



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)

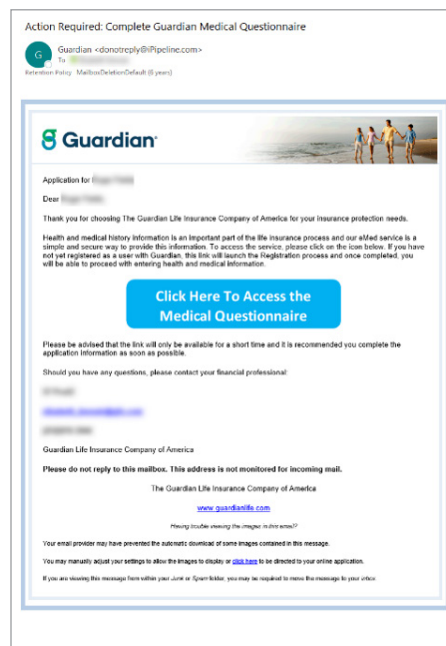
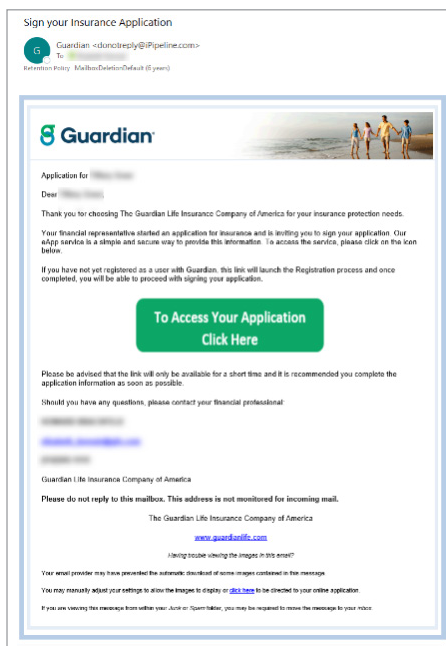
Part 2: A medical questionnaire

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

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

Important note

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

Let's get started.

1

2

3

Verify IdentityContact InformationCreate Account

Social Security Number

9 digits

Show

Last name

Next >

Already registered? [Log in here](#)

Download on the App Store

GET IT ON Google Play

✓

2

3

Verify IdentityContact InformationCreate Account

Mobile phone

Include area code

Email address

alicia@beth.barnard@bly.com

Next >

✓

✓

3

Verify IdentityContact InformationCreate Account

Email address (or create a unique User ID)

alicia@beth.barnard@bly.com

Create password

Show

Go paperless!.

We'll let you know by email when we put documents online. You can change this setting in your profile, or contact us to get paper copies. Some document types might still be sent by U.S. Mail.

Choose paperless delivery?

☒ Yes, go paperless when possible. Email me when there are documents to look at online.

☐ No, send all documents by U.S. Mail.

