Online application process for life and disability insurance

Through technology that is available 24/7

Thank you for choosing to apply for insurance with Guardian

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Completing an application online

Welcome

Your application has two parts:

Part 1: The application form (for Life or Disability insurance)

Part 2: A medical questionnaire

You'll complete your application in one of these ways:

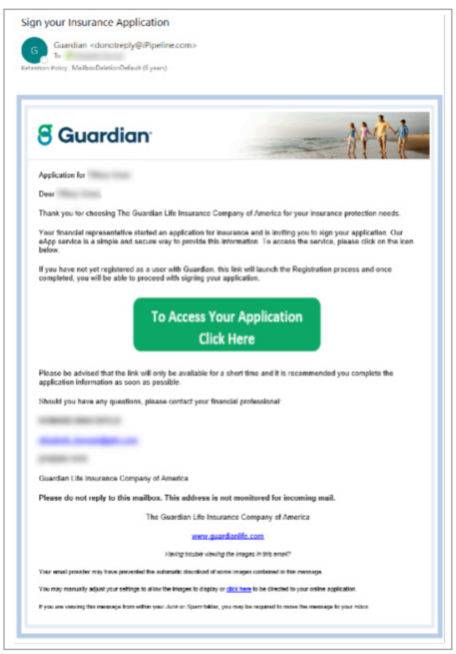
1 Allow your financial professional to complete part 1 for you, then go online to review and sign it and proceed to part 2 (most common)

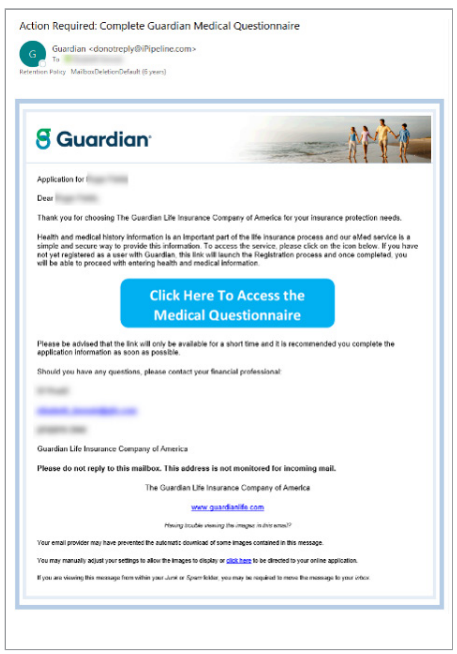
2 Jump right into part 2, if part 1 was submitted separately

3 Work together online with your financial professional to complete and sign part 1, then proceed to part 2 on your own (least common)

Regardless of the approach, your financial professional will let you know when to expect an email to get started. The email will come from Guardian <**donotreply@ipipeline.com**>. If you can't find the email in your inbox, check your spam folders (which may be named junk, trash, promotions, clutter, etc.)

Sample emails





If you need to return to an in-progress or completed application, you can use the same email link or go to **guardianlife.com** and login. Learn more about **registering and logging in**.

Registering and logging in

First-time access

If this is your first time purchasing from Guardian, you'll go through an initial process that includes:

- A 3-step registration
- Logging in
- Securing your account with a one-time code
- Reviewing legal terms and conditions

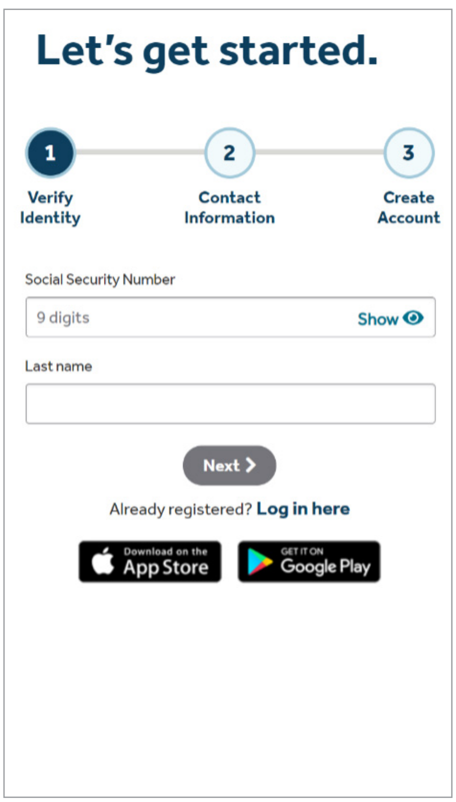
Important note

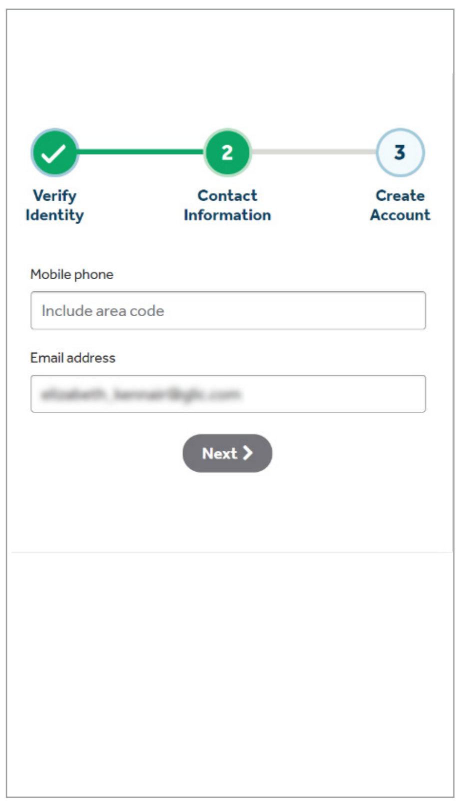
Use a Google Chrome browser and ensure that pop-ups are allowed before you begin.

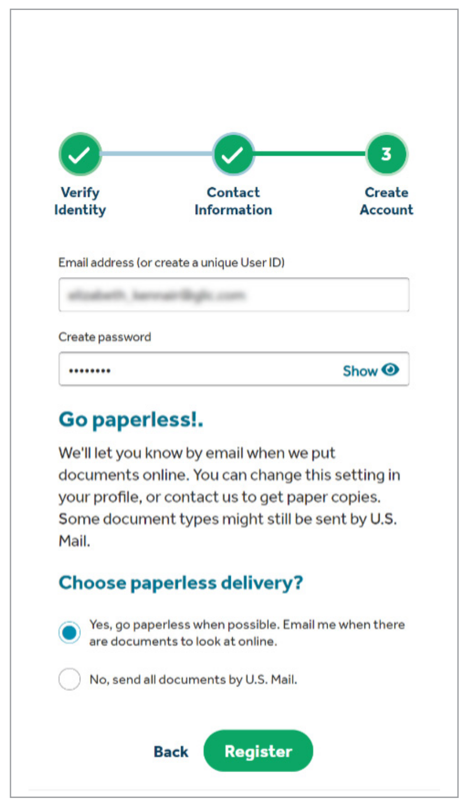
Registration

To register, follow these steps.

