

Achiever Gold Whole LifeSM

Guardian has added a new traditional Whole Life policy to its strong portfolio of life insurance products. Achiever Gold offers a viable strategy to address the issues and challenges that business owners, executives, or individuals with sizeable estates may face in managing their wealth. This unique product provides clients with the security and guarantees they're seeking to help build businesses, conserve and safeguard wealth, and transfer assets to future generations.

The Right Policy to Suit the Need

Because Achiever Gold Whole LifeSM delivers guaranteed high early cash values, it minimizes the impact on a business or personal balance sheet. That makes it ideal for the business owner seeking to finance expansion of the business, provide cash to fund a buy-sell agreement, or provide competitive executive benefits. It is also an intelligent strategy for the high net worth individual seeking to leverage other assets while enjoying the valuable protection life insurance affords. The product provides the guarantees, tax advantages¹ and protection that whole life insurance is known for.

Life Insurance Solution

Achiever Gold will serve as a keystone of a well-crafted insurance strategy to grow and protect a client's business or personal interests as long as required. It will help ensure peace of mind, so that clients can feel very good about tomorrow.

PRODUCT FEATURES

ISSUE AGES:

Ages 20 - 65

PREMIUMS

- Premiums are due to age 90
- Premiums for Preferred Plus NT, Preferred NT, and Non-Smoker classes are identical

MINIMUM FACE AMOUNT:

Both a minimum face amount and minimum annual premium must be met:

- \$250,000 face amount
- \$50,000 base policy premium per case (one or more lives), which may be met by combining policies issued to a related group.

DIVIDENDS²:

All dividend options are available, including the following preferred choices:

- Purchase paid-up additional life insurance
- Reduce premium
- Purchase extra Term life insurance

RIDERS:

Rider options³ that can fine-tune the policy to fit clients' needs and circumstances as well as enhance the value are available with Achiever Gold and include:

- Waiver of premium with a 5-year "own occ" definition
- Accidental Death Benefit (ADB)
- Enhanced Accelerated Death Benefit (EABR)
- Accelerated Benefits Rider where EABR is not offered
- Enhanced Guaranteed Insurability (EGIO)
- Enhanced Paid-Up Additions (EPUA)
- 10-Year Annually Renewable Term (RTR-10)
- DuoGuard Survivorship Insurance Purchase Option
- Simplified Insurability (SIO)
- Exchange of Insureds (available on corporate-owned contracts only)

LOANS⁴:

Policy loan interest is 8% until the later of age 65 or policy year 20, then decreases to 5%.

CASH VALUE:

Guaranteed cash values are developed in an actuarial formula using the 2001 CSO mortality table and a 4% interest rate.

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

² Dividends are not guaranteed and may be declared annually by the Board of Directors.

³ Riders may incur an additional cost to the policy.

⁴ Policy benefits are reduced by any outstanding loans and loan interest.

In any given year, annual dividends, if any, are affected by policy loans.