WELCOME TO
LIMITLESS OPPORTUNITY

Realize Your Potential Today
as a Guardian Financial Representative

GUARDIAN®

LANNY D. LEVIN AGENCY, Inc.

GUARDIAN LIFE INSURANCE COMPANY OF AMERICA

Guardian is one of the industry's most respected names. Why? Because it has always paid attention to the basics: product performance, financial strength, careful management and unquestioned integrity.

Founded in 1860, The Guardian Life Insurance Company of America, New York, NY (Guardian) is one of the largest mutual life insurance companies in the United States. As of December 31, 2007, Guardian and its subsidiaries had $41.3 billion in assets (on a consolidated statutory basis). With close to 3,000 financial representatives and 80 agencies nationwide, Guardian and its subsidiaries protect individuals, small business owners, and their employees with life, disability, health, long-term care, and dental insurance products, and offer 401(k), annuities and other financial products and trust services. Specializing in the small to midsize business market, Guardian's Group business unit serves more than 120,000 employers, 6 million employees and their families. More information about Guardian can be obtained at: **www.GuardianLife.com**.

At the LEVIN AGENCY, the passion our associates bring to their work is the secret to their success, and ours. As a Guardian Financial Representative , you can define your career, any way you wish — be your own boss, keep flexible hours, earn unlimited income. You'll join a community of professionals and a company with a solid reputation. Best of all, you'll play a part in turning your clients' financial dreams into reality.

Guardian's Network

Subsidiaries and Affiliates

- Berkshire Life Insurance Company of America
- First Commonwealth, Inc.
- Guardian Baillie Gifford Limited (Scotland)
- The Guardian Insurance & Annuity Company, Inc.
- Park Avenue Securities LLC
- Guardian Investor Services LLC (GIS)
- Guardian Trust Company, FSB
- Innovative Underwriters
- Managed Dental Care of California
- Managed DentalGuard of Texas, Inc.

BE YOUR OWN BOSS

When you're a Guardian Financial Representative, you're an entrepreneur. You'll build your own financial services practice, build cash equity in your own business, and cultivate clients in your own home town. What's more, you'll do it all on your own terms with generous support from your LANNY D. LEVIN AGENCY, Inc. and Guardian:

- Help with start-up costs through an ongoing salary and a supplemental income on your Guardian life insurance business for the first four years
- Office space, equipment, marketing and sales supplies
- Fully tax deductible expenses such as travel, entertainment, auto and advertising
- Continual training opportunities, from scheduled individual meetings to track your progress, to sales and product training, to industry certification
- Mentor/protege team support throughout the sales cycle — from prospecting to selling to servicing

Who We Look For…Relationship Building is Key

To be a Financial Representative is to be passionate about people and their financial betterment. Successful Guardian Financial Representatives have a drive to contribute, rather than simply a drive to succeed. They cultivate relationships easily and thrive on them. Specifically, five key personality traits characterize this career: drive, purpose, poise, sociability and authenticity.

- The **drive** to be an entrepreneur, to stay motivated, to contribute to your clients' wealth and happiness
- The **poise** to weather the ups and downs of owning your own business (it takes 3-5 years to build any business, including this one)
- A **sociability** that transcends stereotypes, yet is targeted to a specific client market that you define
- An **authenticity** that shows itself in your own belief in, and ownership of, the products and services you are selling; be your own best customer

Does the Description Fit?

The following describes the major responsibilities and obligations of a Guardian Financial Representative. If this position is right for you, or if you are interested in management opportunities with Guardian, contact us to continue the process.

Major Responsibilities

- To grow professionally; ongoing training enables you to acquire an above average knowledge of all financial services products including current economic and market shifts
- To develop values-based relationships; through unique, process-driven sales systems, you will be responsible for building a long-term, highly sustainable practice
- To develop new clients on a referral basis within a defined market niche
- To provide recommendations to insure financial security for your clients
- To act as an advocate for your clients

Financial Representatives Must Have:

- The highest level of integrity
- An affinity for education
- A desire to help others achieve financial security
- Self discipline
- An entrepreneurial spirit
- A proven pattern of success professionally and academically
- A FINRA Series 7 and 63 qualifications, as well as life and health licenses
- Above average communication skills
- Emotional intelligence
- The ability to develop trusting relationships

The Market

Guardian has a proven success record within the affluent and business owner markets. And today, other markets needing service from qualified Financial Representatives are growing. The children of the baby boomers (aged 24 and under) represent the largest generation ever. And as they begin their careers, marry and start families, their financial needs become more complex. Helping them create a solid financial foundation for their futures, as well as advising their aging parents with their retirement and estate planning needs, can provide enormous income opportunities for Financial Representatives.