1. Verify your identity with your Social Security Number and last name
2. Provide or verify contact information (mobile and email)
3. Create a user ID and password

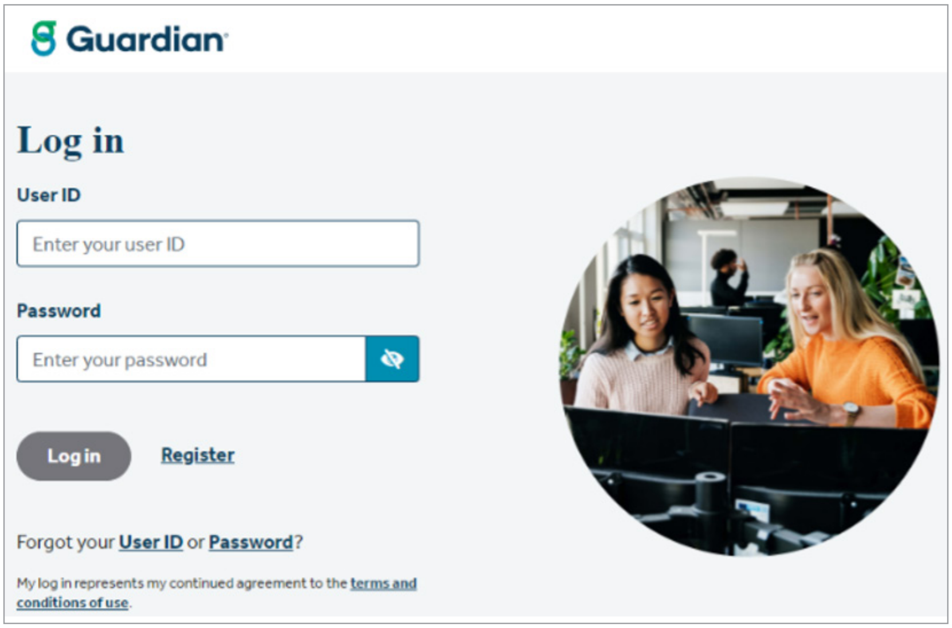






Logging in

Once registered you'll be directed to login in with the user ID and password you just created.



Securing your profile

Next, we'll send you a one-time 6-digit verification code to your mobile phone or email – your choice.

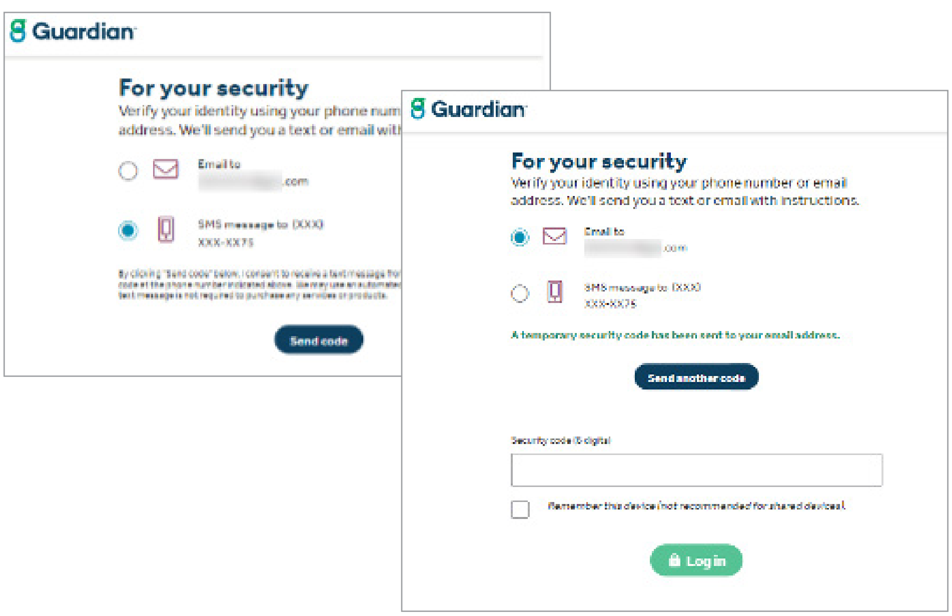
This provides an extra layer of security to your Guardian profile.

Whether you choose to get a text or email, note that the code is valid for **10 minutes**. Type the code into the field provided.

If you check "Remember this device," you'll skip this step the next time you log in from the same device. Click **Log in**.

Important note

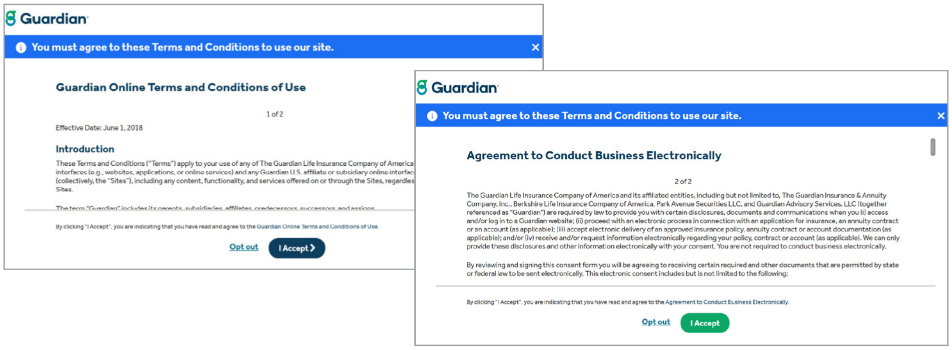
If you choose to have your verification code sent via email, the email will come from Guardian-RSA-AA-PROD <security-ops-rsa-mfa@glic.cc>.



Legal terms and agreement

Lastly, you'll be required to review and accept Guardian's Online Terms & Conditions of Use, and the Agreement to Conduct Business Electronically.

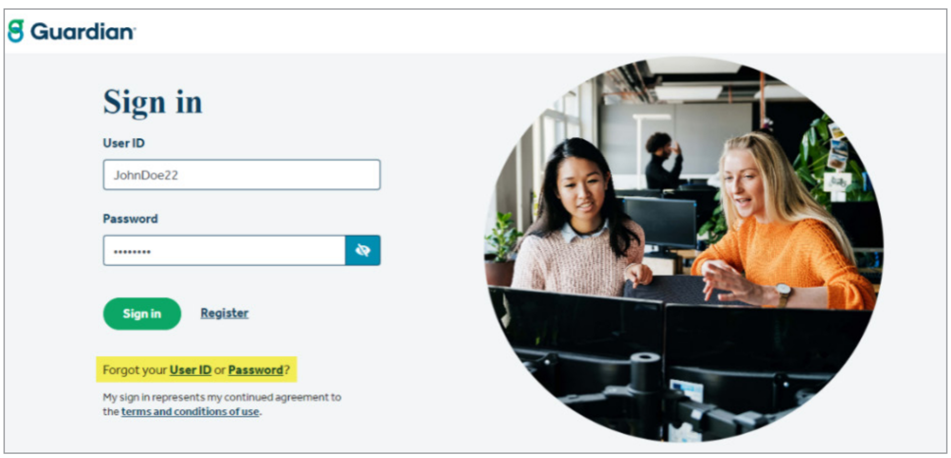
You'll go through this legal step only once.