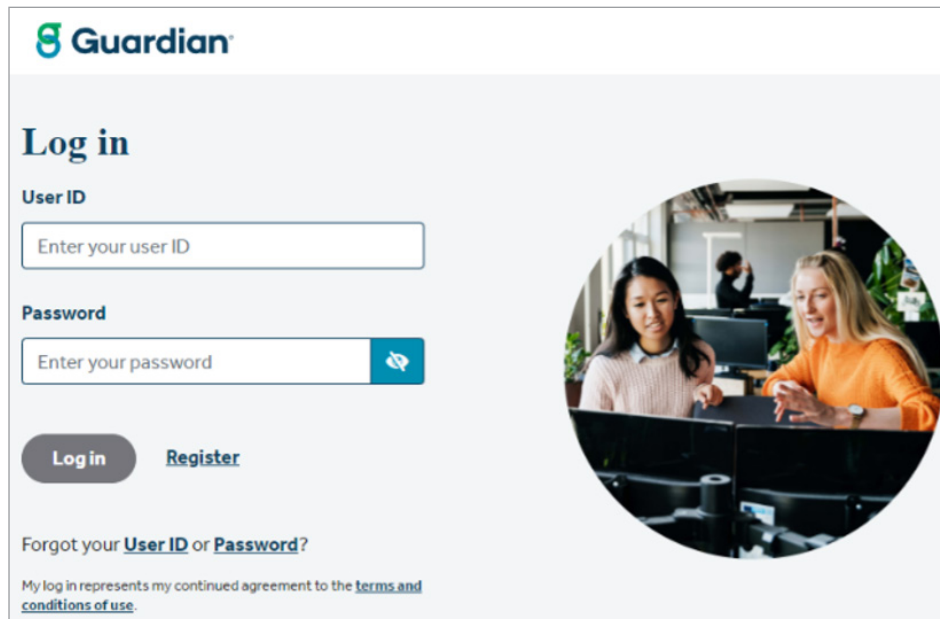
Back

Register

2

Logging in

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



The image shows the Guardian 'Log in' page. At the top left is the Guardian logo. Below it is the heading 'Log in'. There are two input fields: 'User ID' with the placeholder text 'Enter your user ID' and 'Password' with the placeholder text 'Enter your password'. To the right of the password field is a blue eye icon for toggling visibility. Below the fields are two buttons: 'Log in' and 'Register'. A link 'Forgot your User ID or Password?' is also present. At the bottom, there is a line of text: 'My log in represents my continued agreement to the [terms and conditions of use](#).' On the right side of the page is a circular image showing two women working at a computer.

Securing your profile

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

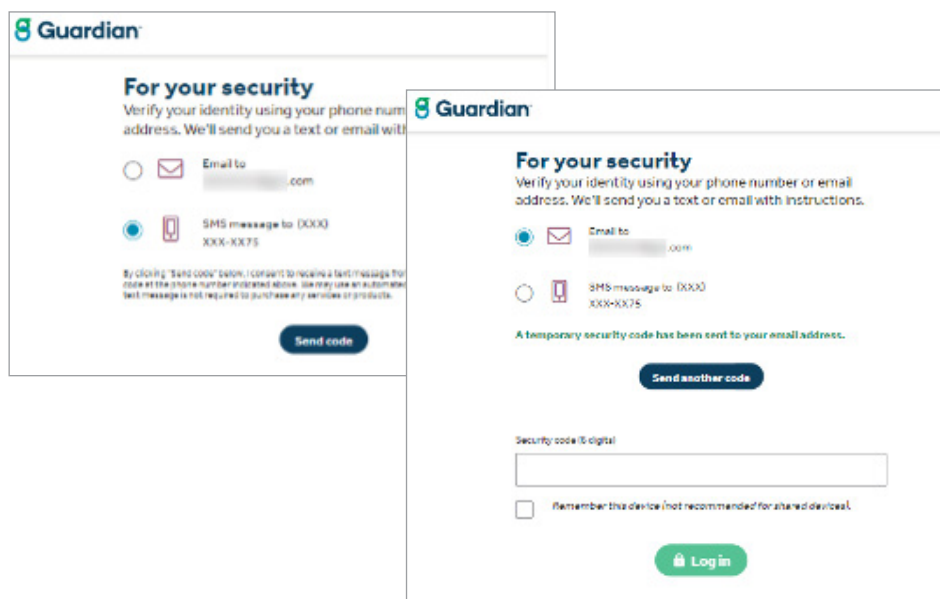
This provides an extra layer of security to your Guardian profile.

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>.

