



A life insurance educational guide for individuals



Discover the next generation of whole life

Guardian's Index Participation Feature rider



This innovative whole life policy feature is only available with The Guardian Life Insurance Company of America.

When it comes to protecting your loved ones and taking control of your future, crafting a thoughtful financial strategy with a long-term perspective is vital. It's also important to include solutions that offer versatility. There are few financial instruments that deliver financial protection for your whole life, along with the opportunity for wealth accumulation, like whole life insurance.

In fact, whole life insurance offers three guarantees¹ to help protect you and those you care about from the uncertainties of life:

- Guaranteed death benefit
- Guaranteed cash value²
- Guaranteed level premiums

Now, the versatility and growth potential of whole life insurance are further enhanced by Guardian's innovative Index Participation Feature (IPF) rider.³

The next generation of whole life

With the IPF rider, you have two substantial benefits combined in a single product:

- The protection and guarantees of whole life insurance
- The upside potential of index-linked cash value growth

What is the Index Participation Feature?

The IPF is an innovative rider⁴ that offers unique investment flexibility within a whole life policy. The IPF rider allows you to allocate the cash value of your policy's paid-up additions to the performance of the S&P 500® Price Return Index,⁵ subject to a cap and a floor.

The cash value of paid-up additions can come from either accrued dividends or from additional payments made into a policy with the Paid-Up Additions rider (PUA).^{4, 6}

How does the Index Participation Feature rider work?

When you purchase a Guardian whole life policy⁷ that offers the IPF rider, you may choose to allocate all or a portion of the cash value of your paid-up additions and/or accrued dividends⁸ to the Index Participation Feature rider.

Those amounts allocated to the IPF rider will receive a dividend adjustment based on the performance of the S&P 500 Price Return Index, subject to a cap and a floor.

You can change your IPF rider allocation up to once per year.

How can you benefit from a whole life policy with the Index Participation Feature rider?

Whole life insurance can provide valuable support for many financial strategies, such as Human Life Value, family protection, business protection, estate planning strategies, and asset maximization. In addition, allocating all or some of your paid-up additions to the IPF rider can help you tap into the upside potential for your policy's cash value — while helping to protect you against downside risk.

The Index Participation Feature rider in action

How the IPF rider dividend adjustment works

The indexed interest rate used to calculate the dividend adjustment is based on the annual performance of the S&P 500 Price Return Index, subject to a “cap” and a “floor.” In the illustration to the right, we’ve demonstrated how this rate is calculated with a few simple examples.

In scenario A, the indexed interest rate is equal to the S&P 500 performance, as the performance is between the “cap” and the “floor.”

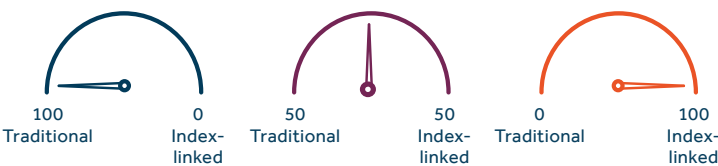
In scenario B, the indexed interest rate is lower than the S&P 500 performance because the S&P return exceeded the “cap.” The cap is required to help support the downside protection provided by the floor.

In scenario C, the indexed interest rate is higher than the S&P 500 performance because the S&P return is below the “floor.” The floor helps to limit downside risk in adverse scenarios.

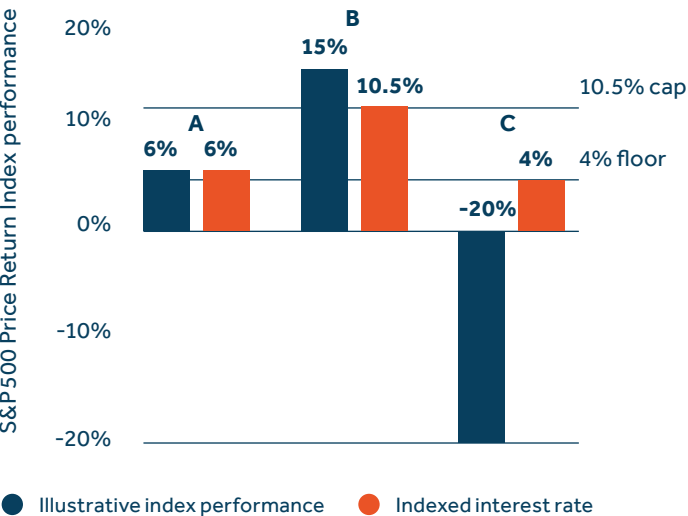
The flexibility of the IPF rider (sample allocations)

You can choose the amount of equity exposure for your paid-up additions — from 0% to 100%. And, you can change your IPF rider allocation at any time, to be effective with the next segment.

Equity exposure for your paid-up additions



The IPF rider in action: sample scenarios

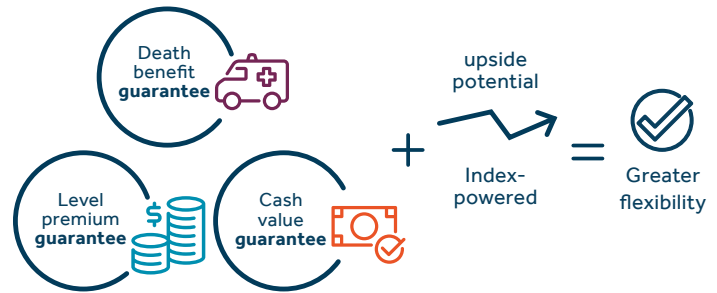


This example is hypothetical and does not reflect actual S&P 500 Price Return Index performance. The current cap rate is 10.5%; the guaranteed minimum cap stated in the rider is 8%. The current floor is 4%; the guaranteed minimum floor in the rider is 4%.

It's time to discover the next generation of whole life!

Whole life with the Index Participation Feature rider delivers:

- Whole life guarantees, like the death benefit, level premium payments, and accumulated cash value
- Index-powered upside potential
- Greater flexibility



To learn more, contact your local Guardian financial professional.



**The Guardian Life Insurance
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- 1 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.
- 2 Some whole life policies do not have cash values in the first two years of the policy and don't pay a dividend until the policy's third year. Talk to your financial professional and refer to your individual whole life policy illustration for more information.
- 3 The Index Participation Feature (IPF) is a rider available with select Guardian participating whole life policies. With the 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 10.5%) and floor (currently 4%), may be positive or negative based on 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 an external index, it does not participate in any stock or equity investment of the external index.
- 4 Whole life riders may incur either an additional premium or cost. Riders may not be available in all states.
- 5 The S&P 500 Price Return Index is a product of S&P Dow Jones Indices LLC ("SPDJ") and has been licensed for use by The Guardian Life Insurance Company of America (Guardian). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Guardian. The Index Participation Feature ("Product") is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such Product nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Price Return Index. S&P 500 Index is a market index generally considered representative of the stock market as a whole. The index focuses on the large-cap segment of the U.S. equities market. Indices are unmanaged, and one cannot invest directly in an index. Past performance is not a guarantee of future results.
- 6 PUAs 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 59½. The death benefit is generally income tax free.
- 7 IPF is available in approved states, and only at issue, with select Guardian participating whole life policies.
- 8 Dividends are not guaranteed. They are declared annually by Guardian's Board of Directors.

Rider Form No. 15-IPR, 15-IPR MA, 21-PUA

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