

Whole Life Paid-Up at Age 95

Guardian has added a new participating Whole Life policy to its strong portfolio of products. The L95 policy can provide lifetime protection and substantially accelerated early growth of cash values.¹ It offers clients the security and guarantees they're seeking to help build wealth, conserve and safeguard assets, and transfer those assets to future generations.

The Right Policy to Suit the Need

L95 Whole Life is an ideal solution for individuals who want the enhanced flexibility this policy provides by maximizing cash values in the early years. It allows the opportunity for premium offset or policy loans earlier than many other Whole Life products. For example, L95 is an excellent choice for those who may desire a tax-free loan to cover tuition payments, purchase a second home, or to supplement retirement income².

The new L95 policy is also ideally suited for business owners who can leverage the value of this asset on the balance sheet, or use it to insure key executives.

Life Insurance Solution

The L95 Whole Life insurance policy will serve as the keystone of a well-crafted insurance plan. Its highly flexible framework allows clients to accelerate financial growth while looking forward to a secure future.

PRODUCT FEATURES

MINIMUM FACE AMOUNT:

- \$25,000 (varies based on underwriting classes)

DIVIDENDS:

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

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

The dividend scale will increase if the basic face amount of the policy is equal to or greater than \$1,000,000.

RIDERS³:

Rider options that can fine-tune the policy to best fit your clients' needs as well as enhance the value are available with L95 and include:

- Waiver of premium
- Accidental Death Benefit
- Enhanced Guaranteed Purchase (EGIO)
- Enhanced Paid-Up Additions (EPUA)
- Enhanced Accelerated Benefit (EABR)
- 10-Year Annually Renewable Term (RTR-10)
- DuoGuard
- Simplified Insurability

ISSUE AGES:

Ages 0 - 80

LOANS²:

The 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 a 4% interest rate.

¹ Cash accumulations are dependent on dividends. Dividends are not guaranteed and are declared annually by the Board of Directors.

² Policy benefits are reduced by any outstanding loans and loan interest. In any given year, annual dividends, if any, are affected by policy loans

³ Riders may incur additional cost to the policy.

Whole Life Paid-Up at Age 99

Guardian has added a new participating Whole Life policy to its strong portfolio of products. The L99 policy can provide lifetime protection and outstanding long-term performance with significantly high cash accumulations.¹ It offers clients the security and guarantees they're seeking to help build wealth, conserve and safeguard assets, and transfer those assets to future generations.

The Right Policy to Suit the Need

The new L99 policy is the ideal solution for clients who wish to supplement their future retirement income, while enjoying the guarantees, tax advantages and protection that Whole Life insurance provides. The policy is structured to maximize long-term performance and deliver high cash accumulations over a 20-year or longer period. If left intact, these cash accumulations will further enhance the death benefit left to the client's family or business.

Life Insurance Solution

The L99 Whole Life insurance policy will serve as the keystone of a well-crafted insurance plan. Its highly flexible framework allows clients to build wealth while looking forward to a secure future.

PRODUCT FEATURES

MINIMUM FACE AMOUNT:

- \$25,000 (varies based on underwriting classes)

DIVIDENDS:

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

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

The dividend scale will increase if the basic face amount of the policy is equal to or greater than \$1,000,000.

RIDERS² :

Rider options that can fine-tune the policy to best fit your clients' needs as well as enhance the value are available with L95 and include:

- Waiver of premium
- Accidental Death Benefit
- Enhanced Guaranteed Purchase (EGIO)
- Enhanced Paid-Up Additions (EPUA)
- Enhanced Accelerated Benefit (EABR)
- 10-Year Annually Renewable Term (RTR-10)
- DuoGuard
- Simplified Insurability

ISSUE AGES:

Ages 0 - 80

LOANS³ :

The loan interest rate 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 a 4% interest rate.

¹ Cash accumulations are dependent on dividends. Dividends are not guaranteed and are declared annually by the Board of Directors.

² Riders may incur an additional cost to the policy.

³ Policy benefits are reduced by any outstanding loans and loan interest. In any given year, annual dividends, if any, are affected by policy loans

Whole Life Paid-Up at Age 121

Guardian has added a new participating Whole Life policy to its strong portfolio of products. The new L121 Whole Life policy can provide lifetime protection at a very affordable, competitive cost. It offers clients the security and guarantees they're seeking to help them build wealth, conserve and safeguard assets during their lifetime, and transfer those assets to future generations.

The Right Policy to Suit the Need

Because the new L121 is very affordably priced, it is the perfect insurance planning solution for those who have reached maturity and desire the security, tax advantages, and guarantees inherent in a Whole Life product. At this time of life, other insurance products can be very costly and simply not an option. L121 makes it possible for those at or near retirement to shore up their asset strategies.

Or, younger individuals who wish to begin developing their long-term goals may find that L121 provides an ideal foundation that is comfortably within their needs and budgets. Riders can also add great flexibility for future options.