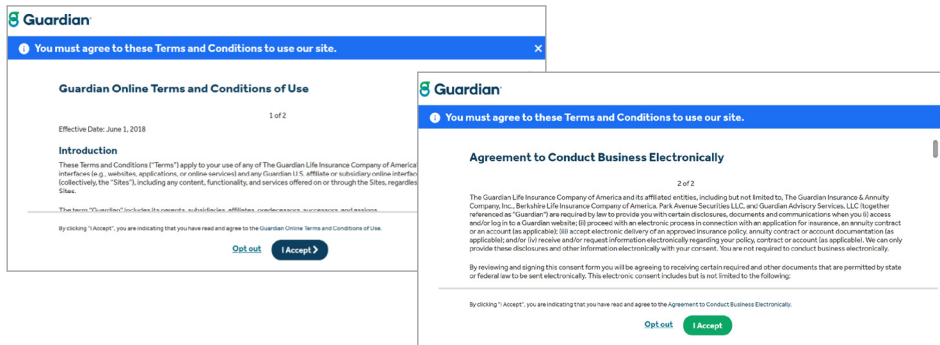


The image shows two overlapping screenshots of the Guardian security verification process. The top screenshot is titled 'For your security' and asks the user to 'Verify your identity using your phone number or email address. We'll send you a text or email with instructions.' It shows two options: 'Email to [redacted].com' and 'SMS message to (XXX) XXX-XXXX'. Below these is a 'Send code' button. The bottom screenshot is also titled 'For your security' and shows the same options. It includes a message: 'A temporary security code has been sent to your email address.' Below this is a 'Send another code' button. At the bottom of the second screenshot is a 'Security code (6 digit)' input field and a checkbox labeled 'Remember this device (not recommended for shared devices)'. A 'Log in' button is at the very bottom.

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.

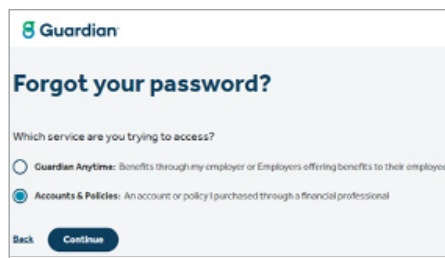
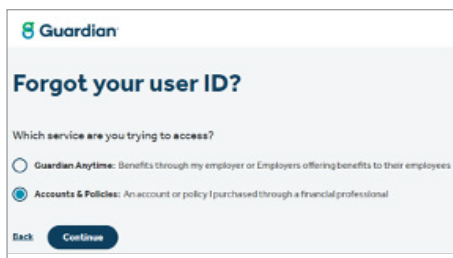
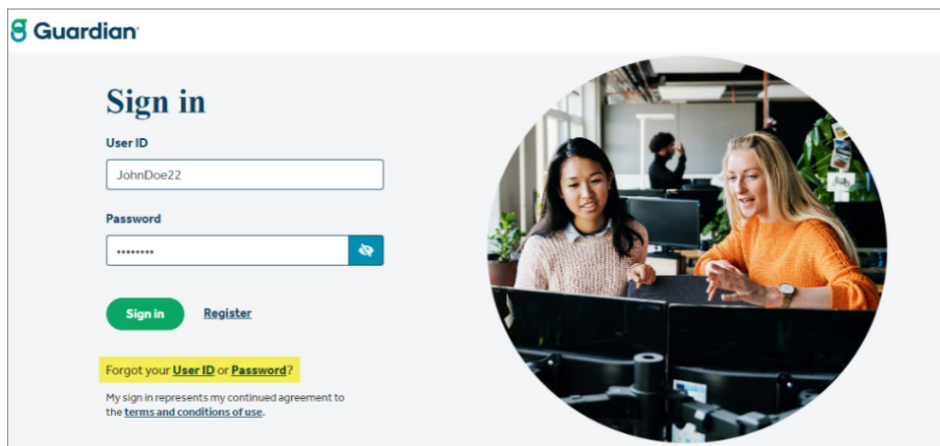
You'll go through this legal step only once.



Future access

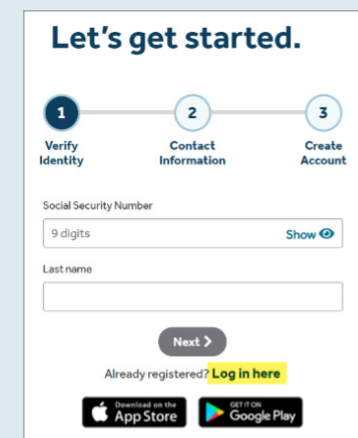
If you've already registered, you'll be directed automatically to login.

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."

