



Product Highlights

Guardian's 10 Pay Whole Life (10 Pay WL) product is a valuable asset that can help you achieve your financial goals. It is a limited pay, permanent life insurance policy providing lifetime death benefit coverage that is fully paid up after just 10 years. Designed to create immediate high cash accumulations, and recently optimized for supplemental retirement distributions, it leverages assets while protecting wealth from tax erosion and market risk.¹

Features

Product Position	<ul style="list-style-type: none"> • Limited pay policy designed for lifetime protection • Versatile product ideally suited for supplemental retirement income, juvenile gifting strategies, and estate or charitable planning • High cash value accumulations to help meet financial goals
Issued by	The Guardian Life Insurance Company of America, New York, NY
Minimum Face Amount	\$250,000 Preferred Plus No Tobacco \$100,000 Preferred No Tobacco \$ 25,000 All Other Classes
Issue Ages	0 – 75
Riders² <small>* Riders especially designed for the 10 Pay WL policy.</small>	<ul style="list-style-type: none"> • Guaranteed Insurability Options (GIO-10*, Enhanced GIO, and GIO Limited) • Lifetime Paid-Up Additions (LPUA)*³ • Waiver of Premium • Applicant Waiver of Premium (for ages 0-14) • Waiver of Specified Amount⁴ • Accidental Death Benefit • Enhanced Accelerated Death Benefit • 10-Year Annually Renewable Term • Select Security • Simplified Insurability Option • Exchange of Insured
Dividend Options⁵	10 Pay WL offers a number of dividend options, including the following preferred choices: <ul style="list-style-type: none"> • Purchase paid-up additional insurance • Reduce premium • Repayment of loan principal
Loans⁶	Policy loans and withdrawals are generally allowed when there is sufficient cash value. The initial policy loan interest rate is 8%. Beginning at the later of age 60 or policy year 11, it changes to 4%.
Premiums	Guaranteed annual 10-pay premium, priced to just below the Modified Endowment Contract (MEC) level.
Conversions	Term conversions to 10 Pay WL are allowed within age and amount limits of the base plan. No conversion credit is offered.

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Advantages

- Guaranteed level premium
- Policy is fully paid up in 10 years
- High, fast cash accumulations⁵
- Value not affected by market volatility

Benefits

- Lifetime insurance protection guaranteed
- Guaranteed cash value available for life events^{5, 6}
- Effective financial strategy for retirement, estate, business, or gift planning
- Tax advantages¹

Why Guardian

All companies offering whole life products are *not* alike. While costs may certainly be a factor in every buyer's purchasing decision, there are many other factors to consider:

- History and experience as a mutual life insurance company
- A record of delivering cost-efficient policies that endure over time
- A selection of features, optional riders and benefits
- Client satisfaction as measured in ongoing business relationships
- Knowledgeable representatives

For more information about 10 Pay Whole Life
or any of our other products or services,
please contact your Guardian representative today.

¹ Guardian, its subsidiaries, agents or employees do not give tax or legal advice.

² Riders may incur additional costs, and may not be available in all states. Check with your Guardian representative.

³ If LPUA is paid in every policy year and is continued after the policy is paid up, the policy may become a MEC under IRS regulations. Be sure to consult your tax advisor.

⁴ Elected only if the base policy has Waiver and LPUA.

⁵ Dividends are not guaranteed. They are declared annually by Guardian's Board of Directors. Non-guaranteed cash values are dependent on dividends.

⁶ Policy benefits are reduced by outstanding policy loans, loan interest, or withdrawals.

