

The *strength*  
to withstand, the means  
to *grow*.

# Life Product Overview

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- Whole Life
- High Early Cash Value Products
- Universal Life
- Term Life
- Pension Trust
- Life Rider Options



GUARDIAN®

# Whole Life Insurance

Product	Life Paid-Up at 95 (L95)	Life Paid-Up at 99 (L99)	Life Paid-Up at 121 (L121)	Life Paid-Up at 65 (L65)	20 Pay Whole Life (L20)	Ten Pay Whole Life (10 Pay WL)
Sales Applications	Business and personal wealth protection. For clients who want first-year cash values.	Wealth replacement and protection. Strong, long-term IRRs on cash value and death benefit. Works well with Term blends.	Personal, business and estate protection needs. For clients seeking guaranteed cash value and death benefit at a lower premium than other Whole Life products. Lowest guaranteed premium.	For clients who want lifetime protection and who don't want to pay premiums after retirement. Ideal for retirement planning strategies.	For clients who want guaranteed lifetime protection in a shorter pay period. Good choice for gifting to a child or young adult, or as a charitable gift.	Excellent product for gifting to juveniles or for professional athletes or performers with higher income over a limited period. Product designed to optimize distributions. First-year loans available in all states.
Product Positioning	High 10th-year IRR of cash value and high dividends. Early premium offset potential.	Best long-term performance. Early premium offset. Best support of Option Q.	High IRR on death benefit and guaranteed cash value.	Guaranteed level premiums, high early cash values; fully paid up at age 65.	Guaranteed level premiums. Fully paid up in 20 years. High early cash values.	High IRR on cash value; shortest premium-paying period; high early dividend.
Key Features: Issue Ages	0 - 80	0 - 80	0 - 90	0 - 45	0 - 70	0 - 75
Minimum Face Amount And/or Case Size	\$250,000 Preferred Plus NT \$100,000 Preferred NT \$25,000 All Other Classes	\$250,000 Preferred Plus NT \$100,000 Preferred NT \$25,000 All Other Classes	\$250,000 Preferred Plus NT \$100,000 All Other Classes	\$250,000 Preferred Plus NT \$100,000 Preferred NT \$25,000 All Other Classes	\$250,000 Preferred Plus NT \$100,000 Preferred NT \$25,000 All Other Classes	\$250,000 Preferred Plus NT \$100,000 Preferred NT \$25,000 All Other Classes
Riders and Options  * LTC Rider Automatically includes ABR for Terminal Illness Rider (TABR). See additional LTC disclosure on last page of this piece.	Waiver of Premium Accidental Death Benefit Enhanced Accelerated Benefit Guaranteed Insurability (EGIO & GIO Limited) 10-Year Annually Renewable Term Simplified Insurability Option Waiver of Specified Amount Select Security Exchange of Insureds Paid-Up Additions (EPUA) DuoGuard Combined Waiver of Premium Long Term Care Rider*	Waiver of Premium Accidental Death Benefit Enhanced Accelerated Benefit Guaranteed Insurability (EGIO & GIO Limited) 10-Year Annually Renewable Term Simplified Insurability Option Waiver of Specified Amount Select Security Exchange of Insureds Paid-Up Additions (EPUA) DuoGuard Combined Waiver of Premium Long Term Care Rider*	Waiver of Premium Accidental Death Benefit Enhanced Accelerated Benefit