



Guardian's Whole Life Paid-Up at Age 121 (L121) is a policy that can provide lifetime protection at a very affordable premium compared to other Whole Life policies. It offers you security and guarantees to help build wealth, conserve and safeguard assets, and transfer those assets to future generations.

## Features

<b>Product Position</b>	<p>L121 Whole Life insurance:</p> <ul style="list-style-type: none"> <li>• When affordability of permanent death benefit is most important</li> <li>• When looking for guarantees on death benefit and cash value</li> <li>• When seeking living benefits within your policy to help fund individual or business goals</li> </ul>
<b>Issued By</b>	The Guardian Life Insurance Company of America, New York, NY
<b>Minimum Face Amount</b>	<p>Varies based on age:</p> <ul style="list-style-type: none"> <li>• 0-49, \$250,000</li> <li>• 50+, \$100,000</li> </ul>
<b>Riders<sup>1</sup></b>	<p>L121 Whole Life offers several key rider options that enhance your policy's performance and flexibility.</p> <ul style="list-style-type: none"> <li>• Paid-Up Additions (PUA)</li> <li>• Waiver of Premium</li> <li>• Enhanced Accelerated Benefit (EABR)</li> <li>• Guaranteed Insurability Option (GIO)</li> <li>• DuoGuard</li> <li>• Simplified Insurability Option (SIO)</li> <li>• 10-Year Annually Renewable Term</li> <li>• Accidental Death Benefit</li> </ul>
<b>Dividend Options</b>	<p>Many dividend options are available, including these popular choices:</p> <ul style="list-style-type: none"> <li>• Purchase Paid-up Additions</li> <li>• Reduce Premium</li> <li>• Premium Offset<sup>2</sup></li> <li>• Dividend Accumulation</li> </ul>
<b>Issue Ages</b>	0-90
<b>Loans<sup>3</sup></b>	The loan interest is 8% per year until the later of age 65 or policy year 20, then decreases to 5%
<b>Cash Value</b>	Guaranteed cash values are developed in an actuarial formula using a 4% interest rate.

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<sup>1</sup> Riders may incur additional costs. All riders are subject to approvals in state jurisdictions. Check with your Guardian representative.

<sup>2</sup> Cash accumulations and premium offset are dependent on dividends. Dividends are not guaranteed and are declared annually by Guardian's Board of Directors.

<sup>3</sup> Policy benefits are reduced by any outstanding loans and loan interest.

## Advantages

- Built to achieve affordable Whole Life premiums
- Cash values are not subject to market volatility
- Leverages assets to provide a significant legacy
- May provide for self-funding in case of disability<sup>4</sup>
- Protection available in the event of chronic or terminal illness

## Benefits

- Designed for permanent life protection
- Tax-favored considerations<sup>5</sup>
- Asset diversification
- Wealth replacement
- Legacy value for heirs to help equalize estates

## Why Guardian

All companies offering Whole Life products are not alike. While costs may certainly be a factor in every buyer's purchasing decisions, there are many other points to consider, including:

- History and experience as a mutual life insurance company
- A record of delivering cost-efficient policies that endure over time
- A selection of features, optional riders and benefits
- Client satisfaction as measured in ongoing business relationships
- Knowledgeable representatives

As a mutual life insurance company founded in 1860, Guardian continues a longstanding tradition of serving the best interests of its policyholders.

CELEBRATING  
*150*  
YEARS

<sup>4</sup> With purchase of an additional rider.

<sup>5</sup> Guardian, its subsidiaries, agents, or employees do not give tax or legal advice.

