

Executive Strategies Whole Life[®] Gold Product Highlights

Guardian offers a business-sponsored life insurance portfolio of quality products to support the non-qualified plan needs for business owners and key executives. Included in the offering is our Executive Strategies Whole Life[®] Gold (ESWL Gold), also available in a guaranteed issue version. Executive Strategies Whole Life Gold provides a cost-efficient asset for use in funding executive benefits, business continuation, or for retaining key employees.

Executive Strategies Whole Life Gold	Product Summary
Product Positioning	Custom-designed for business owners and key employees. High guaranteed early cash values will favorably impact a company's financial statement. Targeted to business market involving 3 or more employees.
Minimum Face Amount and/or Case Size	<ul style="list-style-type: none"> • \$250,000 Face Amount • \$ 50,000 Premium – 3 lives (Simplified Issue – 5 lives) (Guaranteed Issue – 10 lives)
Maximum Face Amount	<ul style="list-style-type: none"> • Simplified Issue – \$50,000 x number of lives or total of \$1 million • Guaranteed Issue – <ul style="list-style-type: none"> 10 – 20 lives: \$30,000 x number of lives 21 – 35 lives: \$35,000 x number of lives 36+ lives: \$40,000 x number of lives, up to \$3 million
Issue Ages	<ul style="list-style-type: none"> • Ages 20 – 70 Fully Underwritten and Simplified Issue • Ages 20 – 65 Guaranteed Issue
Guaranteed Issue Participation Minimums	<ul style="list-style-type: none"> • 10 lives — 100% minimum participation • 11 – 19 lives — 90% minimum participation • 20 – 49 lives — 80% minimum participation • 50 – 74 lives — 70% minimum participation • 75+ lives — 60% minimum participation
Mortality Basis	2001 CSO
Underwriting	<ul style="list-style-type: none"> • Preferred Plus NT • Preferred NT • Non-Smoker • Standard (Smoker) • Substandard

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Executive Strategies Whole Life Gold Product Summary

- Riders¹**
- Waiver of Premium
 - Accidental Death Benefit
 - Guaranteed Insurability Option
 - DuoGuard
 - 10-Year Annually Renewable Term
 - Select Security
 - Simplified Insurability Option
 - Corporate Paid-Up Additions
 - Exchange of Insureds
 - Enhanced Accelerated Benefit

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- Dividends²** All dividend options are available, including the following preferred choices:
- Paid-Up Additions
 - Reduce Premiums
 - Purchase Extra Term Life Insurance

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- Loans** The loan interest is 8% for the first 20 years and 5% thereafter, or as of the anniversary nearest age 65.
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¹ Riders may incur additional costs. The Guaranteed Issue version of ESWL Gold offers the CPUA rider only.

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



GUARDIAN®

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