Guaranteed Insurability (EGIO & GIO Limited) 10-Year Annually Renewable Term Simplified Insurability Option Waiver of Specified Amount Select Security Exchange of Insureds Paid-Up Additions (EPUA) DuoGuard Combined Waiver of Premium Long Term Care Rider*	Waiver of Premium Accidental Death Benefit Enhanced Accelerated Benefit Guaranteed Insurability (EGIO & GIO Limited) 10-Year Annually Renewable Term Simplified Insurability Option Waiver of Specified Amount Select Security Exchange of Insureds Lifetime Paid-Up Additions (IPUA) Combined Waiver of Premium Long Term Care Rider*	Waiver of Premium Accidental Death Benefit Enhanced Accelerated Benefit Guaranteed Insurability (EGIO & GIO Limited) 10-Year Annually Renewable Term Simplified Insurability Option Waiver of Specified Amount Select Security Exchange of Insureds Lifetime Paid-Up Additions (IPUA) Combined Waiver of Premium Applicant Waiver of Premium (for ages 0-5) Long Term Care Rider*	Waiver of Premium Accidental Death Benefit Enhanced Accelerated Benefit Guaranteed Insurability (EGIO, GIO Limited, & GIO-10) 10-Year Annually Renewable Term Simplified Insurability Option Waiver of Specified Amount Select Security Exchange of Insureds Income Paid-Up Additions (IPUA) Applicant Waiver of Premium (for ages 0-14) Long Term Care Rider*
Dividend Options	A,B,C,D,F,G,I,L,P,Q,R,S,U	A,B,C,D,F,G,I,L,P,Q,R,S,U	A,B,C,D,F,G,I,L,P,Q,R,S,U	A,B,C,D,I,Q,R,S,U	A,B,C,D,I,Q,R,S,U	A,B,C,D,F,G,I,L,P,Q,R,S,U
Underwriting: Policy Classes	Preferred Plus NT Preferred NT Non-Smoker Standard (Smoker) Substandard (Classes I-16)	Preferred Plus NT Preferred NT Non-Smoker Standard (Smoker) Substandard (Classes I-16)	Preferred Plus NT Preferred NT Non-Smoker Standard (Smoker) Substandard (Classes I-16)  Ages 81-90 NT or Rated Class	Preferred Plus NT Preferred NT Non-Smoker Standard (Smoker) Substandard (Classes I-16)	Preferred Plus NT Preferred NT Non-Smoker Standard (Smoker) Substandard (Classes I-16)	Preferred Plus NT Preferred NT Non-Smoker Standard (Smoker) Substandard (Classes I-16)
Policy Loan Interest Rate	8% until the later of policy year 20 or age 65; rate then reduces to 4% going forward	8% until the later of policy year 20 or age 65; rate then reduces to 4% going forward	8% until the later of policy year 20 or age 65; rate then reduces to 4% going forward	8% until the later of policy year 20 or age 65; rate then reduces to 4% going forward	8% until the later of policy year 20 or age 65; rate then reduces to 4% going forward	8% until the later of policy year 10 or age 60; rate then reduces to 4% going forward
Sample Premiums: Male, Age 40, Best Class \$1 Million Face Amount	\$17,520	\$15,980	\$13,420	\$21,765	\$23,415	\$34,400
Client Proposal: Presentations	EABR Policy Summary Cost of Waiting Prepaid Premiums Executive Bonus Policy Comparison	EABR Policy Summary Cost of Waiting Prepaid Premiums Executive Bonus Policy Comparison	EABR Policy Summary Cost of Waiting Prepaid Premiums Executive Bonus Policy Comparison	EABR Policy Summary Cost of Waiting Prepaid Premiums Executive Bonus Policy Comparison	EABR Policy Summary Cost of Waiting Prepaid Premiums Executive Bonus Policy Comparison	EABR Policy Summary Cost of Waiting Prepaid Premiums Executive Bonus Policy Comparison