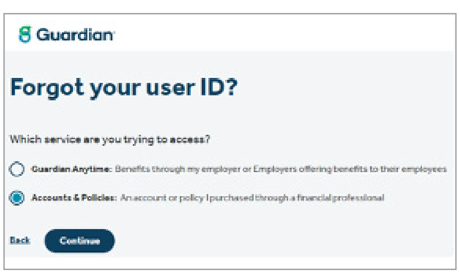


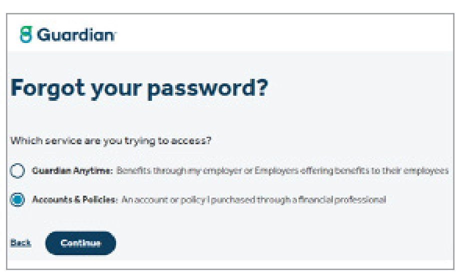
Future access

If you've already registered, you'll be directed automatically to login.

You can get help remembering your user ID or password if you forget. Choose **Accounts & Policies** to get help.

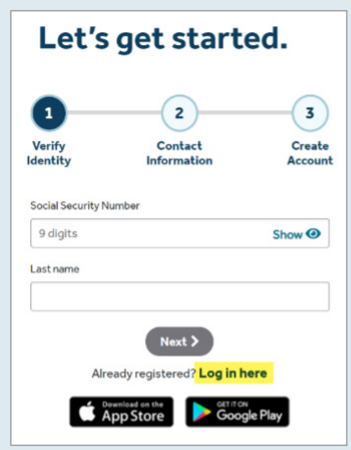






Important note

If you are not rerouted, click **Log in here** (highlighted below) to be redirected to the Sign in screen.

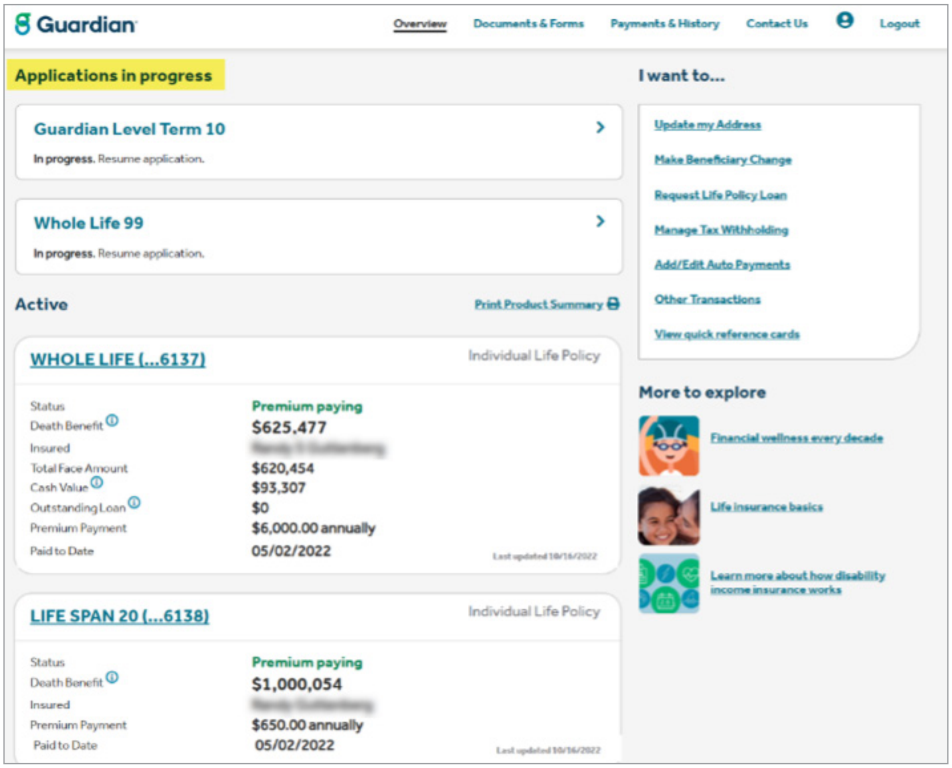


Accessing your application

Existing policyholders

Once you've logged in, you'll be directed to an overview of your account.

Select the application that you'd like to complete under "Applications in progress."



New to Guardian and existing policyholders

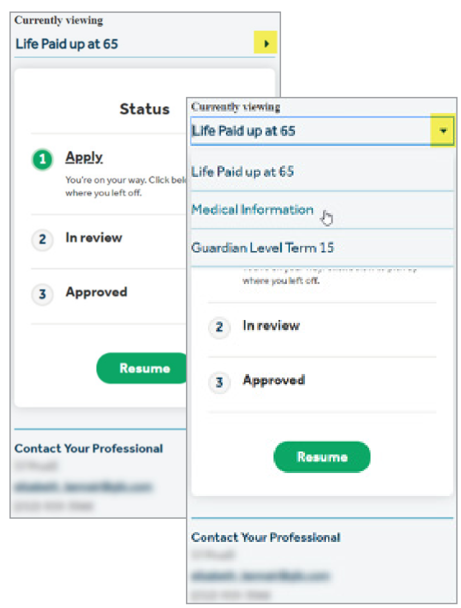
New to Guardian: Once you've registered and logged in, you'll see your application status tracker.

Existing policyholders: After selecting the policy you'd like to complete in your account overview, you'll be directed to your application status tracker.

Application status tracker

The insurance you're applying for (for example, Life Paid up at 65) will appear at the top. The three statuses - apply, in review, and approved - show you where in the process your application is. To continue to apply, click the **Resume** button to access your application.

If you've more than one application in progress, click the arrow to see them all. Select the application you'd like to access, then click **Resume**.

