



# Life insurance: the basics

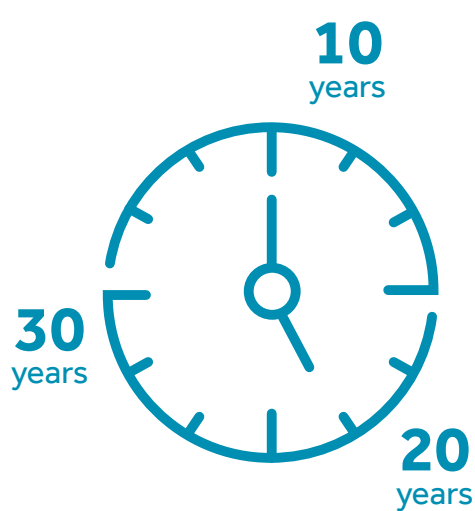
A reassurance that you can live life to its fullest, knowing your family will be financially protected when you pass away.

There are two main types of life insurance:  
**term & whole life**

## Term

Coverage for a set amount of time.

While traditionally less expensive, the policy may end while you're still living.

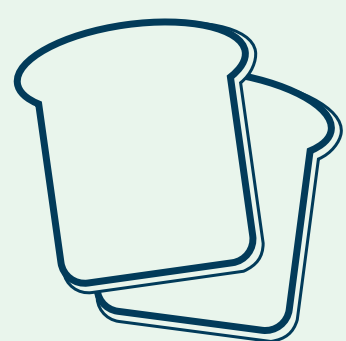


AND

## Whole life

Coverage for your entire life that can build up cash value.<sup>1</sup>

A whole life policy can help you fund life's financial opportunities — or realities — without tapping into your savings.<sup>2</sup>



Many people have

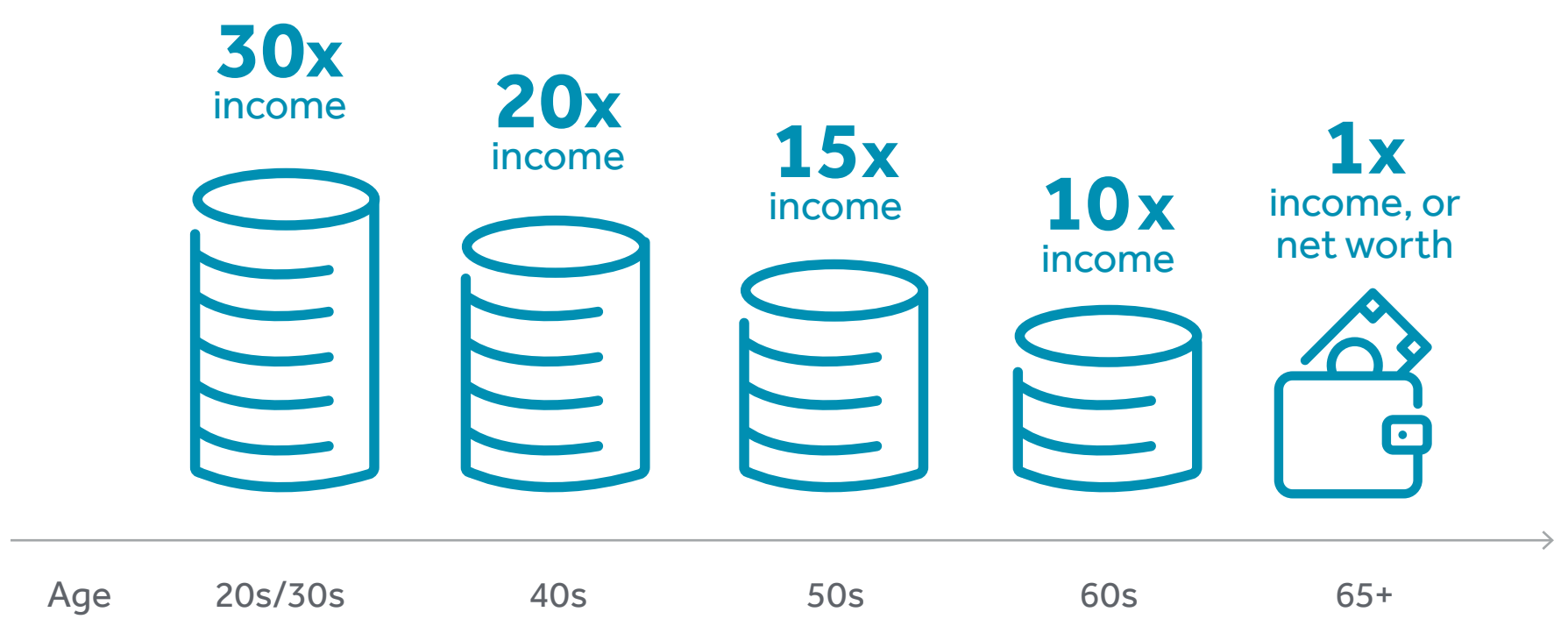
**Term + Whole life**

for additional protection.



## Human Life Value guide

How much life insurance you might consider, based on your current age and income



## Prepare for all of your tomorrows

By purchasing term, whole life, or both, you can have the financial confidence that your family will be protected through a guaranteed death benefit.<sup>3</sup> Term life will protect you for a set period of time (10, 15, 20, or 30 years). Whole life provides protection for a lifetime. This means you can leave a legacy, while protecting your family, even when you're no longer here.



**Get the coverage you need — talk with your  
trusted financial professional today.**

<sup>1</sup> 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 representative and refer to your individual whole life policy illustration for more information.  
<sup>2</sup> Policy 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 59½, any taxable withdrawal may also be subject to a 10% federal tax penalty.  
<sup>3</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.

Guardian, its subsidiaries, agents and employees do not give tax or legal advice. You should consult your tax or legal advisor regarding your individual situation.