High Early Cash Value Products				
Product	EstateGuard® Whole Life (EsGWL)	Executive Strategies® Whole Life (ESWL) & Guaranteed Issue Version	Executive Strategies® Whole Life 10 Pay (ESWL 10 Pay) & Guaranteed Issue Version	Achiever Gold Whole Life® (AGWL)
Sales Applications	Estate planning, wealth accumulation, and business protection for couples or business partners.	For businesses seeking to fund executive benefits, business continuation, or key person strategies. Works well for Premium Financing cases.	Limited pay form of ESWL that offers the same benefits for businesses and affluent clients.	Estate and business planning for high net worth individuals and business owner/ executives who are looking to maximize first-year cash values.
Product Positioning	Traditional survivorship – cash values increase at the first death when funds may be needed.	High guaranteed cash values – low impact on business's financial statement.	High guaranteed cash value – low impact on business's financial statement. Paid up in 10 premium payments.	Guaranteed high early (first-year) cash values.
Key Features: Issue Ages	20 - 90	20 - 70 Fully Underwritten and Simplified Issue 20 - 65 Guaranteed Issue	18-75 Full Underwritten and Simplified Issue 20-65 Guaranteed Issue	20 - 65
Minimum Face Amount and/or Case Size	\$100,000 Minimum Face Amount	\$250,000 Face Amount \$100,000 Premium – 1 life \$50,000 Premium – 2 or more lives: • Simplified Issue – 5 lives • Guaranteed Issue – 10 lives	\$250,000 Face Amount: Fully Underwritten or Simplified Issue (SI) \$100,000 Face Amount: Guaranteed Issue (GI) \$250,000 Premium – 1 life \$150,000 Premium – 2 or more lives: • Simplified Issue – 5 lives • Guaranteed Issue – 10 lives	\$250,000 Face Amount \$50,000 Premium
Riders  * Not available on uninsurable cases.  ** Not available on corporate-owned policies.	Policy Split Option* Single Term Life (RTR-85) Paid-Up Additions (EPUA-ESG) 15-Year Death Waiver* DuoGuard Riders: • Beneficiary Insurance Option (BIO) • Survivor Insurance Purchase Option (SIPO)	Waiver of Premium Accidental Death Benefit Enhanced Accelerated Benefit** Guaranteed Insurability 10-Year Annually Renewable Term Simplified Insurability Option Waiver of Specified Amount Select Security Exchange of Insureds (except for sports teams) Corporate Paid-Up Additions (CPUA)  Note: The Guaranteed Issue version of ESWL offers the CPUA Rider only.	10-Year Annually Renewable Term Accidental Death Benefit Rider Enhanced Accelerated Benefit** Exchange of Insured Guaranteed Insurability Option Accelerated Death Benefit for Long Term Care Services Rider Paid Up Additions Select Security Rider Simplified Insurability Option Waiver of Premium Waiver of Specified Amount  Note: The Guaranteed Issue version of ESWL offers Exchange of Insureds, Select Security, and PUA only.	Waiver of Premium Accidental Death Benefit Enhanced Accelerated Benefit Guaranteed Insurability 10-Year Annually Renewable Term Simplified Insurability Option Waiver of Specified Amount Select Security Exchange of Insureds Paid-Up Additions (EPUA) DuoGuard (with SIPO)
Dividend Options	A,B,C,D,Q,R,S,U	A,B,C,D,F,G,L,P,Q,S,R,U (F,G,L,RR Not on GI Version)	A,B,C,D,I,Q,R,S,U (I,R Not on GI Version)	A,B,C,D,F,G,L,P,Q,R,S,U
Underwriting: Policy Classes	Preferred NT Non-Smoker Standard (Smoker) Substandard	Preferred Plus NT Preferred NT Non-Smoker Standard (Smoker) Substandard (Non-Smoker) Substandard (Smoker) (Classes 1-16)	Preferred Plus NT Preferred NT Non-Smoker Standard (Smoker) Substandard (Non-Smoker) Substandard (Smoker) (Classes 1-16)	Preferred Plus NT Preferred NT Non-Smoker Standard (Smoker) Substandard (Non-Smoker) Substandard (Smoker) (Classes 1-16)
Client Proposal: Presentations	N/A	N/A	N/A	Policy Summary Cost of Waiting Enhanced EABR Prepaid Premiums
Sample/Target Premiums: Sample premiums Male/ Female, Age 40, Best Class, \$1 Million Face Amount	Target Premium: \$8,212	N/A	N/A	N/A

