



The Guardian Policy Review Program

Align your financial past, present, and future with the Guardian Policy Review Program.

The Guardian Policy Review Program is a four-step program, designed to help you evaluate your current life insurance coverage and help ensure that your strategy continues to align with your protection needs and financial goals.

Your Guardian financial professional can help you determine whether the type and amount of insurance you currently have in place adequately protects you:

- life;
- family or business; and
- future — for generations to come

If you purchased life insurance not only for the death benefit, but also the cash value accumulation,^{1,2} reviewing your coverage with your financial professional can help you determine whether the type and amount of coverage you have in place can:

- provide income and cash flow to help with expenses;
- to help fund education and/or college;
- supplement retirement income; or
- leave a legacy

When should you review your policy?

You may have purchased your policy at a different stage in your life or maybe you have multiple policies from different carriers. Regardless, reviewing your coverage periodically can be insightful.

We suggest conducting a **review once a year**. Work with your Guardian financial professional to schedule:

- Short check-in: to make sure that your policy is on track.
- In-depth analysis: to address any major life or financial changes that you may have experienced since your last policy review.



Just as you would get an annual checkup from your doctor, your life insurance policy requires a periodic review, so you can make any adjustments needed for your long-term financial well-being.



What are the benefits and advantages of policy reviews?

Life insurance can play a critical role in your overall portfolio strategy beyond the base of protection. While it is a long-term asset, your policy can have certain adjustments. A policy review can help uncover gaps in your coverage and improve your financial outlook by:

- aligning your coverage with your short- and long-term goals by identifying the level of risk in your life insurance portfolio
- adjusting your coverage to help mitigate the impact of economic and tax law changes³
- reviewing your current carrier's latest financial integrity and performance ratings
- potentially lowering your premium costs due to an improvement in your health;
- enhancing your policy's options or benefits;
- revealing vulnerabilities that would benefit from other types of protection
- exploring new product designs that may provide a higher death benefit for a similar cost.
- allowing your CPA, attorney, or trustee the opportunity to work with your Guardian Financial Professional, who brings an added layer of robust financial knowledge and experience to the conversation

A step-by-step guide to Guardian's Policy Review Program. Let's get started.

This program provides an impartial, in-depth analysis and evaluation of your entire insurance portfolio in an easy, 4-step process that helps to protect your total Human Life Value.⁵

Step 1

Your Guardian Financial Professional will set up an appointment with you.

Step 2

You will discuss changes that have occurred in your life or business. Describe the goals and objectives you had when you first purchased your policy. Address whether your goals have changed, evolved, or grown with additional needs.

Step 3

Your Guardian Financial Professional will assess your situation and evaluate how these changes may impact your existing coverage. Identify both gaps and opportunities for an adjustment.

Step 4

Your Guardian Financial Professional will present, for your consideration, the most appropriate measures to take, based on the changes discussed.

Key considerations when exploring new or replacement coverage options

- the tax consequences, or charges associated with surrendering, replacing, or exchanging a policy — especially with respect to policy loans² and possible additional premiums
- underwriting ratings and how changes in your health — an improvement or a decline — may impact a policy
- current values and projected values at various points in the future — including the possibility of not having access to cash value in a new policy during the first few years
- existing benefits on the current policy — including enhanced death benefits, alternate surrender values, nonforfeiture options, and current cash values
- a new contestable period and suicide provision with a new policy
- your insurer's financial strength⁴

Why choose Guardian?

Guardian has helped individuals and business owners acquire and maintain valuable protection through generations. Our knowledgeable financial professionals and cutting-edge technology can provide a snapshot or an in-depth analysis of your insurance portfolio, and offer solutions for your ongoing financial well-being. Specifically, Guardian offers you:

- Financial strength that has been fulfilling promises for over 160 years, helping to protect millions of individuals, families, and businesses with insurance and other financial products
- Access to a large, nationwide network of experienced, highly trained life insurance financial professionals who tailor solutions to fulfill policyholders' long-term goals through our broad-based life insurance portfolio and other financial products and services
- Products that are a fit for your protection and wealth accumulation strategies
- Our mutual company philosophy — where participating policyholders, not stockholders, benefit from company profits — demonstrating a tradition of stability and capable management⁶



Contact your trusted Guardian financial professional to set up your complimentary policy review appointment today.

Our ratings ⁷	
A.M. Best	A++ (Superior – highest of 15 ratings)
Moody's Investors Service	Aa1 (Excellent – 2 nd highest of 21 ratings)
Standard & Poor's	AA+ (Very Strong – 2 nd highest of 20 ratings)
COMDEX ⁸	99

7 Ratings are current as of December 31, 2023 and are subject to change.

8 Comdex is not a rating, but a composite of all ratings that a company has received from the major rating agencies. Comdex percentile ranks the companies, on a scale of 1 to 100 (with 100 being the best).

**The Guardian Life Insurance
Company of America**
guardianlife.com

New York, NY

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- 1 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.
- 2 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.
- 3 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.
- 4 Financial information concerning Guardian as of December 31, 2023, on a statutory basis:
Admitted assets = \$80.3 billion; liabilities = \$71.2 billion (including \$58.0 billion of reserves); and surplus = \$9.1 billion.
- 5 The HLV Theory states that one should maintain life insurance equal to the present value of their expected future earnings. Life insurance companies place limits on life insurance available to consumers based upon this formula and have created age-based multiples of current income as a guideline. For example, a person in their 30s may be insured for around 30 times their annual income, 20 times for a person in their 40s and 10 times for people in their 50s. Age 60 and over about 1 times net worth.
- 6 Dividends are not guaranteed. They are declared annually by Guardian's Board of Directors.

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