



Product Highlights

Guardian's Whole Life Paid-Up at Age 99 (L99) is a policy that can provide *lifetime protection* and outstanding long-term performance with high cash accumulations. It offers you security and guarantees to help build wealth, conserve and safeguard assets, and transfer those assets to future generations.

Features

Product Position	<p>L99 Whole Life insurance:</p> <ul style="list-style-type: none"> • When cash value and long term performance are important • When looking for early premium offset • When seeking living benefits to help fund individual goals, such as tuition, or for business owners who want to fund non-qualified plan arrangements
Issued By	The Guardian Life Insurance Company of America, New York, NY
Minimum Face Amount	<p>Varies based on underwriting class:</p> <ul style="list-style-type: none"> • Preferred Plus NT, \$250,000 • Preferred, \$100,000 • All other, \$25,000
Riders¹	<p>L99 Whole Life offers several key rider options that enhance your policy's performance and flexibility.</p> <ul style="list-style-type: none"> • Paid-Up Additions (PUA) • Waiver of Premium • Enhanced Accelerated Benefit (EABR) • Guaranteed Insurability Option (GIO) • DuoGuard • Simplified Insurability Option (SIO) • 10-Year Annually Renewable Term • Accidental Death Benefit
Dividend Options	<p>Many dividend options are available, including these popular choices:</p> <ul style="list-style-type: none"> • Purchase Paid-up Additions • Reduce Premium • Premium Offset² • Dividend Accumulation
Issue Ages	0-80
Loans³	The loan interest is 8% per year until the later of age 65 or policy year 20, then decreases to 5%
Cash Value	Guaranteed cash values are developed in an actuarial formula using a 4% interest rate.

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

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

³ Policy benefits are reduced by any outstanding loans and loan interest.

Advantages

- Built to achieve long term performance
- Cash values are not subject to market volatility
- Leverages assets to provide a significant legacy
- May provide for self-funding in case of disability⁴
- Protection available in the event of chronic or terminal illness

Benefits

- Designed for permanent life protection
- Tax-favored considerations⁵
- 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

⁴ With purchase of an additional rider.

⁵ Guardian, its subsidiaries, agents, or employees do not give tax or legal advice.