# Universal Life Insurance

Product	Guardian Current Assumption Universal Life (CAUL)	GI ULtraMax <sup>SM</sup>	EstateGuard <sup>®</sup> Survivorship Universal Life (ESG SUL)
Sales Applications	Hybrid UL product that offers special rider enhancements to provide guaranteed coverage through typical life expectancy as well as high early cash values.	Available only as employer-sponsored Guaranteed Issue in business situations with 10 or more lives. Business protection; cash accumulation. Ideal for business clients who need high first-year cash values plus the flexibility of UL.	Second-to-die coverage for couples or business partners seeking a flexible survivorship policy with cash value growth potential and without a secondary guarantee.
Product Positioning	Competitive level-pay premiums, especially for ages 45-65, with attractive IRR on death benefit.	High early cash values. Interest crediting tied to Guardian General Account assets.	Maximum flexibility. Three death benefit options available. Credited interest rate tied to Guardian's General Account assets.
Key Features: Issue Ages	18 - 80: All Classes 81 - 85: Non-Smoker	20 - 65: Standard	20 - 90
Minimum Face Amount And/or Case Size	Basic Sum Insured (BSI): • \$250,000 Preferred Plus NT • \$100,000 All Other Classes Additional Sum Insured (ASI): \$25,000	Guaranteed Issue. Both a minimum face amount and minimum annual premium must be met: • \$100,000 • \$50,000 minimum annual target premium (may combine policies) • Minimum case size - 10	\$250,000 Basic Sum Insured (BSI) \$25,000 Additional Sum Insured (ASI)
Riders	Secondary Guarantee (SGR) Cash Value Enhancement (CVE)* Waiver of Specified Amount Waiver of Monthly Deductions Guaranteed Insurability Enhanced Accelerated Benefit Accidental Death Benefit  * CVE requires a minimum basic sum insured of \$250,000 and a minimum case target premium of \$50,000. ** Automatically included at no cost with Death Benefit Option I.	Additional Sum Insured Exchange of Insured Exchange of Policy Provisions Select Security Five-Year No Lapse Guarantee Death Benefit Option I**	Accidental Death Benefit Exchange of Policy Provisions  Single Life Term Estate Preservation Term (4 Yr. Joint Term) Death Waiver (15 Yr.) DuoGuard Riders: • Beneficiary Insurance Option (BIO) • Survivorship Insurance Purchase Option (SIPO)
Underwriting: Policy Classes	Preferred Plus NT Preferred NT Non-Smoker Standard (Smoker) Substandard	Standard	Preferred Plus NT Preferred NT Non-Smoker Standard (Smoker) Substandard
Sample Premiums: Male, Age 40, Best Class \$1 Million Face Amount	Target Premium: \$7,260	Target Premium: \$17,080* * Based on Standard underwriting class.	Target Premium: \$4,132
Client Proposal: Presentations	Policy Comparison Policy Summary Executive Bonus Cost of Waiting	Policy Summary Executive Bonus Cost of Waiting	N/A

