

**PLEASE READ THE FOLLOWING IMPORTANT INFORMATION CAREFULLY BEFORE COMPLETING THIS AUTHORIZATION FORM.**

- *This program applies to Guardian's 'Group' Business only-all other commission activity (i.e. 'Individual' business written through Guardian/Berkshire) will continue to be administered through Guardian's existing practices.*
- *Most of our producers are eligible for Direct Deposit, except for:*
  - *Guardian Field Representatives (FRs), Full Time Agents (FTAs), and Financial Professionals (FPs).*
  - *Brokers with outstanding advances, withdrawals, loans, etc., with a Guardian General Agency.*
  - *Brokers who have assigned and/or are receiving assigned commissions via a 'blanket' assignment (case by case assignments are eligible).*
- *What if there are several writing codes that 'roll-up' to my Prod ID?*
  - *Any writing code(s) affiliated with a Prod ID will automatically be included as part of the election. Guardian is unable to administer the election of direct deposit at a writing code level.*
- *Guardian utilizes "ACH" functionality. If a Producer's bank only accepts "Wire Transfers", Guardian will be unable to successfully credit your account via Direct Deposit..*
- *Direct deposit funds can only be transmitted to United States banks.*
- *Direct deposit will begin the 1<sup>st</sup> day of the month following the date a producer's election has been successfully coded in the Guardian system. For example, an enrollment is coded in Guardian's system on June 15<sup>th</sup>; therefore, commissions for the month of July, paid in early August, will be the first to be administered via direct deposit. Email notification will be sent to the email address provided above, once an election has been successfully processed. Please allow ample time for Guardian to receive and code your request.*
- *If a Producer transfers to a new bank or changes bank accounts, direct deposit may be interrupted unless Guardian is provided with adequate advance notice of the transfer or change.*
- *If, at any time, Guardian is obligated to apply all or part of a Producer's commissions toward a garnishment, income execution or levy of any kind, direct deposit will be discontinued immediately and without notice to the Producer.*
- *Guardian, at its sole discretion, may terminate the Direct Deposit Program in its entirety or may terminate direct deposit for any Producer.*
- *By authorizing direct deposit of group commissions, the Producer specifically waives his rights under any and all applicable Brokerage Agreements in effect with one or more Guardian General Agents to receive such commissions from such General Agent(s).*
- *By implementing direct deposit for a Producer (and subject to all terms, conditions, and limitations contained herein and in any applicable Brokerage Agreement) Guardian acknowledges that it is assuming the duty of one or more General Agents under one or more such Brokerage Agreements to pay to the Producer any and all group commissions due such Producer by depositing such commissions directly into a specified bank account as authorized herein by such Producer.*

**Forward completed forms to:**

**Guardian  
PO Box 26050  
Mail Stn: NRO 3-N  
Lehigh Valley, PA 18002-6050**

If you have any questions regarding this process, please contact the Guardian's Customer Response Unit (CRU) at 1-888-278-4542.

Please read this entire form carefully and complete all applicable sections.

Please check one:

- Authorize direct deposit  
 Update account information  
 Terminate direct deposit

- I understand that after authorizing direct deposit of group commissions, I will only be able to view and print the statements relating to such commissions at [www.GuardianAnytime.com](http://www.GuardianAnytime.com) and that Guardian will no longer furnish paper copies of such statements.
- Producer initials: \_\_\_\_\_

**IMPORTANT NOTE:**

If you have one (1) Prod ID, please proceed directly to the 'DIRECT DEPOSIT INFORMATION' section below.

If you have more than one Prod ID, this form may be used to authorize direct deposit of multiple Prod IDs to one (1) bank account. If you would like to authorize the direct deposit of the commissions related to multiple Prod IDs to a single bank account, simply list all applicable Prod IDs where indicated below.

However, if you would like to authorize the direct deposit of multiple Prod IDs to different bank accounts, you must complete a separate enrollment form for each bank account. List on each form the applicable Prod ID(s) that you authorize for direct deposit to each bank account.

**DIRECT DEPOSIT INFORMATION:**

Producer's Name: \_\_\_\_\_

Guardian Producer ID(s) \_\_\_\_\_

Producer's TIN, EIN, or SSN: \_\_\_\_\_

Producer's Mailing Address:

Street Address: \_\_\_\_\_ Apt/Suite Number: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Producer's Phone \_\_\_\_\_ Fax \_\_\_\_\_

Producer's Email Address: \_\_\_\_\_

Bank Name: \_\_\_\_\_

Bank City/State \_\_\_\_\_

Please check one:

- Checking Account – **PLEASE ATTACH A VOIDED CHECK FROM THIS ACCOUNT.**
- Savings Account – **PLEASE ATTACH A DEPOSIT SLIP – WHICH ILLUSTRATES THE APPLICABLE ROUTING AND ACCOUNT NUMBERS - FROM THIS ACCOUNT.**

**FOR YOUR SECURITY:** ENROLLMENTS WILL ONLY BE PROCESSED WHEN THE NAME(S) ASSOCIATED WITH BOTH THE BANK ACCOUNT AND THE GUARDIAN PRODUCER ID ARE THE SAME.

I hereby authorize The Guardian Life Insurance Company of America ("Guardian") to make payment of certain group commissions owed to me by initiating credit entries into the account and at the bank listed above. This authorization will remain in effect until I give written notice to Guardian to change financial institutions, to terminate such authorization, or until Guardian terminates direct deposit. I hereby authorize Guardian and the bank to electronically deposit such payment into my designated account and to debit my account for any payments deposited by Guardian, to which Guardian, in good faith, determines that I am not entitled.

I represent that I am entitled to group commissions in connection the Producer IDs listed above and that I have read this entire form and agree to its terms, conditions, and limitations. I further represent that the listed bank account is in the Producer's name.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Joint Account Holder (if applicable\*): \_\_\_\_\_

Date: \_\_\_\_\_

\*If account requires countersignatures, both signatures must be provided.