



Where the *Winners* Come!

- **Comprehensive Support to Build Your Business:**
 - Association with Successful Business Men & Women
 - The Living Balance Sheet ®
 - Guardian Online (GOL) – robust on demand 24/7 learning modules
 - Support for *Advocacy*
 - Advance Marketing Firm Team Support
 - Cross-sell and up-sell target marketing campaigns
 - Advanced Market Support
 - Elite Service and Underwriting team for top producers
 - Opportunity for master-level program at American College

- **Guardian and Our Agencies:**
 - At the Home Office and In our Agencies You're our Most Important Client
 - Unswerving Commitment to the Mutual Company Model
 - Unswerving Commitment to Financial Reps & Career Rep Distribution System
 - Guardian's Outstanding Financials and Top Tier Ratings
 - Unparalleled Reputation with Third Party Advisors
 - Strength in the Affluent and Small Business Owners Marketplace
 - Full Breadth of Products Available to Meet Client's Needs
 - Safe haven in today's increasingly regulated financial services environment

- **Guardian's "FR" Plan – One of The Richest Compensation Plans in the Industry**
 - Unlimited Supplemental Compensation – Years 1-4
 - Life Renewals as high as 18% in Year 2
 - Life Renewals on ALL inforce premium during Career—even in years 11+
 - DI Renewals as High as 19% in Years 2-10, as high as nearly 16% thereafter
 - Post Retirement Renewals & Lifetime Service Fees on Life and DI
 - Matching 401(k) with Excess Plan above IRS limits
 - Defined Benefit Pension Plan & Supplemental Excess Defined Benefit Plan above IRS Limits
 - Comprehensive Fringe Benefit Package with Opportunity for Free Medical Insurance Coverage
 - Wealth Accumulation Plan with potential for Contributions up to 12% of Life/DI FYC and 2% of W-2 Income (including renewals)
 - Access to Errors and Omissions Coverage

Guardian Breeds Success... 4 Yr Retention More than Double the Industry's Retention