# Term Insurance

Product	Guardian One-Year Convertible Term (CTI)	LifeSpan <sup>®</sup> Gold	Yearly Renewable Term (YRT)	Guardian Level Term (GLT) - 10-, 15-, 20-, and 30-Year
Sales Applications	Provides financial "bridge" coverage to immediately lock in amount of insurance and insurability for a broader financial strategy.	Personal or business insurance strategies, with possible longer-term goals in mind.	Short-term personal or business insurance goals.	Designed for individuals who have an immediate, limited-time need for life insurance coverage with predictable, affordable premiums.
Product Positioning	Competitive, and convertible to permanent coverage within a year with generous conversion credit.	Very affordable short-term protection, then automatic conversion to permanent coverage.	Affordable, short-term protection. Convertible without evidence to later of 5 years or age 65.	Guaranteed premiums for entire period; convertible during first 5 years. (Conversion period may be extended with rider.)
Key Features: Issue Ages	20 - 80	20 - 70	20 - 70	Term 10: 20-75 Non-Smokers Term 20: 20-65 Term 30: 20-49 Smokers Term 15: 20-70 Term 20-53 Non-Smokers
Minimum Face Amount and/or Case Size	\$250,000 - Preferred Plus NT \$100,000 - All Other Classes	\$250,000 - Elite, Preferred Plus NT \$100,000 - All Other Classes	\$250,000 - Elite, Preferred Plus NT \$100,000 - All Other Classes	\$250,000 All Classes \$100,000 on remaining portion of policy for partial conversions.
Riders	N/A	Waiver of Premium (Regular and Initial Period) Whole Life Purchase Option	Waiver of Premium Whole Life Purchase Option Accidental Death Benefit	Terminal Illness Waiver of Premium Waiver Plus <sup>®</sup> (Available only with Extended Conversion Rider) Whole Life Purchase Option Extended Conversion * Comprehensive waiver rider that waives premiums on a converted policy if converted at the end of the level-premium period while the insured is disabled.
Premium Bands	N/A	\$100,000 - \$499,999 \$500,000 and above	\$100,000 - \$499,999 \$500,000 and above	Low Band: \$250,000 - \$499,999 High Band: \$500,000 - \$4,999,999 Super High Band: \$5 million or more
Underwriting: Policy Classes	Preferred Plus NT Preferred NT Non-Smoker Standard (Smoker)	Elite Preferred Plus NT Preferred NT Non-Smoker Standard Substandard (Non-Smoker) SubStandard (Smoker)	Elite Preferred Plus NT Preferred NT Non-Smoker Standard Substandard (Non-Smoker) Substandard (Smoker)	Elite Preferred Plus NT Preferred NT Non-Smoker Standard Standard (Non-Smoker) Substandard (Smoker)
Sample Premiums: Male, Age 40, Best Class \$1 Million Face Amount	\$380	Year 1: \$480 Year 2: \$580* Year 3: \$670* * Non-guaranteed values	Year 1: \$670 Year 2: \$720 Year 3: \$780	Year 4: \$750* Year 5: \$870* Year 1: \$480 Year 2: \$590 Year 3: \$670 Year 4: \$850 Year 5: \$920 10-Yr. Term: \$480 15-Yr. Term: \$590 20-Yr. Term: \$860 30-Yr. Term: \$1,360
Client Proposal: Presentations	N/A	N/A	N/A	Term Array; Outliving Your Term