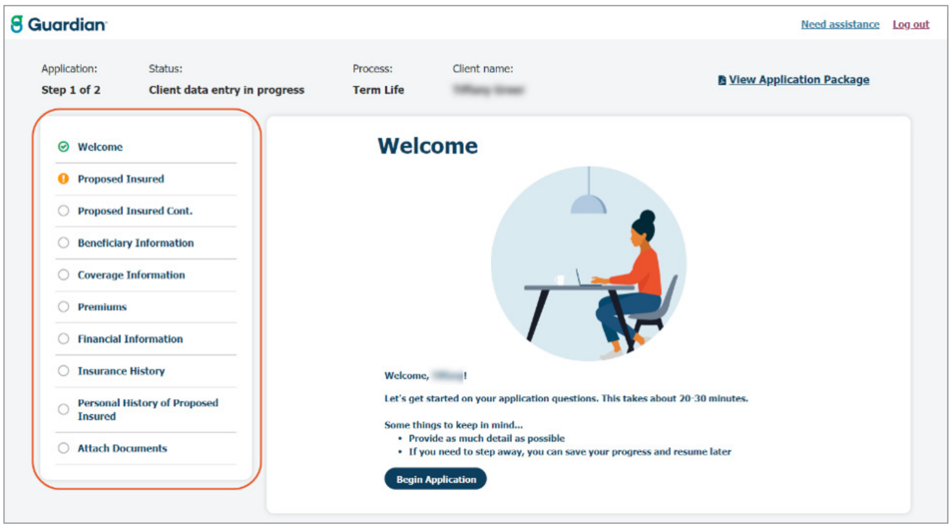


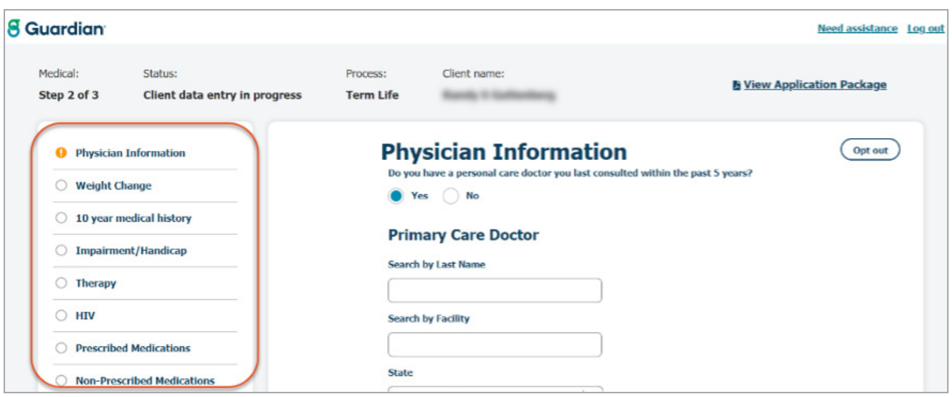
Navigating your application

Navigating between sections

Once you've resumed your application form or medical questionnaire, you'll see a list of question sections on the left-hand side of the screen. You can quickly move between sections by clicking on the section name. Additional sections may appear as you answer questions.

Your progress will be saved automatically. If you need to complete your application over multiple sessions, you can use the original email link or go to **guardianlife.com** and login with the user ID and password you registered with. Learn more about **registering and logging in**.





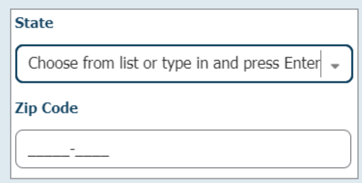
Completing part 1 of your application with your financial professional (least common)

If you've worked with your financial professional to complete the application form (part 1) together, click **Log out** once all the section statuses are marked complete.

Your financial professional will send you an email to begin the application form review and signature process.

Important note

Required fields have a dark border around the data fields; non-required fields have a light border. You may need to adjust your screen's zoom level to between 115% - 125% to more easily see the difference. In the below example, State is a required field and Zip code is optional.



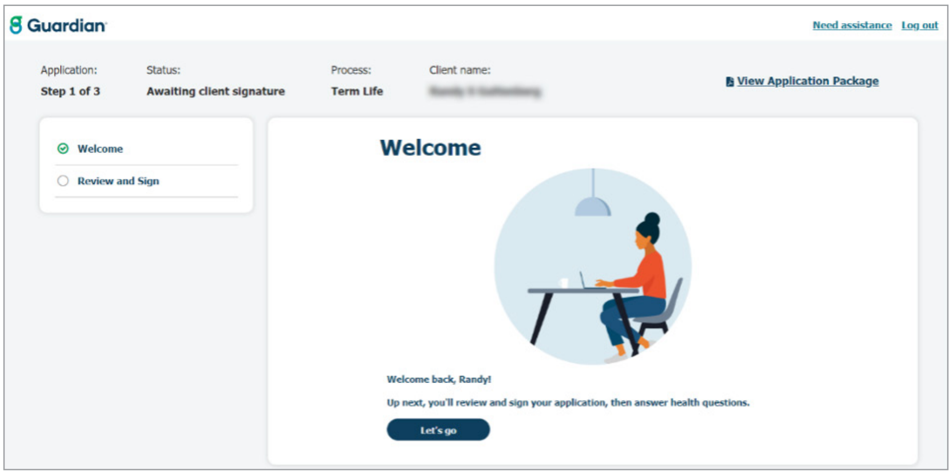
Beside each section is an icon that will tell you the status of that section. All sections will need to be completed before you can sign and submit your application form and/or medical questionnaire.

- Section is complete.
- Section is incomplete.
- Section not viewed yet.

Reviewing and signing your application forms

Your financial professional will invite you to review and sign your application forms via email. Register or log in to complete your review. Learn more about **registering and logging in**.

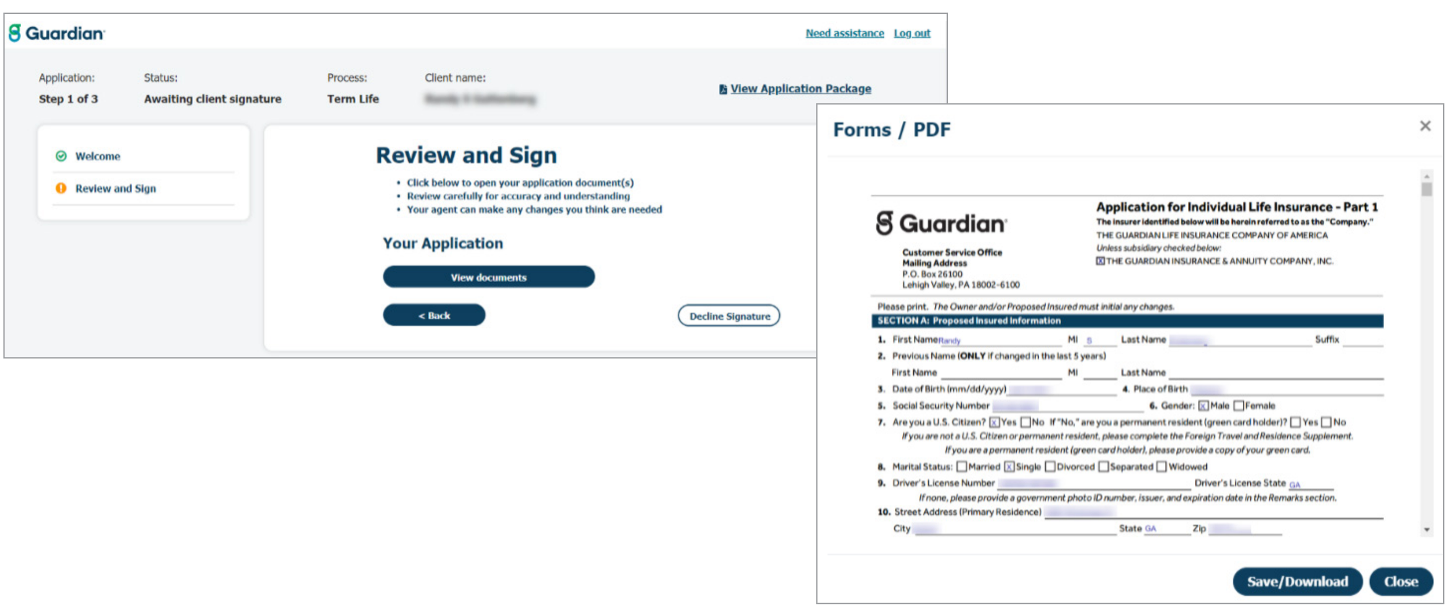
Select **Let's go** to begin the review and sign process.