The screenshot shows the Guardian account overview page. At the top, there's a navigation bar with links: Overview, Documents & Forms, Payments & History, Contact Us, and Logout. Below the navigation bar, there's a section titled "Applications in progress" with two cards: "Guardian Level Term 10" and "Whole Life 99", both marked as "In progress. Resume application." To the right of these cards is a sidebar titled "I want to..." with links: Update my Address, Make Beneficiary Change, Request Life Policy Loan, Manage Tax Withholding, Add/Edit Auto Payments, Other Transactions, and View quick reference cards. Below the "Applications in progress" section is an "Active" section with a "Print Product Summary" link. It contains two policy cards: "WHOLE LIFE (...6137)" and "LIFE SPAN 20 (...6138)". Each card shows details like Status, Death Benefit, Insured, Total Face Amount, Cash Value, Outstanding Loan, Premium Payment, and Paid to Date. The "WHOLE LIFE" card shows a premium of \$625,477 and a face amount of \$620,454. The "LIFE SPAN 20" card shows a premium of \$1,000,054 and a face amount of \$650,00 annually. Both cards are marked as "Individual Life Policy" and "Last updated 10/16/2022". To the right of the "Active" section is a "More to explore" section with three links: "Financial wellness every decade", "Life insurance basics", and "Learn more about how disability income insurance works".

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**.

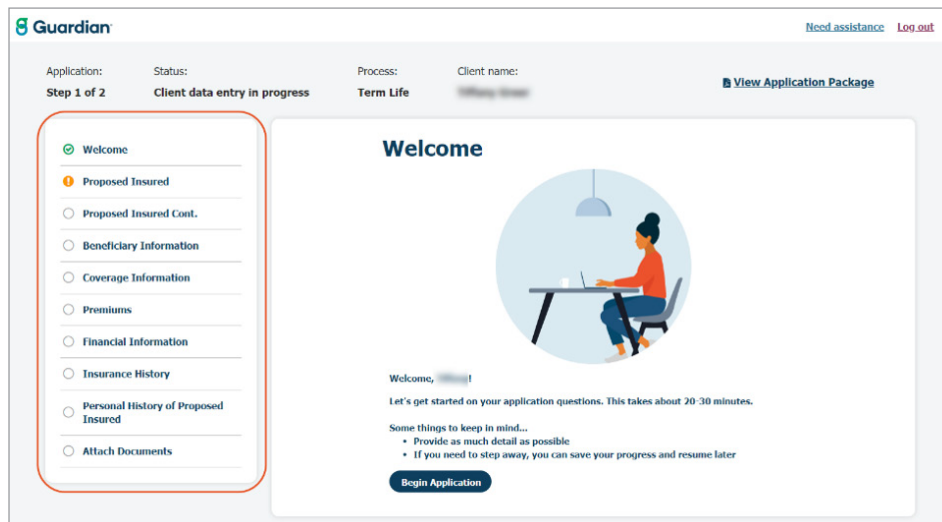
The screenshot shows the Guardian application status tracker. At the top, it says "Currently viewing Life Paid up at 65" with a dropdown arrow. Below this is a "Status" section with three steps: 1. Apply (You're on your way. Click below where you left off.), 2. In review, and 3. Approved. A green "Resume" button is located below the "Apply" step. To the right of the "Status" section is a "Currently viewing" dropdown menu with options: "Life Paid up at 65" (selected), "Life Paid up at 65", "Medical Information", and "Guardian Level Term 15". Below the dropdown menu is a "Contact Your Professional" section with a "Resume" button. At the bottom, there's another "Contact Your Professional" section with a "Resume" button.

Navigating your application

Navigating between sections

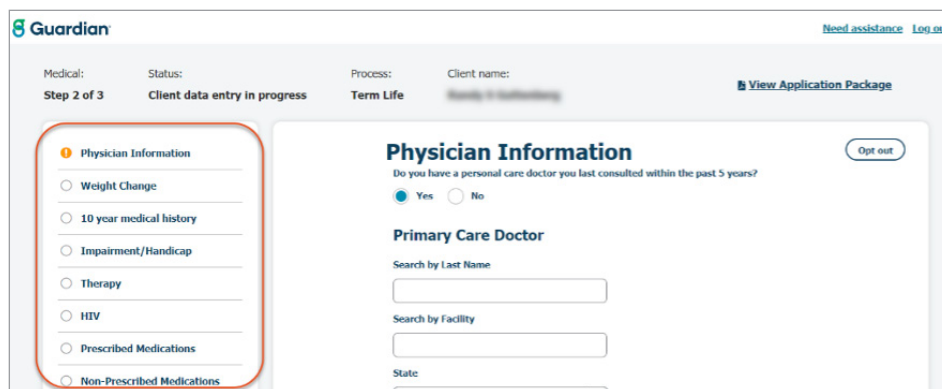
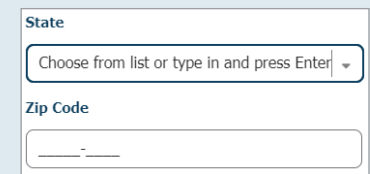
Once you've resumed your application form or medical questionnaire, you'll see a list of question sections on the left-hand side of the screen. You can quickly move between sections by clicking on the section name. Additional sections may appear as you answer questions.