# Pension Trust

Product	PT-L95	PT-L99 & Guaranteed Issue Version	PT-L121	PT-WL3 Gold & Guaranteed Issue Version	PT-YRT Gold	PT-ESWL	PT-CAUL
Sales Applications	Meeting business and personal goals through qualified plan design for business owners, executives and employees.	Meeting business and personal goals through qualified plan design for business owners, executives and employees.	Meeting business and personal goals through qualified plan design for business owners, executives and employees.	For business clients in the Fully Insured Plan market.	Meeting business and personal goals through qualified plan design for business owners, executives and employees.	Meeting business and personal goals through qualified plan design for business owners, executives and employees. Targeted to business market with 5 to 25+ lives (Simplified Issue); 1 to 25+ lives (Fully Underwritten).	Meeting business and personal goals through qualified plan design for business owners, executives, and employees.
Product Positioning	High early cash value and high dividends. Early premium offset potential.	Best long-term performance. Guaranteed Issue requires a minimum of 5 lives. Not available for 401(k) plans.	High IRR on death benefit and guaranteed cash value.	High premium, high cash value. Guaranteed Issue requires a minimum of 5 lives.	Low initial premium.	High guaranteed cash values.	Competitive level-pay premiums especially for ages 45-65, with attractive IRR on death benefit.
Key Features: Issue Ages	15 - 80	15 - 80 15 - 65 GI version	15 - 80	20 - 80 20 - 65 GI version	20 - 70	20 - 70	18 - 70
Minimum Face Amount and/or Case Size	\$250,000 Preferred Plus NT \$100,000 Preferred NT \$2,000 All Other Classes	\$250,000 Preferred Plus NT \$100,000 Preferred NT \$2,000 All Other Classes	0-49: \$250,000 All Classes 50+: \$250,000 Preferred Plus NT \$100,000 All Other Classes	\$250,000 Preferred Plus NT \$100,000 Preferred NT \$2,000 All Other Classes GI version for Standard and Rated Smoker and Non-Smoker Substandard (Classes I-16)	\$250,000 Elite and Preferred Plus NT \$100,000 All Other Classes	\$250,000 Preferred Plus NT \$100,000 Preferred NT \$25,000 per insured; \$5,000 minimum average non-rated premium 5 lives (Simplified Issue) 1 life (Fully Underwritten)	\$250,000 Preferred Plus NT \$100,000 Preferred NT \$5,000 Basic Sum Insured (BSI)* \$5,000 Additional Sum Insured (ASI) * If CVE elected minimum is \$25,000
Riders	Waiver of Premium Waiver of Specified Amount (with PUA) Accidental Death Benefit Paid-Up Additions (EPUA) Enhanced Accelerated Benefit* (ABR in states where EABR not approved) 10-Yr. Annually Renewable Term	Waiver of Premium Waiver of Specified Amount (with PUA) Accidental Death Benefit** Paid-Up Additions (EPUA)** Enhanced Accelerated Benefit* (ABR in states where EABR not approved) 10-Yr. Annually Renewable Term	Waiver of Premium Waiver of Specified Amount (with PUA) Accidental Death Benefit Paid-Up Additions (EPUA) Enhanced Accelerated Benefit* (ABR in states where EABR not approved) 10-Yr. Annually Renewable Term	Accidental Death Benefit** Paid-Up Additions (EPUA)** Enhanced Accelerated Benefit* (ABR in states where EABR not approved) 10-Yr. Annually Renewable Term	Waiver of Premium Accidental Death Benefit	Waiver of Premium Waiver of Specified Amount Enhanced Accelerated Death Benefit (EABR, or ABR in states where EABR is not approved) Accidental Death Benefit Corporate Paid-Up Additions (CPUA) 10-Yr. Annually Renewable Term	Secondary Guarantee (SGR) Cash Value Enhancement (CVE) No Lapse Guarantee (NLG) Exchange of Policy Provisions Waiver of Specified Amount Waiver of Monthly Deductions Accidental Death Benefit Enhanced Accelerated Benefit Guaranteed Insurability Exchange of Insureds (Profit Sharing Plans Only) PUA (NY and FL)
Dividend Options	A,B,C,D,Q,R,S,U	A,B,C,D,Q,R,S,U A,B,C,D,S,U GI Version	A,B,C,D,Q,R,S,U	A,B,C,D,Q,R,S,U A,B,C,D,S,U GI Version	A,B,C	A,B,C,D,Q,S,R,U	N/A
Dividend Options A or B recommended for Fully Insured plans.							
Underwriting: Policy Classes	Preferred Plus NT Preferred NT Non-Smoker Standard Substandard Non-Smoker Substandard Smoker	Preferred Plus NT Preferred NT Non-Smoker Standard Substandard Non-Smoker Substandard Smoker  For GI: Standard. Substandard extras can be added for certain cases subject to underwriting approval.	Preferred Plus NT Preferred NT Non-Smoker Standard Substandard Non-Smoker Substandard Smoker	Preferred Plus NT Preferred NT Non-Smoker Standard Substandard Non-Smoker Substandard Smoker  For GI: Standard. Substandard extras can be added for certain cases subject to underwriting approval.	Elite Preferred Plus NT Preferred NT Non-Smoker Standard Substandard Non-Smoker Substandard Smoker	Preferred Plus NT Preferred NT Non-Smoker Standard Substandard Non-Smoker Substandard Smoker	Preferred Plus NT Preferred NT Non-Smoker Standard (Smoker) Rated Non-Smoker Rated Smoker

