



## Product Highlights

Guardian's Whole Life Paid-Up at Age 95 (L95) is a policy that can provide *lifetime protection* and substantially accelerated early cash value growth. 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>L95 Whole Life insurance:</p> <ul style="list-style-type: none"> <li>• When flexibility and cash value in early years are important</li> <li>• When looking for early premium offset</li> <li>• When seeking living benefits to help fund individual goals, such as tuition, or for business owners who want to leverage the value of the asset on their balance sheet or insure key executives</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 underwriting class:</p> <ul style="list-style-type: none"> <li>• Preferred Plus NT, \$250,000</li> <li>• Preferred, \$100,000</li> <li>• All other, \$25,000</li> </ul>
<b>Riders<sup>1</sup></b>	<p>L95 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>	0-80
<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.

*continued...*

<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 high early cash values
- 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.

