



## Providing a Lifetime of Protection

Guardian® Life Paid-Up at 99 (L99) is a whole life policy that provides lifetime protection and outstanding long-term performance with high cash value accumulations. L99 offers you security and guarantees<sup>1</sup> to help you build and conserve wealth, while safeguarding assets for future generations.

Features	
<b>L99 Product Positioning</b>	<ul style="list-style-type: none"> <li>Cash value and long-term performance</li> <li>Early premium offset (ability to stop funding the policy)</li> <li>Living benefits to help fund individuals' long-term goals, such as tuition or retirement</li> <li>Enables the blending of term with whole life for more affordable premiums</li> <li>Business owners funding non-qualified plan arrangements</li> </ul>
<b>Issued by</b>	The Guardian Life Insurance Company of America, New York, NY
<b>Minimum Face Amount</b>	Varies based on underwriting class: <ul style="list-style-type: none"> <li>Preferred Plus Non-Smoker: \$250,000</li> <li>Preferred Non-Smoker: \$100,000</li> <li>All Other Classes: \$25,000</li> </ul>
<b>Riders<sup>2</sup></b>  L99 offers several key features that enhance your policy's performance and flexibility.	<ul style="list-style-type: none"> <li>Index Participation Feature (IPF) Rider</li> <li>Paid-Up Additions (PUA)</li> <li>Waiver of Premium</li> <li>Enhanced Accelerated Benefit (EABR)</li> <li>Accelerated Death Benefit for Long Term Care Services Rider<sup>3</sup></li> <li>Guaranteed Insurability Option (GIO)</li> <li>DuoGuard</li> <li>10-Year Annually Renewable Term</li> <li>Accidental Death Benefit</li> <li>Lifetime Protection Builder</li> </ul>
<b>Dividend Options</b>	Choose from an array of dividend options, such as: <ul style="list-style-type: none"> <li>Purchase paid-up additional insurance</li> <li>Reduce premiums</li> <li>Premium offset</li> <li>Dividend accumulation<sup>4</sup></li> <li>Level Q Term</li> <li>Repayment of loan principal</li> </ul>
<b>Issue Ages</b>	0-80
<b>Loans<sup>5</sup></b>  Guardian provides two policy loan provisions: a fixed loan rate and a variable loan rate.	<ul style="list-style-type: none"> <li>By default, a guaranteed fixed loan interest rate. The rate starts at 6% per year until the later of age 65 or policy year 20, then it decreases to 4%; and</li> <li>A one-time future option in the 10th policy<sup>6</sup> year to switch to a variable loan interest rate, which may be higher or lower than the fixed interest rate.</li> </ul>

## 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 disability
- Protection available in the event of chronic or terminal illness

## Benefits

- Designed for permanent life protection
- Tax-favored considerations<sup>7</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 cost 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 long-standing tradition of serving the best interests of its policyholders.**

**The Guardian Life Insurance Company of America**

[guardianlife.com](http://guardianlife.com)

New York, NY

Policy Form No. 18-L99

Pub4568(05/19) 2019-78276 (Exp. 05/21)

<sup>1</sup> All whole life insurance policy guarantees are subject to the timely payment of all required premiums and the claims-paying ability of the issuing insurance company. Policy loans and withdrawals affect the guarantees by reducing the policy's death benefit and cash values.

<sup>2</sup> Riders may incur additional costs. All riders are subject to approvals in state jurisdictions. Check with your Guardian representative.

<sup>3</sup> Availability is subject to state approval. Rider provisions and features may vary by state. Please check with your Guardian representative to verify availability. The Accelerated Death Benefit for Long Term Care Services Rider is marketed as Guardian's Long Term Care Rider.

<sup>4</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>5</sup> Policy benefits are reduced by any outstanding loans and loan interest. Dividends, if any, are affected by policy loans and loan interest. If the policy lapses, or is surrendered, any 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 age 59½, any taxable distribution from the policy may also be subject to a 10% federal tax penalty.

<sup>6</sup> For most policies. For more details, contact your local Guardian representative.

<sup>7</sup> Guardian, its subsidiaries, agents, and employees do not provide tax, legal, or accounting advice. Consult your tax, legal, or accounting professional regarding your individual situation. Rider Form No. 15-IPR, 18-PUA, 18-WP WL, 01-R111, 13-LTCR, 18-GIO, 07-SIPO, 06-R66, 86-R1, 16-15DTR.

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