## Life Rider Options Overview

Riders	Waiver of Premium Rider	Enhanced Accelerated Benefit Rider (EABR)	Long Term Care Services Rider (LTCR)	Paid Up Additions Rider (PUA)	Guaranteed Insurability Option Rider (GIO)	DuoGuard
Sales Applications	Guardian will waive premiums due while the insured is totally disabled, if disability is continuous for at least six months.	Allows for a partial acceleration of a portion of the death benefit if the insured is terminally ill, or in the event of chronic illness from which the insured is not expected to recover.	Provides the insured with monthly LTC benefit payments through the acceleration of a portion of the base policy's face amount, and if elected, the face amount of any LTC dividend additions.	Gives the owner the right to purchase paid-up additional participating insurance on the insured's life in addition to the face amount.	Allows you to increase coverage on up to eight specific dates (depending on issue age), without having to provide evidence of insurability.  Note: Limited GIO and GIO 10 also available.	Creates an opportunity for the beneficiary to be underwritten now, giving them the option to obtain life insurance coverage, regardless of their insurability at the time of the insured's death.
Product Positioning	Helps protect the insured from continuing to pay premiums during a total disability.	Provides a means of income for an insured if they are terminally ill or have a chronic illness.	Helps defray expenses associated with qualified long-term care expenses, and helps to transfer and preserve wealth.	Helps expand the overall coverage on the insured's life.	Helps the insured add additional insurance coverage.	Helps protect their future financial requirements and help solve potential planning issues.
Key Features: Issue Ages	5-55: L95, L99, L121, L10, L20, and L65 15-55: all other policies	15-75 in these states: IN, KS, MS, NJ, NY, OH, OR, SC, VA, WA 0-75 in all other approved states	18 - 45: L65 18-70 on all other available whole life products	Rider is available at the same ages as the policy to which it is attached.	20 - 50	Designated life: 20-80
Availability	L95, L99, L121, L65, L20, L10 ESWL, ESWL10, AGWL PT-L95, PT-L99, PT-L121, PT-YRT, PT-ESWL LifeSpan Gold®, YRT, GLT (10, 15, 20, 30)  Additional product-specific disability waiver riders are available on CAUL, EsG SUL, and EsG WL.	L95, L99, L121, L65, L20, L10 ESWL, ESWL10, AGWL CAUL PT-L95, PT-L99, PT-L121, PT-YRT, PT-ESWL	L95, L99, L121, L65, L20, L10 ESWL10	L95, L99, L121, L65, L20, L10 ESWL, ESWL10, AGWL, EsG WL PT-L95, PT-L99, PT-L121, PT-WL3 Gold, PT-ESWL  Rider load, premium-paying period, and other features vary by policy type.	L95, L99, L121, L65, L20, L10 ESWL, ESWL10, AGWL EsG WL CAUL  Whole Life Purchase Option (WLPO) provides a similar benefit and is available on GLT (10, 15, 20, 30) and LifeSpan Gold®, YRT.	L95, L99, L121 AGWL EsG WL, EsG SUL

### Guardian Dividend Options:

- A Cash
- B Reduce premiums
- C Accumulate at interest
- D Purchase paid-up additional insurance
- F Purchase one-year term; balance to purchase paid-up additional insurance
- G Purchase one-year term; balance to reduce premiums
- I Long Term Care Additions
- K Deferred additions (if in effect continuously during the initial period, may be used to maintain initial death benefit after initial period ends)
- L Purchase term up to 2X face amount; balance to purchase paid-up additional insurance
- P Purchase term up to 2X face amount; balance to reduce premium
- Q Purchase one-year term addition with target face amount
- R Purchase one-year term addition with increasing target face amount
- S Premium offset
- U Loan repayment

### Notes:

The Guardian Life Insurance Company of America (Guardian), New York, NY, its subsidiaries, agents or employees do not give tax or legal advice.

