



Valuable life insurance solutions from Guardian

We fit your business.

With a diversified product portfolio, sound risk management and prudent investment strategy, our strength and stability are your opportunity. Our suite of products and programs give you every opportunity to build your business and meet the needs of your clients. Here are some of Guardian's top valuable offerings:

Permanent Life Insurance

- Joint or Single Life Indemnity Long-Term Care Rider¹
- Index Participation Feature (IPF) Rider²
- Return of Premium Rider option available on Protection UL
- 7-Year "Own Occ" Disability Waiver of Premium Rider³
- Prepayment of Premiums in Advance Feature (PPIA)⁴
- DuoGuard Rider⁵
- Flexible Paid-Up Additions (PUA) Rider contributions with a minimum of \$250 annually⁶
- Pegging and Substitution⁷
- Fixed/Variable loan rate option at the 10th policy year⁸

Term Insurance

- Care Conversion Option Rider
- Charitable Benefit Rider⁹
- Increase Term Conversion Program

Underwriting Advantages

- Expanded Standard Program (ESP)/Table Shave
- Fluid-less underwriting up to \$3Million
- Competitive Foreign National Underwriting
- HIV Underwriting for Whole Life and Term
- Multi-Life Life Insurance Platform

Advanced Planning Support

- Access to Attorneys, CPAs, and Consultants
- Premium Finance Program and Multiple Lending Options
- Business Evaluations through BizEquity
- Third-Party Buy-Sell Programs

**Interested in capturing more business?
Contact me today!**

**The Guardian Life Insurance
Company of America**

guardianlife.com

New York, NY

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- ¹The Accelerated Death Benefit for Long Term Care Services Rider is marketed as Guardian's Long Term Care Rider. The Accelerated Death Benefit for Long Term Care Services is not available in all states. Rider provisions and features may vary by state.
- ²The Index Participation Feature (IPF) is a rider available with select Guardian participating whole life policies. With the new IPF, policyholders can now allocate between 0% and 100% of the cash value of paid-up additions (PUA) to the IPF each year. The IPF provides an adjustment to the dividend paid under the policy. This adjustment, subject to the cap rate (currently 11%) and floor (currently 4%), may be positive or negative based on the S&P 500 price return index performance. Adverse market performance can create negative dividend adjustments which may cause lower overall cash values than would otherwise have accrued had the IPF not been selected. While the adjustment provided by this rider is affected by the S&P 500 price return index, it does not participate in any stock or equity investment of the S&P 500 price return index. Because the IPF is not a security registered with the Securities and Exchange Commission, agents do not need a securities license to sell it. Whole life riders may incur either an additional premium or cost. Riders may not be available in all states.
- ³Waiver of Premium, Guaranteed Insurability, and Applicant's Waiver of Premium riders incur an additional premium. Premiums for Waiver of Premium rider are payable until the insured's age 65.
- ⁴Prepayment interest rates are based on current factors. Prepaid premiums cannot be withdrawn except upon surrender of the contract and are subject to a surrender penalty. Management approval is required on premiums paid in advance for more than 20 years or amounts that exceed \$100,000.
- ⁵This rider incurs an additional premium.
- ⁶Paid-up Additions (PUA) are purchases of additional insurance (death benefit) that have a cash value. These purchases are made with dividends and/or a rider that allows the policyholder to pay an additional premium over and above the base premium. This creates the growth of death benefit and cash values in a participating whole life policy. Adding large amounts of paid-up additions may create a Modified Endowment Contract (MEC). A MEC is a type of life insurance contract that is subject to last-in-first-out (LIFO) ordinary income tax treatment, similar to distributions from an annuity. The distribution may also be subject to a 10% federal tax penalty on the gain portion of the policy if the owner is under age 59 ½. The death benefit is generally income tax free.
- ⁷Pegging and Substitution is not guaranteed and is declared annually by Guardian's Board of Directors.
- ⁸Policy benefits are reduced by any outstanding loan or loan interest and/or withdrawals. Dividends, if any, are affected by policy loans and loan interest. Withdrawals above the cost basis may result in taxable ordinary income. If the policy lapses, or is surrendered, any outstanding loans considered gain in the policy may be subject to ordinary income taxes. If the policy is a Modified Endowment Contract (MEC), loans are treated like withdrawals, but as gain first, subject to ordinary income taxes. If the policy owner is under 59 ½, any taxable withdrawal may also be subject to a 10% federal tax penalty.
- ⁹Rider allows the policy owner to designate any qualified 501(c)(3) charity to receive an extra 1 percent of the death benefit - over and above the amount paid to designated beneficiaries. There is no additional premium or cost for this rider.

Policy Form No.: 20-CAUL
Rider Form No.: 15-IPR, 13-LTCR, 18-WP WL, 07-SIPO,
20-CBR GIAC, 20-ROP UL, 21-PUA
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Financial information concerning Guardian as of December 31, 2020, on a statutory basis: Admitted Assets= \$68.1 Billion;
Liabilities = \$60.3 Billion (including \$48.9 Billion of Reserves); and Surplus = \$7.8 Billion.
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