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](#).






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.

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.

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.

The screenshot shows the Guardian application review interface. At the top, there's a header with the Guardian logo, a 'Need assistance' link, and a 'Log out' link. Below the header, there's a navigation bar with 'Application: Step 1 of 3', 'Status: Awaiting client signature', 'Process: Term Life', and 'Client name: Randy J. Smith'. A 'View Application Package' button is also present. On the left, there's a sidebar with two options: 'Welcome' (selected with a green checkmark) and 'Review and Sign' (with a radio button). The main content area has a 'Welcome' heading, an illustration of a person sitting at a desk, and a message: 'Welcome back, Randy! Up next, you'll review and sign your application, then answer health questions.' A 'Let's go' button is at the bottom.

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.

The screenshot shows the Guardian application review interface with a 'Review and Sign' overlay. The main interface is the same as the previous screenshot, but the 'Review and Sign' option is now selected in the sidebar. The 'Review and Sign' overlay has a heading 'Review and Sign' and a list of instructions: 'Click below to open your application document(s)', 'Review carefully for accuracy and understanding', and 'Your agent can make any changes you think are needed'. Below this, there's a 'Your Application' section with a 'View documents' button and a '< Back' button. A 'Decline Signature' button is also present. The 'Forms / PDF' overlay is a modal window titled 'Forms / PDF' with a close button. It contains the Guardian logo, the title 'Application for Individual Life Insurance - Part 1', and the text 'The insurer identified below will be herein referred to as the "Company." THE GUARDIAN LIFE INSURANCE COMPANY OF AMERICA. Unless subsidiary checked below: THE GUARDIAN INSURANCE & ANNUITY COMPANY, INC.' Below this, there's a section for 'Please print. The Owner and/or Proposed Insured must initial any changes.' followed by a list of fields for personal information: 1. First Name (Randy), 2. Previous Name (ONLY if changed in the last 5 years), 3. Date of Birth (mm/dd/yyyy), 4. Place of Birth, 5. Social Security Number, 6. Gender (Male/Female), 7. Are you a U.S. Citizen? (Yes/No), 8. Marital Status (Married/Single/Divorced/Separated/Widowed), 9. Driver's License Number, 10. Street Address (Primary Residence), City, State (GA), and Zip. At the bottom of the overlay are 'Save/Download' and 'Close' buttons.

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.

The screenshot shows the 'Review and Sign' step of the Guardian application process. The top navigation bar includes the Guardian logo, 'Need assistance', and 'Log out'. Below this, a progress bar shows 'Step 1 of 3' with 'Awaiting client signature' and 'Term Life' status. The main content area is titled 'Review and Sign' and includes a 'View Application Package' link. A sidebar on the left shows 'Welcome' and 'Review and Sign' (selected). The main content area has a 'Your Application' section with a 'View documents' button. Below this is the 'Authorization to obtain information' section with a checkbox for electronic signing. The 'eSignature' section includes a checkbox for certifying to the following: 'Certify that I have read the application and all included forms and disclosures; Certify to the best of my knowledge the answers and information provided on the application and all documents are true and correct; Am signing the application and all required forms and disclosures, if any, using an electronic signature; Consent to receive all required documents, including the application and all ancillary forms and disclosures, electronically to the email address I have provided.' There is a 'Signed in City' input field, a 'Sign & continue' button, a '< Back' button, and a 'Decline Signature' button.

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.

The screenshot shows the 'All done!' screen of the Guardian application process. The top navigation bar includes the Guardian logo, 'Need assistance', and 'Log out'. Below this, a progress bar shows 'Step 1 of 3' with 'Awaiting client signature' and 'Term Life' status. The main content area is titled 'All done!' and includes a 'View Application Package' link. A sidebar on the left shows 'Welcome', 'Review and Sign', and 'All done!' (selected). The main content area has a large 'All done!' message with an illustration of a family and a note: 'While we review your application, your agent will be in touch about next steps.'

