



Why Guardian Level Term

Guardian's Level Term (GLT) life insurance may provide a tax-efficient¹ strategy with the protection you need — at an affordable cost that's guaranteed² never to increase.

Top 5 reasons to consider Guardian's Level Term

1 Our term life insurance is designed with a **protection-first** approach. This helps achieve full Human Life Value coverage, which is how much income you'd need to replace if the breadwinner(s) were to pass away. You have the choice of electing a GLT product with the option of 10, 15, 20, or 30 years of coverage.

2 GLT is designed for conversion to any regularly sold Guardian permanent whole life insurance product:

- The convertibility option is available for the first five policy years and comes at no additional premium.
- You can extend your conversion option to the end of the level term period by electing the Extended Conversion Rider (ECR), for an additional premium.^{3,4}
- With Guardian's Care Conversion Option Rider (CCOR), you can include a LTC rider on the new policy, when you convert within the first five years. When purchased in conjunction with the ECR rider, you can extend this option from five to ten years.

3 You can purchase GLT with either the Waiver of Premium or Waiver Plus rider:

- Each rider offers a robust, industry-leading 7-year "own-occupation" benefit period.
- If elected, the Waiver of Premium rider will waive premiums due if the insured becomes disabled.
- Waiver Plus⁵ can **only** be elected in conjunction with the ECR. With Waiver Plus and ECR, assuming a qualifying disability, the option to convert to a permanent Guardian policy (currently L121⁶) at the end of the level term period is available, if the insured is still disabled. And, premiums are waived on the converted policy while disability continues.



4 Each GLT policy includes the option to elect a Charitable Benefit Rider, at no additional premium. This rider allows the policy owner to designate a charity to receive an extra 1% payout of the face amount upon death.⁷

5 Guardian continues to maintain strong financial ratings⁸ from independent ratings agencies:

Ratings agency	
A.M. Best	A++ (Superior — highest of 15 ratings)
Standard & Poor's	AA+ (Very Strong — 2nd highest of 20 ratings)
Moody's	Aa1 (Excellent — 2nd highest of 21 ratings)
Comdex ⁹	99

Product features

Product position	Designed for individuals who have an immediate, limited-time need for life insurance coverage with predictable, guaranteed, level, affordable premiums		
Issued by	The Guardian Insurance and Annuity Company, Inc.		
Issue ages	Product	Non-Smoker	Smoker
	GLT-10	18-75	18-75
	GLT-15	18-70	18-70
	GLT-20	18-65	18-65
	GLT-30	18-55	18-55
Minimum face amount	\$100,000 all classes		
Riders	Accelerated Death Benefit for Terminal Illness Rider, Waiver of Premium, Waiver Plus (available only with the Extended Conversion Rider), Whole Life Purchase Option, Extended Conversion Rider, Charitable Benefit Rider		

Product advantages

- GLT enables you to leverage assets to help provide a valuable legacy
- GLT provides competitive, affordable premiums that are guaranteed for the policy term
- GLT pays an income tax-free death benefit¹
- With GLT, acceleration of a portion of the death benefit may be available in the event of terminal illness

Product benefits

- GLT provides you with a gateway to valuable permanent protection
- The Waiver of Premium and Waiver Plus options offer an industry-leading 7-year “Own-Occupation” benefit period
- GLT enables you to lock in insurability in the event of future changing needs and cash flow — or in case of a future illness
- The Waiver option available waives premiums upon policy conversion at the end of the level term period while the insured is disabled

Why Guardian?

All companies offering term life insurance 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 and the ability to meet financial obligations¹⁰
- A selection of features, optional riders and benefits
- Knowledgeable financial professionals

The Guardian Life Insurance Company of America

guardianlife.com

New York, NY

Policy Form No. 20-GLT
Pub4198 (03/24) 2024-168424 (Exp. 03/26)

1 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.

2 All life insurance policy guarantees are subject to the timely payment of all required premiums and the claims-paying ability of the issuing insurance company.

3 Riders may incur either an additional premium or cost. Rider benefits may vary or may not be available in all states.

4 Rider form numbers: Waiver of Premium: 20-WP GLT GIAC, Waiver Plus: 20-WPPLUS GLT GIAC, Whole Life Purchase Option: 20-WLPO GLT GIAC, Extended Conversion Rider: 20-ECR GLT GIAC, Terminal Illness Rider: 20-TABR GLT GIAC; Charitable Benefit Rider: 20-CBR GIAC; Care Conversion Option Rider: 20-CCOR.

5 Comprehensive waiver option that waives premiums on a converted policy if converted after five years of consecutive disability or at the end of the level term period while the insured remains disabled. Waiver Plus is available only with the Extended Conversion Rider and must be purchased with the original term policy.

6 Policy form number: L121 is 21-WL.

7 May not be available in all states. \$100,000 maximum additional death benefit.

8 Source: VitalSigns. Ratings are as of 12/31/22 and are subject to change.

9 Comdex is a ranking and not an independent rating agency. A Comdex ranking is a percentile ranking composite of all ratings received by a company based on a scale of 1 to 100 (with “1” being the weakest and “100” being the strongest), in relation to all other companies that have been evaluated by at least two of the four independent rating services.

10 Financial information concerning Guardian as of December 31, 2022, on a statutory basis: Admitted Assets = \$76.0 Billion; Liabilities = \$67.2 Billion (including \$55.0 Billion of Reserves); and Surplus = \$8.8 Billion. Financial information concerning GIAC as of December 31, 2022, on a statutory basis: Admitted Assets = \$11.4 Billion; Liabilities = \$10.8 Billion (including \$3.4 Billion of Reserves); and Capital and Surplus = \$0.6 Billion.