You will become a trusted advisor to your clients on a wide variety of subjects, among them:

- Survivor Income Planning
- Business Succession Planning
- Accumulating Educational Funds
- Preserving Estate Assets
- Disability Income Planning
- Rewarding and Retaining Executives
- Accumulating Wealth for Retirement
- Designing Employee Benefit Plans

Guardian and its subsidiaries offer products and services for a variety of client needs, whether individual or business. Together, they are a powerful tool to help you win and keep clients. And with sales support from Guardian and THE LEVIN AGENCY, you'll do it confidently.

Enriching Lives

Life insurance is only one part of the Guardian story. Together with our subsidiaries, we offer diversified financial products and services that enable our Financial Representatives to assist clients with individual insurance and investments, business insurance planning, retirement planning, estate planning, personal financial planning and employee benefits.

Meeting the Diverse needs of Clients

- Individual life insurance
- Individual disability income insurance
- Individual long-term care insurance
- 401(k) products

- Variable annuities
- Variable life insurance

- Investment advisory services

TOOLS FOR SUCCESS

To compete for the attention and dollars of clients in the financial services industry, you need to be informed and prepared. At LANNY D. LEVIN AGENCY, Inc., we have a number of systems that support our Financial Representatives' day-to-day activities and long-term sales goals. We also support your need to be flexible by taking advantage of emerging technologies so you can access the materials you need however you wish.

The Living Balance Sheet ®: The Living Balance Sheet ® is an electronic file organizer, critical in enabling your clients to successfully implement financial strategies. It has been custom built to Guardian work standards in order to:
* Collect and organize client data
* Help the Financial Representative identify cross-selling opportunities[1]
* Displays current client holdings[2]
* Improve client communication
* Streamline back office systems and
* Most importantly, it provides financial information that may help financial representatives demonstrate the critical value of insurance to help clients achieve their financial objectives.

COMMITTED TO ONGOING EDUCATION

The financial services industry is dynamic — compliance, technology and client profile changes are the norm. Having the resiliency to change with the industry is key to your success. That's why at Guardian and LANNY D. LEVIN AGENCY, Inc., we believe that if you're not up-to-date, you're actually going backwards. Ongoing education is our obligation to you.

Guardian University: As mentioned above, this is a comprehensive and always-evolving program of education and training, designed to expand your knowledge and boost your productivity. You'll learn how to build client relationships, sell Guardian products and services, run your own business and earn respected industry certifications. The programs are customizable for new or experienced financial representatives, as well as tailored to satisfy your learning preferences, be they self-study, one-on-one, with your peers or computer-based.

Guardian On Line: Our training intranet, Guardian On Line ("GOL") is the platform for all your day-to-day working needs, such as email, access to Guardian University, access to forms and compliance information and links to the Guardian Home Office.

LEADERSHIP RECOGNITION

Exciting Opportunities Ahead

As you reach certain levels of success at Guardian, you'll have the opportunity to attend conferences where you'll hear from industry legends and well-known motivational speakers, benefit from customized workshops and training sessions, and network with other successful associates. Most importantly, Guardian grows with you, continually supporting your career with expertise, energy and enthusiasm

See The World

Guardian's club conferences are held annually in some of the world's most welcoming resort locations. Sites have included the Hyatt Regency Grand Cypress in Orlando, Florida and the Phoenician Resort and Spa in Scottsdale, Arizona. European conference sites, including Paris, London, Monte Carlo and Lucerne have also been selected.

Guardian ***Elite***

Our most prestigious honor, Guardian ***Elite*** offers members preferential access to a number of customized privileges and benefits.

