



Funding your ASO claims using “Direct Billing”

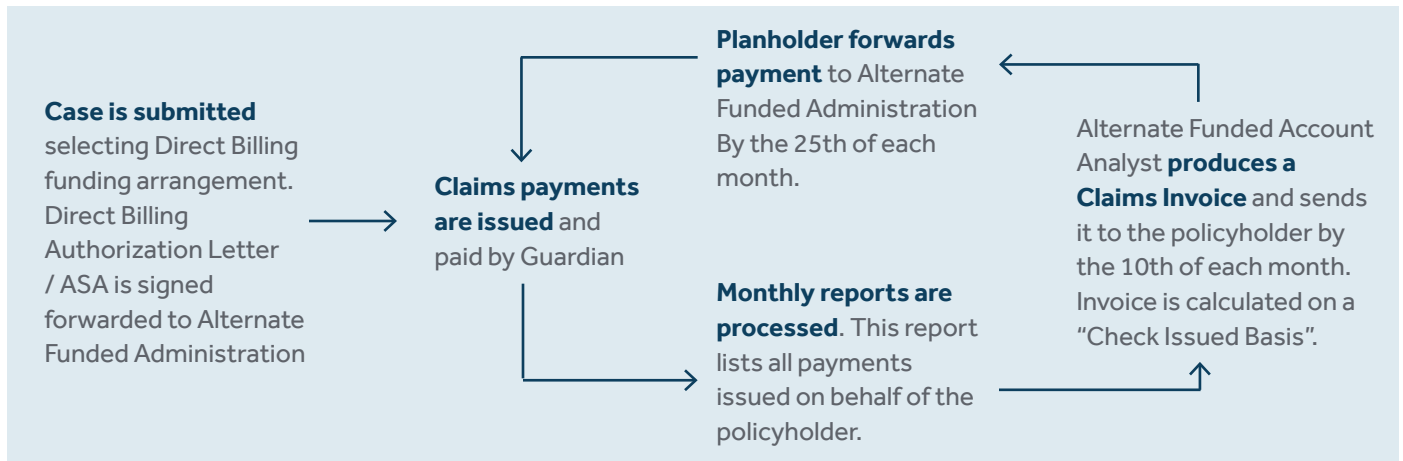
Direct Billing is our most popular funding method. Over 95% of ASO cases choose this approach to fund their claims.¹

With Direct Billing, Guardian pays all claims in each calendar month

- The planholder receives a claims invoice (by the 10th of the month) for all claims that Guardian paid on their behalf during the prior month. The bill is due by the 25th of the month.
- For example, claims that Guardian paid in January would not be due until February 25th.

Advantages of Direct Billing

- Simple initial set up — one document to sign
- Guardian floats funds up to 55 days before the claim is funded — a significant cash flow advantage
- Payment is based on the checks that Guardian issued — no need to reconcile checks issues vs checks cashed, which is typical of most banking arrangements.



The Guardian Life Insurance Company of America

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