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.

The screenshot shows the Guardian application interface. At the top, there's a header with the Guardian logo, 'Need assistance', and 'Log out'. Below the header, there's a navigation bar with 'Application: Step 1 of 3', 'Status: Awaiting client signature', 'Process: Term Life', and 'Client name: [redacted]'. A 'View Application Package' link is also present. The main content area features a progress bar on the left with three steps: 'Welcome' (checked), 'Review and Sign' (checked), and 'Section complete!' (checked). The central part of the screen displays a large circular graphic with a clock face and a person sitting at a desk. Below this, the text reads 'Section Complete!' and 'Nice work - now let's gather your medical information. Some things to keep in mind...'. It lists several bullet points: 'Provide as much detail as possible', 'Work in a private setting, without your financial representative present', and 'If you need to step away, you can save your progress and resume later'. It then asks 'What will I need?' and lists: 'Physician names and contact information', 'Family history of major medical conditions', 'Date and diagnosis of significant medical events', and 'Medication names and reason prescribed'. At the bottom, there's a 'Begin Medical' button.

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.

This screenshot shows a close-up of the progress bar from the previous screenshot. It has three items: 'Welcome' with a green checkmark, 'Review and Sign' with a green checkmark, and 'Section complete!' with an unchecked radio button.

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.

The screenshot shows the Guardian application interface at the 'Physician Information' screen. The header is the same as the previous screenshots. The navigation bar shows 'Medical: Step 2 of 3', 'Status: Client data entry in progress', 'Process: Term Life', and 'Client name: [redacted]'. A 'View Application Package' link is also present. The main content area features a progress bar on the left with four steps: 'Physician Information' (selected), 'Weight Change', '10 year medical history', 'Impairment/Handicap', 'Therapy', 'HIV', 'Prescribed Medications', and 'Non-Prescribed Medications'. The central part of the screen displays the 'Physician Information' section. It starts with the question 'Do you have a personal care doctor you last consulted within the past 5 years?' with 'Yes' selected. Below this is the 'Primary Care Doctor' section, which includes a 'Search by Last Name' field, a 'Search by Facility' field, and a 'State' dropdown menu. An 'Opt out' button is located in the top right corner of the main content area.

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.

Physician Information

Select from your previously entered physician information, or add a new doctor

Select Existing Physician

	Physician Name	Facility Name	Address
<input type="checkbox"/>			ATLANTA,GA 303502428

Showing 1 to 1 of 1 rows

Add Physician

Cancel

Save

Physician Information

Do you have a personal care doctor you last consulted within the past 5 years?

☒ Yes

☐ No

Primary Care Doctor

Search by Last Name

rochelle

Search by Facility

State

Georgia

Search

	Physician Name	Facility Name	Address
<input type="checkbox"/>			
<input type="checkbox"/>	LAROCHELLE		,GA,
<input type="checkbox"/>	LAROCHELLE		,GA,
<input type="checkbox"/>	ROCHELLE		,GA,
<input type="checkbox"/>			,GA,

Showing 1 to 4 of 4 rows

Can't find your doctor?

Enter as much information about your doctor as you can below.

First Name

Last Name

Health care facility's name

Address Line 1

Enter a location

State

Choose from list or type in and press En...

Zip Code

Phone

Date last seen

MM/YYYY

Reason

Choose from list or type in and press En...

What treatment or medication was given or recommended?

Choose from list or type in and press En...

Was your primary care doctor the last doctor seen?

☐ Yes

☐ No

Back

Next

10

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.

Medication Details

Medication Type

Choose from list or type in and press Enter

Why was this medication prescribed?

Choose from list or type in and press Enter

Are you currently taking this medication?

Yes

No

How long have you been taking it?