Review your application forms

Click on **View documents** to review your application for completeness and accuracy. Alert your financial professional if there is an error and wait for their follow up instructions.

You can save or download a copy of your completed but unsigned application forms for your personal records.



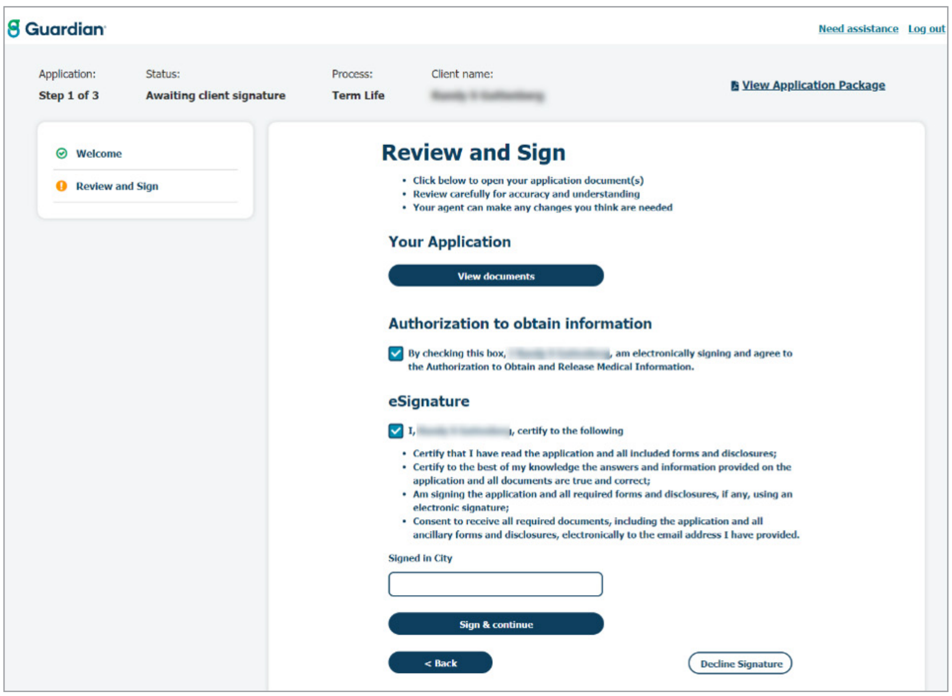
Sign your application forms

The signing process has four steps:

1. Agree to electronically sign Guardian's Authorization to Obtain and Release Medical Information
2. Review and certify to the legal disclosures
3. Indicate the city you'll sign the application form in
4. Apply your electronic signature to all documents

Decline to sign your application forms electronically

Click on the **Decline signature** button to opt out of signing your application forms electronically. If you decline to sign, contact your financial professional to sign using a different method.



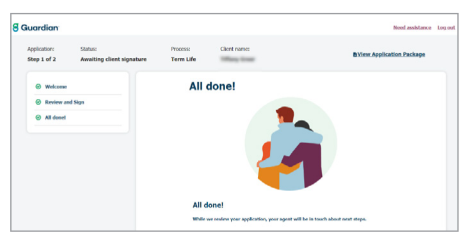
Important note

Please ensure that you enter the city you'll sign the application form in, not your name, in the **Signed in City** data field.

You've completed part 1 of the application process.

If your financial professional included the medical questionnaire as part of your application package, you'll be automatically redirected to it. Learn more about **completing the medical questionnaire**.

If your financial professional didn't include the medical questionnaire, you'll be directed to the "All done!" screen. Your financial professional will be notified and will submit your application forms to Guardian.

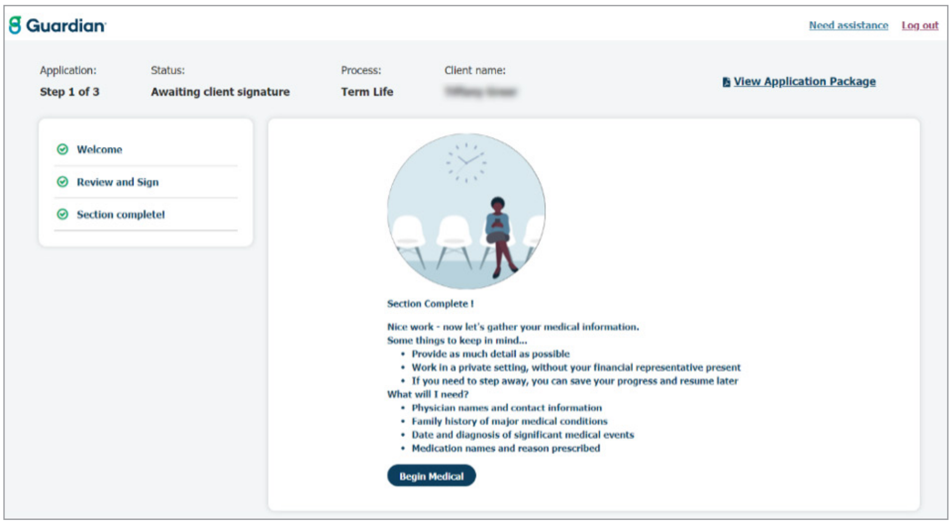


Completing the medical questionnaire

To complete the medical questionnaire, you'll be asked to provide information about your health. The information you disclose will be used for underwriting only and won't be shared with your financial professional.

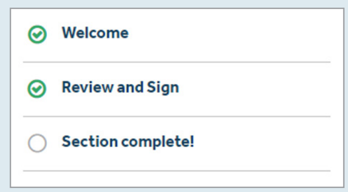
The medical questionnaire will need to be completed, reviewed, and signed before your financial professional can submit your completed application to Guardian.

Click **Begin medical** to proceed with or opt out of completing your medical questionnaire digitally.



Important note

If the section status for "Section complete!" displays as not yet viewed (not checked), click on the section name to load the "Begin medical" screen.



Proceed with medical questionnaire

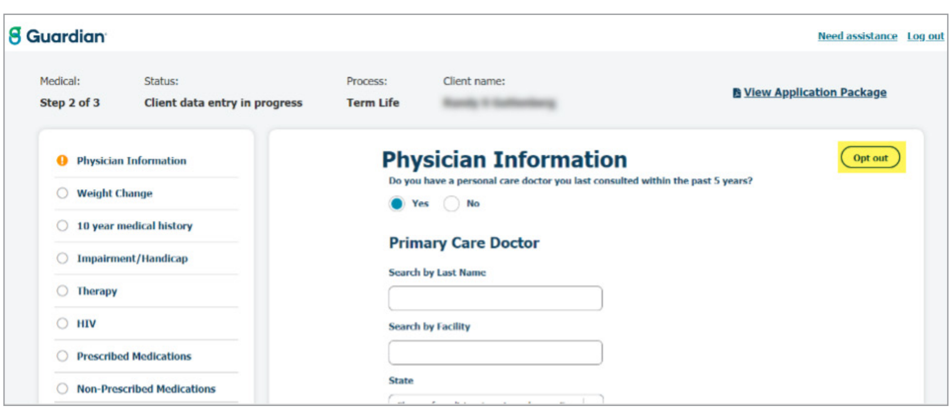
To continue completing the medical questionnaire, answer the questions as they appear on screen. There are two search tools available to assist you.

