Whole life:

An important piece of your whole financial perspective

Whole life insurance offers guaranteed protection for your loved ones after you're gone, and key ingredients to a diversified portfolio while you're living.

Guaranteed protection[1]

Coverage for your entire lifetime with payments that will never increase

Guaranteed cash value growth[2]

Access to cash to help you fund life's financial opportunities – or realities –without tapping into your savings

Dividend payments

Money you may receive based on Guardian profits[3]

- Collect as cash
- Repay policy loans
- Reduce payments

Tax benefits[4]

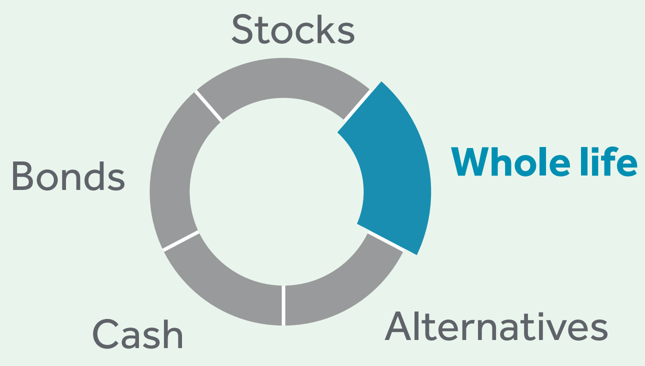
- Defer paying taxes on interest and dividends
- Borrow against cash value without paying taxes[5]
- Beneficiaries do not have to pay income tax on death benefits

Asset diversification[6]

Cash value can serve as a key slice of your financial portfolio:

- Insulated from market fluctuations
- Can protect portfolio performance
- Potentially reduces risk

Whole portfolio perspective



Is whole life the missing piece in your financial portfolio?

For more information, contact your trusted financial professional.

---

[1] All whole life insurance policy guarantees are subject to the timely payment of all required premiums and the claims paying ability of the issuing insurance company.

[2] Some whole life policies don't have any cash values in years one or two. Whole life insurance should be considered for its long term value. Consult with your Guardian representative and refer to your whole life insurance illustration for more information about your particular life insurance policy.

[3] While not guaranteed, Guardian has made dividend payments every year since 1868. Dividends are declared annually by Guardian's Board of Directors.

[4] Guardian, its subsidiaries, agents, and employees do not provide tax, legal, or accounting advice. Consult your tax, legal, or accounting professional regarding your individual situation.

[5] Policy benefits are reduced by any outstanding loan or loan interest and/or withdrawals. Dividends, if any, are a ected by policy loans and loan interest. Withdrawals above the cost basis may result in taxable ordinary income. If the policy lapses or is surrendered, any outstanding loans considered gain in the policy may be subject to ordinary income taxes. If the policy is a Modified Endowment Contract (MEC), loans are treated like withdrawals, but as gain first, subject to ordinary income taxes. If the policyholder is under 59½, any taxable withdrawal may also be subject to a 10% federal tax penalty.

[6] Diversification does not guarantee profit or protect against market loss.

Pub7079 (08/20) 2020-107009 (Exp. 08/22)

Guardian®