



Guardian's Life Paid Up at Age 65 (L65) whole life insurance is a valuable asset that can help you achieve a comfortable retirement and a secure financial future. Designed to become fully paid-up at age 65, premium payments stop when you're ready to start enjoying the rest of your life. The tax advantages of life insurance and the built-in *guarantees* also help protect your legacy for future generations.¹

Features

Product Position	<ul style="list-style-type: none"> • An easy, predictable way to close the “retirement gap” • Guaranteed protection with level premiums to age 65, for personal or business planning • High cash value accumulations to help meet financial goals²
Issued By	The Guardian Life Insurance Company of America, New York, NY
Minimum Face Amount	\$250,000 Preferred Plus No Tobacco \$100,000 Preferred No Tobacco \$25,000 all other classes
Riders³ L65 offers several key rider options that help enhance your policy's performance and flexibility.	<ul style="list-style-type: none"> • Lifetime Paid Up Additions (LPUA) • Waiver of Premium (W) • Combined Waiver of Premium (CWB) • Waiver of Specified Amount (WSA) • Guaranteed Insurability Option (GIO) • Enhanced Accelerated Benefit (EABR) • Simplified Insurability Option (SIO) • 10 Year Annually Renewable Term (RTR-10) • Select Security • Exchange of Insureds • Accidental Death Benefit (ADB)
Dividend Options⁴	L65 offers a number of dividend options including the following preferred choices: <ul style="list-style-type: none"> • Purchase paid-up additional insurance • Purchase term life insurance • Repayment of loan principal
Issue Ages	0 - 45
Loans¹	Policy loans and withdrawals are generally allowed when there is sufficient cash value. The loan interest rate is 8% until the later of age 65 or policy year 20, when it changes to 5%.
Premiums	Guaranteed level annual premium to age 65
Conversions	Term conversions to L65 are allowed within age and amount limits of the base plan. Conversion credit, if available, is offered.

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¹ Guardian, its subsidiaries, agents or employees do not give tax or legal advice.

² Cash values may include dividends, which are not guaranteed.

³ Riders may incur additional costs. Rider benefits may not be available in all states.

⁴ Dividends are not guaranteed. They are declared annually by Guardian's Board of Directors.

Advantages

- Guaranteed level premium; policy is fully paid-up at age 65
- Potential for financial protection in case of disability or chronic or terminal illness⁵
- Tax-advantaged cash accumulations and legacy for heirs^{6,7}
- Benefits are not affected by market volatility

Benefits

- Lifetime insurance protection *guaranteed*
- Guaranteed cash value availability for life's events
- Simple, effective financial strategy for retirement planning or other future financial goals
- Business planning — executive bonus, split dollar

Why Guardian

All companies offering Whole Life products are not alike. While costs may certainly be a factor in every buyer's purchasing decision, 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

⁵ Some benefits are available through additional riders. Riders may incur additional costs.

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