Please review list sheets for eligible clients.

Program Criteria

LTC on Conversion

- Available for existing Guardian Term policies and riders with issue dates between 4/1/16 - 4/1/26 and still in the convertible period
- Eligible for clients underwritten within issue dates above
- Attained ages 20 - 60 at the time of conversion
- Existing policy rating standard or better, with no flat extras
- Not currently on disability waiver claim
- Additional benefits apply to clients with Care Conversion Option rider (CCOR)

Additional Criteria

Clients without CCOR ¹	Clients with CCOR ¹
<ul style="list-style-type: none"> • LTC monthly benefit limited to 2% and no LTC additions dividend option • Can elect to increase death benefit 10% (up to \$100,000) without underwriting, based on eligibility* 	<ul style="list-style-type: none"> • Can choose LTC monthly benefit of 4% or 2% and LTC additions dividend option • Can elect to increase death benefit 25% (up to \$250,000) without underwriting, based on eligibility**

¹Maximum LTC coverage of \$2.5M per eligible life

*When adding PUA plus the additional death benefit, the illustrated death benefit on year 1 cannot exceed the conversion amount plus the 10%/\$100,000 max amount allowed. Death Benefit Increases are based on the conversion amount and available to non-smoker or better clients below the published threshold.

**When adding PUA plus the additional death benefit, the illustrated death benefit on year 1 cannot exceed the conversion amount plus the 25%/\$250,000 max amount allowed. Death Benefit Increases are based on the conversion amount and available to non-smoker or better clients below the published threshold.



Illustrations

Reach out to your Brokerage Manager for an illustration.

How to apply

Applications for this program may be submitted beginning June 8th to October 16th of 2026. In all cases, the producer must hold current LTC credentials. Term policy conversions are available via eApp or paper application. Term rider conversions (ex. Option Q) are only available via paper application. When applying through eApp, the underwriting question must be answered yes, but underwriting will be waived. Forms for paper applications are available in iPipeline:

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- Producer Certification
- Authorization Form
- Illustration
- Qualified Retirement/ IRA Distribution Acknowledgment Form (Source of Funds Form - SOF)
- Initial Payment (Guard-O-Matic (GOM) or One-Time Draft Form)
- State-Specific disclosures, including NY Reg194 & Client Profile Form
- LTC Paperwork (Supplement, Agent's Certification, Terminal Illness Rider (TIR) Form, Worksheet, etc.)

Term conversions

- For the term conversion guidelines please refer to the [Agent Guide for Term Conversion](#)

Marketing

The following marketing materials are approved for use.

Pub #	Approved Producer material
PUB13068	Maximizing life insurance with LTC benefits
PUB6025	Long-Term care flyer

**Interested in learning more?
Contact your local Guardian Brokerage Manager.**

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The Guardian Life Insurance Company of America® (Guardian), New York, NY
 Pub13132 (06/26)
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 Policy Form Numbers: 21-WL, 20-CAUL
 Rider Form Numbers: 13-LTCR or 22-LTCR, 23-LTCR UL or 18-LTCR UL

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