Physician: includes primary care physicians, specialists, surgeons, etc.

Medication: includes prescription and non-prescription medications.

Opt out

The **Opt out** button is in the top right corner of the "Physician information" screen. If you opt out, your financial professional will contact you to complete the medical questionnaire through a different method.



Physician information

There are four ways to provide information about your primary care physician or another doctor.

1. Search by their last name and state
2. Search by the facility and state
3. Manually enter the requested information
4. Reuse previously entered physician information (available after first physician is entered)

Search by last name or facility and state

Type your physician's name or their facility and the state into the search engine.

Click **Search** to retrieve a list of the physicians with matching or similar names within the state you specified.

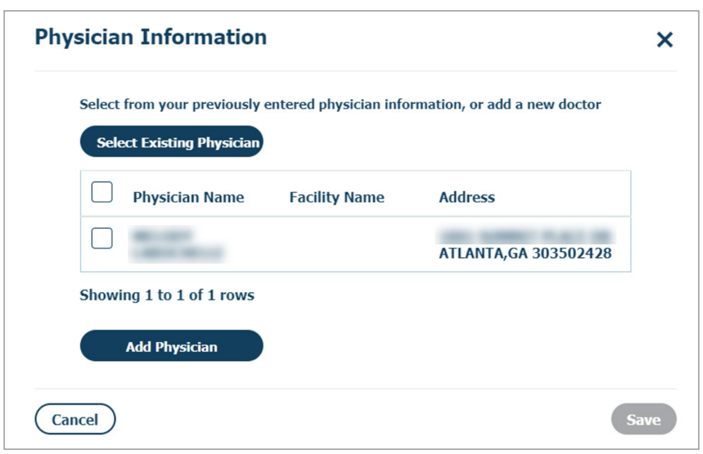
Select your physician's name and information if it appears in the list.

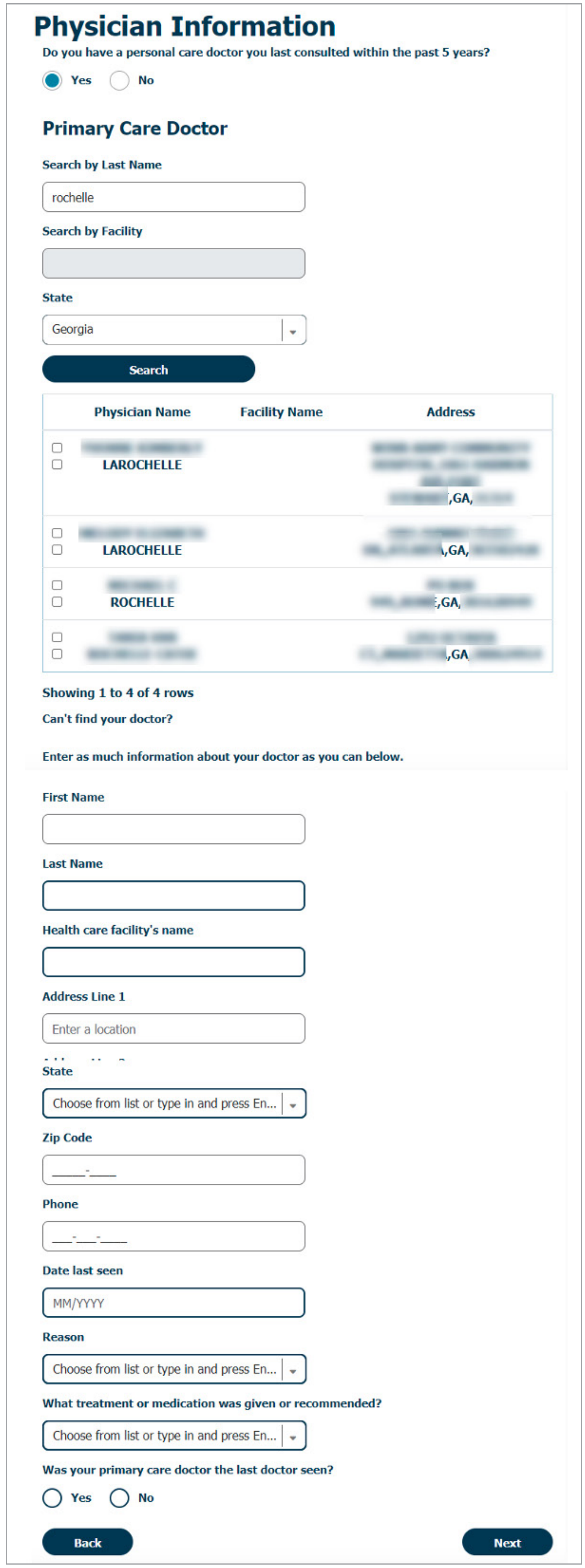
Manually enter your physician's information

If your physician doesn't appear in the search results, add their information manually. Clicking **Next** will save your responses, including your physician's information.

Reuse previously entered physician information

After you've entered one physician's information, you'll have the option to choose from existing physician information, if needed, for additional questions.





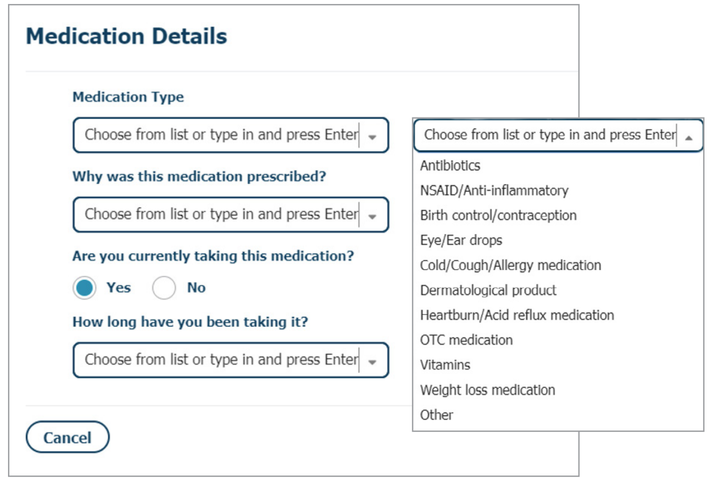
Medication details

There are three ways to provide information about the prescribed and non-prescribed medications you've been taking.

1 Identify by type (prescribed medications only)

2 Search by name

3 Manually enter the requested information



Identify by type

Select the category your prescribed medication is included in from the list.

If you select "Other", you'll be prompted to search for your medication by name.