Choose from list or type in and press Enter

Cancel

Choose from list or type in and press Enter

Antibiotics

NSAID/Anti-inflammatory

Birth control/contraception

Eye/Ear drops

Cold/Cough/Allergy medication

Dermatological product

Heartburn/Acid reflux medication

OTC medication

Vitamins

Weight loss medication

Other

Medication Details

Medication Name

Excedrin

Search

☐ Name

☐ Acetaminophen, A

☒ Excedrin

☐ Acetaminophen, A

Medication Details

Medication Name

Placebo

Search

☐ Name

☐ Ivermectin

☐ Stromectol

☐ Norethindrone And Ethinyl Estradiol And Ferrous Fumarate

☐ Generess Fe

☐ Misoprostol

☐ Cytotec

☐ Alprostadil

☐ Muse

☐ Citalopram

☐ Valsartan And Hydrochlorothiazide

Showing 1 to 10 of 17 rows

10

 rows per page

< 1 2 >

How long have you been taking?

Choose from list or type in and press Enter

Why is this medication used?

Was there any diagnosis?

Yes

No

Cancel

Save

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.

The top screenshot shows the 'Complete your application' screen. On the left, there is a list of medical forms: Physician Information, Weight Change, 10 year medical history, Impairment/Handicap, Therapy, HIV, Prescribed Medications, Non-Prescribed Medications, Nicotine Usage, Alcohol Usage, Marijuana Usage, Drugs, and Drug/Alcohol Counseling. The main section is titled 'Complete your application' and includes a 'Medical Form' section with a 'View Documents' button and an 'eSignature' section with a 'Sign & Submit' button. The bottom screenshot shows the 'eSignature' section. It includes a list of medical forms on the left and a 'Complete your Application' section on the right. The 'Complete your Application' section includes a 'Medical Form' section with a 'View Documents' button, a 'Product Illustration' section with a 'View Documents' button, and an 'eSignature' section with a 'Sign & Submit' button. There is also a 'Decline Signature' button.

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.

The screenshot shows the 'All done!' screen. On the left, there is a list of medical forms: Physician Information, Weight Change, 10 year medical history, Impairment/Handicap, Therapy, HIV, Prescribed Medications, Non-Prescribed Medications, Nicotine Usage, and Alcohol Usage. The main section is titled 'All done!' and includes a circular illustration of a family. Below the illustration, it says 'All done!' and 'While we review your application, your agent will be in touch about next steps.' There is also a 'View Application Package' button.

Frequently asked questions

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

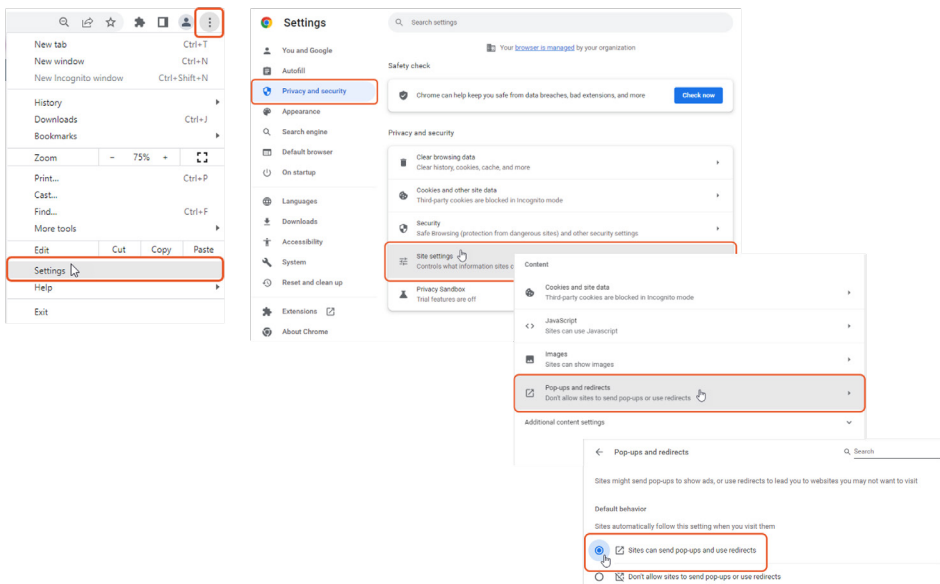
To ensure you've the best experience with this online tool, please use a Google Chrome browser and ensure that pop-ups are enabled before you begin. To do this:

- 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 reset 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 your 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 of 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.