



# Providing a lifetime of protection

Guardian Life Paid-Up at 95 (L95) is a whole life insurance policy that provides lifetime protection with accelerated cash value growth. L95 offers guarantees<sup>1</sup> that can help you build and conserve wealth, while protecting assets to help provide a legacy for future generations.

Features	
<b>L95 product positioning</b>	<ul style="list-style-type: none"> <li>• Provides flexibility and early cash value<sup>2</sup></li> <li>• Allows early premium offset (ability to stop funding the policy)</li> <li>• Offers living benefits to help fund long-term goals, such as tuition or retirement<sup>3</sup></li> <li>• Consider for business owners looking to leverage assets on their balance sheet</li> <li>• Can be used to insure key executives</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>4</sup></b>  L95 offers several key features that can enhance your policy's performance and flexibility.	<ul style="list-style-type: none"> <li>• Index Participation Feature (IPF)</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<sup>5</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>	<ul style="list-style-type: none"> <li>• Purchase paid-up additional insurance</li> <li>• Reduce premiums</li> <li>• Premium offset<sup>6</sup></li> <li>• Dividend accumulation</li> <li>• Level Q Term</li> <li>• Repayment of loan principal</li> </ul>
<b>Issue ages</b>	0-80
<b>Loans<sup>3</sup></b>  Guardian provides two policy loan provisions: a fixed loan rate and a variable loan rate.	<ul style="list-style-type: none"> <li>• A guaranteed fixed loan interest rate, by default. The rate starts at 5% per year until the later of age 65 or policy year 20, then it decreases to 3.5%; and</li> <li>• A one-time future option in the 10th policy<sup>7</sup> year to switch to a variable loan interest rate, which may be higher or lower than the fixed interest rate</li> </ul>

## Advantages of whole life insurance

- Built to achieve high cash values early
- Cash values that are not subject to market volatility
- Leverages assets to help provide a legacy
- May provide for continued premium payments in case of disability<sup>2</sup>
- May provide protection in the event of chronic or terminal illness

## Benefits of Life Paid-Up at 95 (L95)

- Designed for permanent life protection
- Offers tax-efficient considerations<sup>8</sup>
- Assists with asset diversification
- Can assist with wealth replacement
- Provides 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 our:

- History and experience as a mutual life insurance company
- Record of delivering cost-efficient policies that endure over time and the ability to meet financial obligations<sup>9</sup>
- Selection of features, optional riders and benefits
- Client satisfaction as measured in ongoing business relationships
- Knowledgeable financial professionals

**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

New York, NY

<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> Some whole life policies do not have cash values in the first two years. Talk to your financial representative and refer to your individual whole life policy illustration for more information.

<sup>3</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 age 59½, any taxable withdrawal may also be subject to a 10% federal tax penalty.

<sup>4</sup> Riders may incur additional costs. All riders are subject to approvals in state jurisdictions. Check with your Guardian representative.

<sup>5</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>6</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>7</sup> For most policies. For more details, contact your local Guardian representative.

<sup>8</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.

<sup>9</sup> 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.

Rider form no. 15-IPR, 21-PUA, 18-WP WL, 01-R111, 13-LTCR, 22-LTCR or state equivalent, 18-GIO, 07-SIPO, 97-R112, 06-R66, 86-R1, 16-15DTR, 18-AWP, PUA-STP, 96-R61, 91-R110

Policy form no. 21-WL

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