Search by name

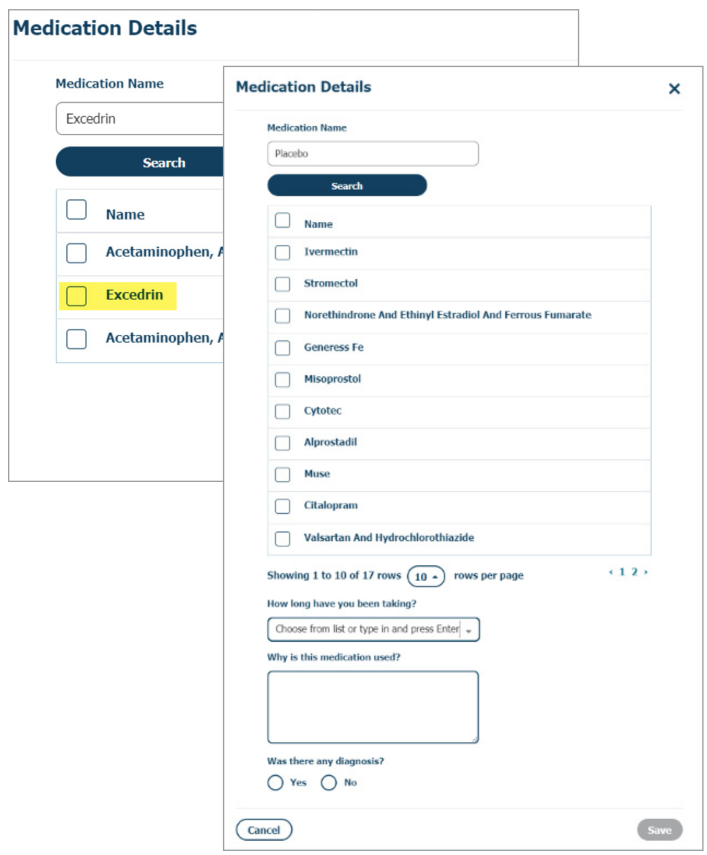
Type in the name of the medication you're taking and click the **Search** button.

Select the medication name if it appears.

Manually enter information about your medication

If the Medication Name doesn't appear in the search results, add the medication information manually by completing the remaining questions and clicking the **Save** button.

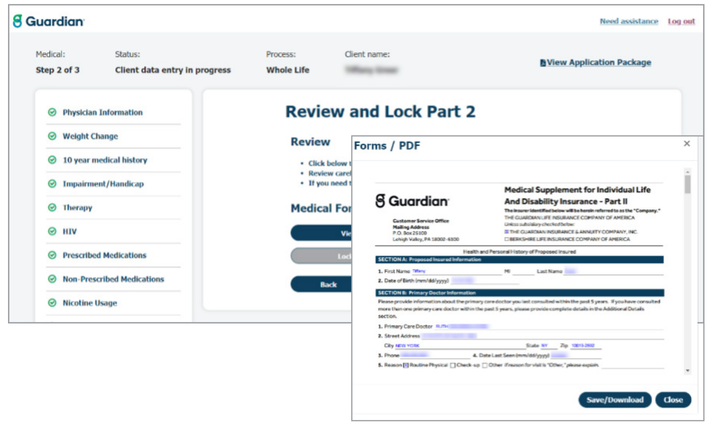
> **Important note**
>
> The search button won't be clickable until data has been entered and you've clicked out of the text field.



Reviewing and signing your medical questionnaire

Once all the medical questionnaire sections are marked complete, you'll be prompted to begin the review and sign process.

Review and lock your medical form



Click on **View documents** to review your forms for accuracy and completeness. To edit any of your answers, navigate to the appropriate section and change your response.

You can save or download a copy of your completed but unsigned medical form for your personal records.

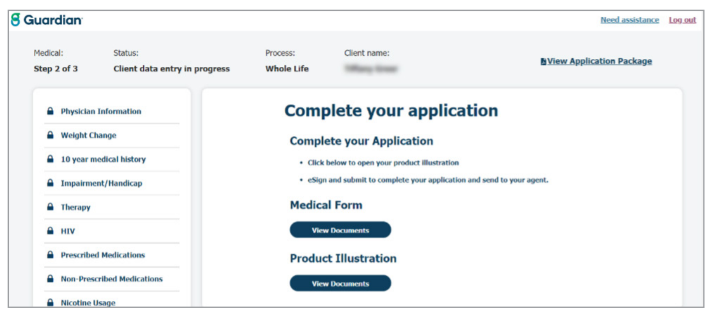
After reviewing your forms, click on **Lock and continue**. You'll notice that the section statuses will change from section complete to locked.

Section is complete.

Section is locked.

If you need to edit your medical questionnaire after locking it, contact your financial professional for assistance.

Review your product illustration (if required)



If you're required to sign an illustration as part of the application process, the "Product illustration" section will be displayed automatically.

Click on **View Documents** to review an illustration of the product and benefits you are applying for.

You can save or download a copy of your unsigned product illustration for your personal records.

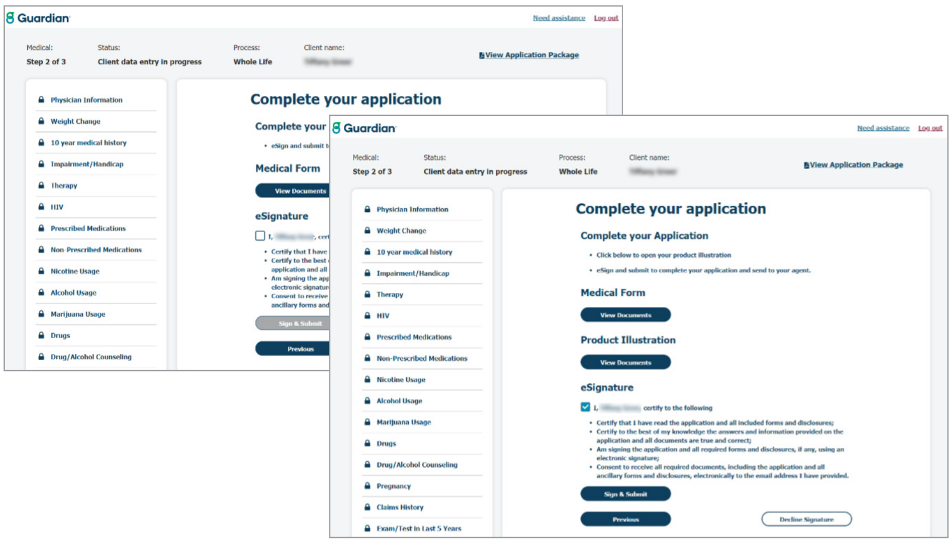
Sign your medical form

The signing process has two steps:

1. Certify to the eSignature legal disclosures
2. Apply your electronic signature to all documents, including the illustration if required