Income Potential with Guardian's Compensation Plan

The income potential — which includes salary, incentives, compensation and commissions — as a Financial Representative at Guardian is in the top 2% of the general population. How does it work?

Based on a study of Guardian Financial Representatives'compensation[1]
for the year ended December 31, 2007

- **The Guardian's TOP 10 Financial Representatives averaged $1,325,226 in salary, incentive compensation and commissions**
- **The Guardian's TOP 25 Financial Representatives averaged $1,023,167 in salary, incentive compensation and commissions**
- **The Guardian's TOP 50 Financial Representatives averaged $830,899 in salary, incentive compensation and commissions**
- **The Guardian's TOP 100 Financial Representatives averaged $659,199 in salary, incentive compensation and commissions**
- **The Guardian's TOP 500 Financial Representatives averaged $331,550 in salary, incentive compensation and commissions**
- **The Guardian's TOP 1000 Financial Representatives averaged $231,613 in salary, incentive compensation and commissions**

[1] The total number of Financial Representatives in the survey was 3,460.

Securities products and services are offered through Park Avenue Securities LLC (PAS), 7 Hanover Square, New York, NY 10004, 1 888-600-4667. PAS and The Guardian Insurance & Annuity Company, Inc. are wholly owned subsidiaries of The Guardian Life Insurance Company of America, New York, NY.

PAS is a member of FINRA & SIPC.

For example, someone who starts his or her career at age 35

You Deliver $6.78 million in premiums over 30 years

You Receive Over $10 million in compensation
Renewal and service fees after retirement of $1.9 million in the first 10 years and $100,000 per year thereafter
$147,000 in pension money annually
$479,000 lump sum retirement gift in appreciation for your business

KEYS FOR SUCCESS

When you become a Guardian Financial Representative, you'll get access to a number of training resources. As a preview, consider the following 8 keys to success; a Financial Representative's mainstay.

Know Your Clients: It's important to realize that everyone is not a prospect. It is best to create a profile of your ideal client and focus on it. This means mastering the products, services and planning tools - and really no others - that fit your profile.

Get Personal: People buy in today's market because they are comfortable with you and your understanding of their needs. Continuously introduce yourself and follow up with individuals who you've met with. The personal touch will get you referrals.

Be Prepared: For every client meeting, a written, customized agenda will help keep your client and you focused and working as a team. Know your products and financial principles well and you'll make a strong impression.

Commit to Your Business: First, reinvest 25% or more of your business income back into the business for the enterprise to prosper. Second, establish a board of advisors. The board could originate as your supervisor, then grow to include other agents in your office and ultimately successful clients.

Stay Balanced: Balance is important in any career, but as an entrepreneur, it's even more easy to get swept up in work. Guardian suggests going so far as to schedule family, exercise and community time.

NEXT STEPS

If a building a business with Guardian sounds like something that you'd like to learn more about, review these steps in our recruiting process, then contact us to get started.

Career Testing
In addition to the industry profile quiz on this site, our local offices have numerous testing vehicles available to help you and then determine your potential for success.

Marketing Game Plan
We will help you determine your client profile, local demographics, market access and valuable market intelligence to get you off to a fast start.

Career Sampling
Work with local management on “real life” assignments to get a comprehensive feel for the career.

Licensing
Guardian will reimburse you 100% for any examination expenses and the issuance of your resident state license. All renewal fees for your licenses will also be fully reimbursed. During your first year, you will also obtain NASD registration with Park Avenue Securities, Guardian's broker-dealer. Exam and study materials will be reimbursed to you upon successful completion of the securities licensing exams.

Training
Guardian offers significant local and national training programs. Our "Career Launch Clinics" offer you the knowledge you need to turbo charge your career as a financial representative

THE LEVIN AGENCY

LANNY D. LEVIN AGENCY, Inc.
600 central avenue-suite 333
highland park, illinois 60035

Lanny D. Levin, CLU, ChFC, General Agent
voice 847.266.2244

Garrett M. McNally, Career Development Supervisor
voice 847.266.2233

fax 847.681.9501
www.levinagency.com