

Every situation is different—What's yours?

Guardian's Whole Life L121 may be a top choice

Case-estate planning with a potentially rated client¹

- Jacob, a 74 year-old retired engineer, is putting an estate plan in place
- His medical history is not perfect and understands through talking with his financial professional that he should still be able to obtain life insurance as a rated class 2 non-smoker
- Specifically, Jacob is of larger build and has been diagnosed with Adult Onset Type 2 Diabetes that he has under “fair” control

Future Planning Objectives:

- With the underwriting rating, Jacob seeks lower cost, permanent, life insurance coverage to fit his budget and objectives
- He seeks a guaranteed death benefit of \$2 million to cover his estate plan
- Although he has no immediate need to access the policy's cash value, Jacob likes the idea of having that option to help cover any future medical issues

Planning Strategy:

- Looking for the best guarantee while taking cost into account, Jacob's financial professional compares Guardian's WL L121 policy with Guardian's ULSG product. Jacob discovers the following:
 - The premium for L121 is \$659 less than the premium for ULSG
 - The guaranteed cash value in year 10 for L121 is over \$750,000 and \$0 in the ULSG product
 - Additionally, the premium for the rating will disappear from the L121 when Jacob is 95, 18 years earlier than ULSG
- Jacob chooses Guardian's WL L121 as the best policy for his rated case

Guardian Whole Life L121 offers:

- Lifetime protection—guaranteed—at an affordable, competitive cost
- Popular riders that help “fine-tune” the policy to best fit your clients strategy, including:²
 - Waiver of Premium
 - Guaranteed Insurability Option
 - Simplified Insurability Option
 - Enhanced Accelerated Benefit
 - DuoGuard

Key Differentiators for WL L121:

- Prepayment of Premium feature³
- Better underwriting limits than ULSG for large cases in most scenarios
- Dividends⁴

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