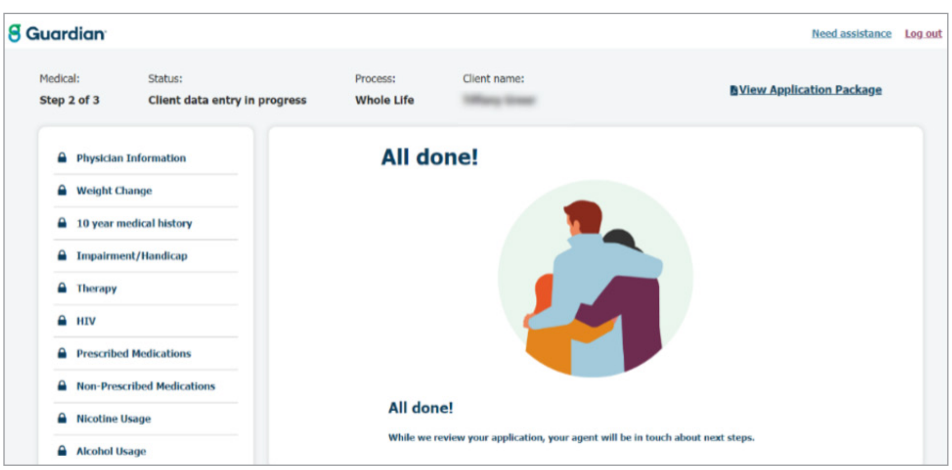
Decline to sign your medical form electronically

Click on the **Decline signature** button to opt out of signing your medical form and illustration, if included, electronically. If you decline to sign, contact your financial professional to sign using a different method.



You've completed part 2 of the application process. Click **Log out** and wait for further information from your financial professional.

You'll receive an email that will allow you to access a copy of your signed application package via a secure link that will remain active for **14 days**. You can save or download a copy of your completed and signed application package for your personal records.



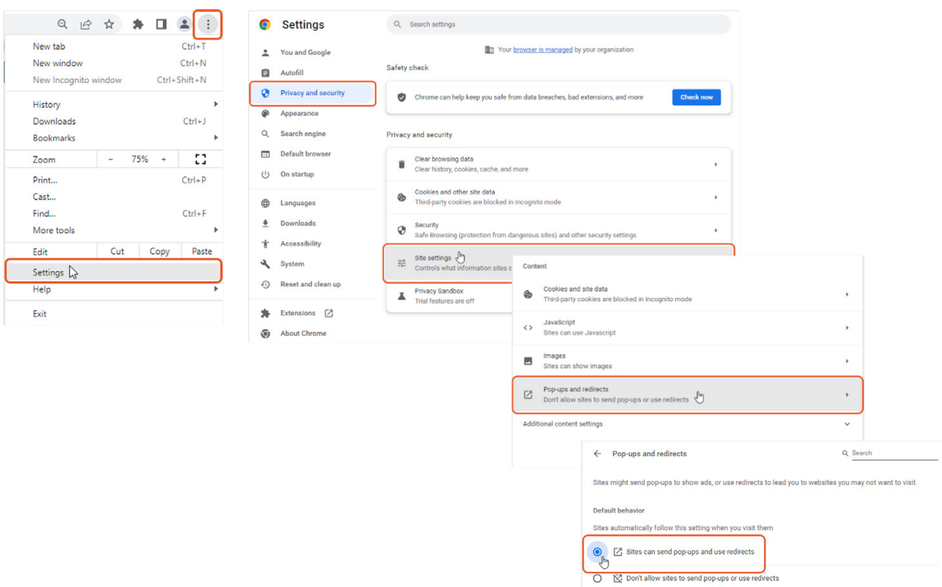
Frequently asked questions

How do I know if my computer is compatible with this tool? Is there a certain browser I should be using?

To ensure you've the best experience with this online tool, please use a Google Chrome browser and ensure that pop-ups are enabled before you begin. To do this:

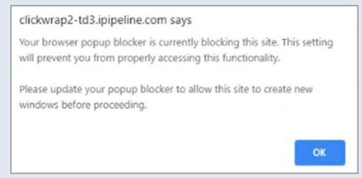
1. On your computer, open Google Chrome.
2. Click on the 3 dots at the top right of the page.
3. Click **Settings**.
4. On the left side of the screen, click on **Privacy and security**
5. In the Privacy and security menu, click on **Site settings**
6. In the Site setting menu, scroll down to the **Content** section
7. Under Pop-ups and redirects, select **Sites can send pop-ups and use redirects**

After you've completed your application, you can follow these same directions to enable your pop-up blocker by selecting **Don't allow sites to send pop-ups or use redirects**.



Important note

Your pop-up blocker hasn't been disabled for the purposes of completing your application if you receive a message on screen like the example below.



How do I access this tool on my mobile device? Is the process the same?

You can complete your application form and medical questionnaire on your mobile device using the same process outlined in this document. However, we recommend accessing these tools via a laptop or desktop using Google Chrome for the best experience.

What happens if I can't locate the email invitation?

Check your spam folders (which may be named junk, trash, promotions, clutter, etc.) to ensure the email did not end up there. If the email has not been received or has been lost, contact your financial professional and they can resend the email invitation to you.

What happens if I decide I no longer want to use the electronic process?

If you decide that you'd no longer like to use the electronic signature process, you can opt out via:

- The **Decline signature** button in the application form signature process. Learn more about **reviewing and signing your application forms**
- The **Opt out** button in the medical questionnaire. Learn more about **completing the medical questionnaire**

Inform your financial professional so that you can complete and sign your documents using a different process.

What happens if I want to exit and finish later?

Your progress is automatically saved along the way, so the system will know to pick up where you left off. Simply sign back in with the same email link or go to **guardianlife.com** and login with the user ID and password that you registered. Learn more about **registering and logging in**.

How do I proceed if I get locked out of the system?

If this happens, contact your financial professional. They'll be able to rest the system and send a new email invitation to you. You may want to verify they've set the registration with your correct social security number and spelling of you first and last name.

Why do I need to register to use the system?

For your security and convenience, you must register to use Guardian's electronic services. After your identity is validated, you'll create a user ID and password that'll allow you to save your progress and complete your application in over multiple sessions. Your user ID and password will sign you into other online services as well. Learn more about **registering and logging in**.

Why should I use the online medical information collection process?

Online medical information is the fastest, most convenient way to provide your medical history as part of your application for insurance. It is secure, with no third-party intervention, and is available to you online, anytime, anywhere, 24/7. Plus, by using scripted drill-down questions, you are asked only to provide the information necessary for possible follow-up questions.

Can I use the "back" button in my browser to return to the prior page?

Usage of the "back" and "forward" buttons within your browser is not supported. Please use the sections on the left-hand side of the screen to select the section you wish to view. Use the **Back** and **Next** buttons within the tool to navigate between screens within each section. Learn more about **navigating your application**.

Why do some of the sections still display as incomplete (an exclamation mark)?

It's possible a required field was missed. All fields with a dark border around the data fields are required. Non-required data fields have a light border. You may need to adjust your screen's zoom level to between 115% - 125% to more easily see the difference. Learn more about **navigating your application**.

I can't find a next button to proceed. What should I do?

Sometimes action buttons or windows will appear at the bottom or top or the screen, requiring you to scroll up or down accordingly to locate the action button. It is also possible that a required field was missed. If you are unable to find an action button or a missed required field, log out and contact your financial professional for additional assistance.

The Guardian Life Insurance Company of America

guardianlife.com

New York, NY

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