Outstanding loans, loan interest, and withdrawals will reduce cash values and the amount of the policy's death benefit. Loans and loan interest will affect the policy's non-guaranteed dividends.

Riders may incur additional costs. Riders may not be available in all states and/or may have state variations.

The Accelerated Death Benefit for Long Term Care Services Rider is marketed as Guardian's Long Term Care Rider and is not available in all states. Rider provisions and features may vary by state.

Dividends are not guaranteed. They are declared annually by Guardian's Board of Directors.

The premium offset year is not guaranteed. The offset is based on the amount of paid-up additions and payment of non-guaranteed dividends.

For Lifespan and YRT, years 2-5 premiums shown are based on non-guaranteed values.

All life insurance policy guarantees are subject to the timely payment of all required premiums and the claims paying ability of the issuing insurance company. Policy loans and withdrawals affect the guarantees by reducing the policy's death benefit and cash values.

## Policy / Rider Form Numbers

AGWL: 06-WL  
10 Pay WL: 11-WL 10  
ESWL, ESWL GI: 08-EWL  
L20: 12-L20  
L65: 12-L65  
GI ULtraMax: 07-HECVUL  
CAUL: 10-CAUL  
EsG SUL: 07-SUL  
EsG WL: 08-SWL  
GLT 10, 15, 20, 30: 14-GLT  
ESWL10 Pay: 15-ESL10  
LifeSpan®: 06-ACT  
YRT: 97-21001  
CT1: 00-T1  
PT-L95, PT-L99, PT-L121: 07PTWL  
PT-WL3G: 07-PTWL3  
PT-YRT: 98-12PT  
PT-ESWL: 08-EWL

PT-CAUL: 11-PTUL  
LTCR: 13-LTCR  
L95: 14-L95  
L99: 14-L99  
L121: 14-L121  
EABR: 01-R111  
Accidental Death Benefit: 86-R1  
Select Security: 91-R110  
Exchange of Insureds: 96-R61  
SIO: 97-R112  
Applicant's Waiver of Premium: 01-R17  
Waiver of Premium: 01-R2  
Combined Waiver of Premium: 01-R28  
EPUA: 01-R70  
CPUA: 05-R70 EWL  
IPUA: 11-IPUA  
IPUA: 14-IPUA  
EGIO: 06-R31

GIO 10: 09-GIO L10  
GIO Limited: 11-GIOL  
RTR-10: 06-R66  
SIPO (DuoGuard): 07-SIPO  
LTCR: 13-LTCR  
Accidental Death Benefit: 86-R1  
WLPO: 05-R31 GLT  
Waiver of Premium: 01-R2  
Waiver of Premium: 01-R2 YRT  
GLT Waiver: 06-R2 GLT  
Waiver Plus: 08-WP GLT  
Extended Conversion: 06-R41 GLT  
EABR: 09-R111 UL  
WMD: 07-WMD UL SN  
PUA: 03-R70 2PT  
Select Security: 10-R216 UL  
ADB: 07-ADB UL  
DBR: 07-DBR UL

WMD: 07-WMD UL  
EABR: 09-R111  
ANCSV: 10-ANCSV UL  
Exchange of Insureds: 10-EIR UL  
SGCR: 10-SG UL  
GIO: 10-GIO UL  
Policy Split Option: 08-PSO  
RTR-85: 08-SLT  
EPUA-EsG: 01-R85  
15 Yr Death Waiver: 08-DWP  
BIO (First-to-Die DuoGuard): 08-BIO SUL  
SIPO (DuoGuard): 08-SIPO  
Estate Preservation: 07-4YT SUL  
Survivorship Waiver 15: 07-WSA SUL  
BIO (First-to-Die DuoGuard): 07-BIO SUL  
SIPO (DuoGuard): 07-SIPO SUL  
RTR-85: 07-SLT SUL

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