The reality of life.

We'd all like to believe that if we plan carefully, our lives will tend to follow in the direction of our dreams.

In reality, the distance from point A to point B is full of zigs and zags – the moments that make our lives so unique, so interesting, so valued. **So worth protecting.**

Whole Life insurance is *living insurance*, designed to provide benefits to you and your family, across the travels and trials of your life and your legacy. So you're covered in so many ways, along whatever path you find yourself on.

4 LIVES

MARTA
- 28, single
- Owns a real estate agency
- Loves her independence
- Dreams of becoming a mom

DAN
- 32, married
- Wife unexpectedly passes
- Life insurance supports new direction as a single dad

TANYA & JASON
- 38 & 42, living their dream
- New house, 3 growing kids
- Facing the reality of balancing it all while saving for retirement

A

WHOLE LIFE:

STRONG GUARANTEES[1]

1) Death benefit protection for your entire life
2) Cash value growth regardless of market performance
3) Level premiums that will never increase

DIVIDEND POTENTIAL

When paid, dividends can add significant value to your participating policy.[2]

ACCESS TO CASH VALUE

Cash value can be accessed through loans and withdrawals.[3]

TAX ADVANTAGES

Your policy typically can't be taxed on cash value growth, loans or death benefits.[4]

DISABILITY OR ILLNESS PROTECTION

May be available to safeguard your policy if you become disabled or unable to work.[5]

CASH VALUE IS PROTECTED FROM CREDITORS

The policy is protected from creditors, the extent to which varies by state.

3 PATHS

With Whole Life

A place to call "home."
Tanya and Jason use a tax-advantaged policy withdrawal for a down payment.

Kids grow up fast.
They've repaid the withdrawal for the down payment, so they decide to use another to renovate and fund an addition.

Business is off to a fast start!
Marta needs to expand. Using her Whole Life policy's cash value as collateral, she pounces on a favorable loan rate from the bank.

Wedding bills!
Dan proposes to the woman of his dreams, and they use a tax-advantaged policy loan to fund the wedding.

Moving forward.
After several years of marriage and the birth of a son, Dan's wife passes away unexpectedly. He uses her policy's death benefit to keep up.

It's a girl!
Marta purchases a policy for her newborn daughter as a tax-advantaged savings strategy.

Succession.
Marta uses her life insurance to fund a buy-sell agreement to help provide estate liquidity when she decides to leave the real estate agency to her daughter.

Out of the nest.
Tanya and Jason's life insurance policies have substantial cash value. They use this to help pay some of their kids' tuition costs.

"Nana & Papa"
Having saved for retirement, the main financial goal is ensuring a legacy for their family. Fortunately, their Whole Life policies are doing just that.

Gone fishin'!
Dan is doing well financially, but he worries about how market volatility will affect some of his assets. He's comfortable about his Whole Life policy though – it's one asset he knows will be there if he needs it.

B

[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.

[2] Dividends are not guaranteed. They are declared annually by Guardian's Board of Directors.

[3] Policy benefits are reduced by any outstanding loan or loan interest and/or withdrawals. Please discuss all the pros and cons with your financial representative.

[4] 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.

[5] Riders are available for an additional premium.

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Talk to a local Guardian representative for more information on what is right for you.

Visit www.GuardianLife.com.

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