Life Insurance Solution

The L121 Whole Life policy will serve as the keystone of a well-crafted insurance plan. Its highly flexible framework allows clients to build their wealth in alignment with their growing needs and income.

PRODUCT FEATURES

MINIMUM FACE AMOUNT:

- \$250,000 ages 0-49
- \$100,000 ages 50+
(for most underwriting classes)

DIVIDENDS¹:

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

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

The dividend scale will increase if the basic face amount of the policy is equal to or greater than \$1,000,000.

RIDERS² :

Rider options that can fine-tune the policy to best fit your clients' needs as well as enhance value are available with L121 and include:

- Waiver of Premium
- Accidental Death Benefit
- Enhanced Guaranteed Purchase (EGIO)
- Enhanced Paid-Up Additions (EPUA)
- Enhanced Accelerated Benefit (EABR)
- 10-Year Annually Renewable Term (RTR-10)
- DuoGuard
- Simplified Insurability

ISSUE AGES:

Ages 0 - 90

LOANS³ :

The loan interest rate 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 a 4% interest rate.

¹ Dividends are not guaranteed and are declared annually by the Board of Directors.

² Riders may incur an additional cost to the policy.

³ Policy benefits are reduced by any outstanding loans and loan interest. In any given year, annual dividends, if any, are affected by policy loans

PRODUCT FACT SHEET

Plan Name	Whole Life Paid-Up at Age 121 (L121)	Whole Life Paid-Up at Age 99 (L99)	Whole Life Paid-Up at Age 95 (L95)
Issue Ages	0 - 90	0 - 80	0 - 80
Minimum Face Amounts	Ages 0-49: \$250,000 Ages 50+: \$100,000	\$25,000	\$25,000
Policy Classes	<p>Preferred Plus NT</p> <ul style="list-style-type: none"> • \$250,000 minimum (including Target) • 48 mos. no tobacco • Ages 20 - 80 <p>Preferred NT</p> <ul style="list-style-type: none"> • \$100,000 minimum (See min. for product) • 24 mos. no tobacco • Ages 20 - 80 <p>Non-Smoker</p> <ul style="list-style-type: none"> • 12 mos. no cigarettes • Ages 0 - 90 <p>Standard</p> <ul style="list-style-type: none"> • Ages 20 - 80 <p>Substandard</p> <ul style="list-style-type: none"> • Ages 10 - 80 	<p>Preferred Plus NT</p> <ul style="list-style-type: none"> • \$250,000 minimum (including Target) • 48 mos. no tobacco • Ages 20 - 80 <p>Preferred NT</p> <ul style="list-style-type: none"> • \$100,000 minimum • 24 mos. no tobacco • Ages 20 - 80 <p>Non-Smoker</p> <ul style="list-style-type: none"> • 12 mos. no cigarettes • Ages 0 - 80 <p>Standard</p> <ul style="list-style-type: none"> • Ages 20 - 80 <p>Substandard</p> <ul style="list-style-type: none"> • Ages 10 - 80 	<p>Preferred Plus NT</p> <ul style="list-style-type: none"> • \$250,000 minimum (including Target) • 48 mos. no tobacco • Ages 20 - 80 <p>Preferred NT</p> <ul style="list-style-type: none"> • \$100,000 minimum • 24 mos. no tobacco • Ages 20 - 80 <p>Non-Smoker</p> <ul style="list-style-type: none"> • 12 mos. no cigarettes • Ages 0 - 80 <p>Standard</p> <ul style="list-style-type: none"> • Ages 20 - 80 <p>Substandard</p> <ul style="list-style-type: none"> • Ages 10 - 80
Base Premium and Underwriting Class	Same for all non-smokers	Same for Preferred Plus NT and Preferred NT	Same for Preferred Plus NT and Preferred NT
Banding	Premiums: Continuous banding; highest band begins at \$500,000 Dividends: Low band up to \$999,999; high band at \$1,000,000		
Riders	<ul style="list-style-type: none"> • Waiver (W) • Enhanced Accelerated Benefit Rider (EABR) • Enhanced Paid-Up Additions Rider (EPUA) • Waiver of Specified Amount (WSA) • Enhanced Guaranteed Purchase Option (EGIO) • Simplified Insurability Option (SIO) • Options Q and R • DuoGuard • Combined Waiver of Premium (CWB) • Accidental Death Benefit (ADB) • 10-Year Renewable Term Rider (RTR-10) • Exchange of Insureds • Select Security 		
Interest Rates	<ul style="list-style-type: none"> • Guaranteed cash value based on an actuarial formula using a 4% interest rate • Loan interest rate: Initial rate – 8%. Beginning at the later of 21 years or age 65 – 5%. 		
Mortality Table	2001 CSO		
Illustrations	FDP/XL version 46.4 available on August 28, 2006		

Please contact Life Product Services: 800-871-7780, Option 2 with any questions.

Please see "Life Products At a Glance" – Pub. 3693 3/06 for additional criteria for determining underwriting class.

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