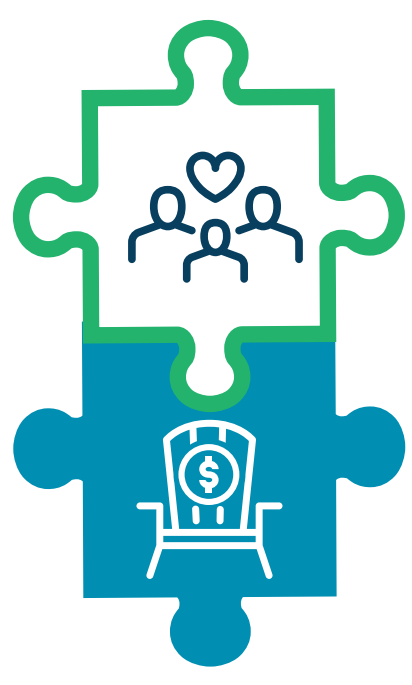


Whole Life Insurance Can Be an Essential Piece of Your Retirement Puzzle



You buy whole life insurance as protection for your loved ones and your legacy.

But it can be so much more.

Whole life can help address these retirement challenges ...

Social Security

Social Security is expected to be depleted by the

2030s¹



Health Care Costs

Couples can expect to pay

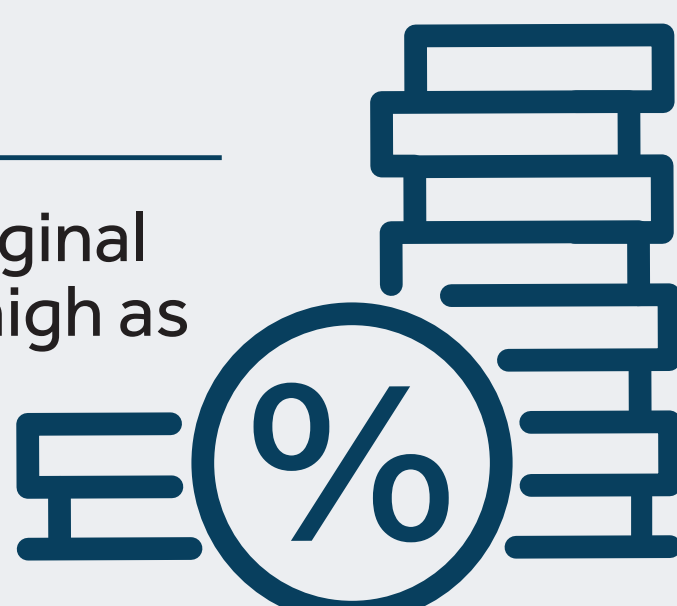
\$285,000

in health care costs in retirement (not including long-term care)²

Taxes

In retirement, your marginal tax rate could jump as high as

40%³



... by providing access to your cash value tax free.

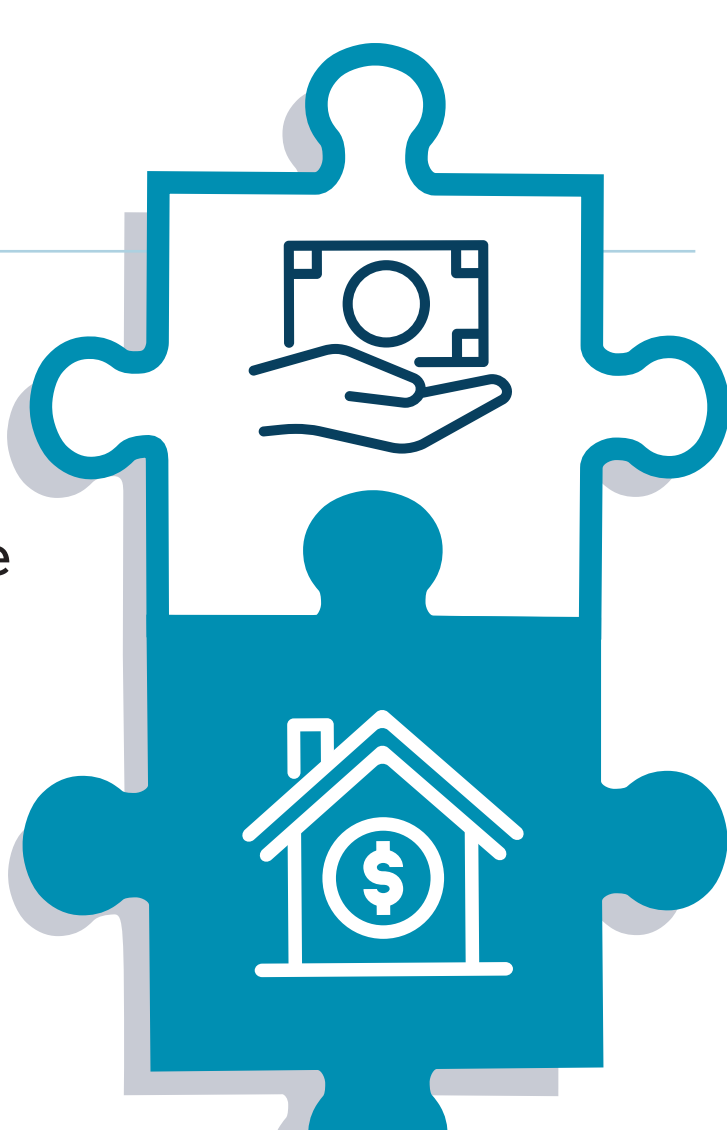


Cash Value

- Accumulates over the life of the policy⁴
- Insulated from market fluctuations with no contribution limits

Policy Loans

- Take a loan against your whole life policy at any age, for any reason, without penalty ...
- ... as long as there is sufficient cash value in the policy⁵



Tax Benefits

- No income tax on potential cash value growth on policy loans⁶
- Not part of the Social Security taxation formula
- Withdrawals are generally tax-free up to the amount of premiums paid

Speak to your trusted Financial Representative to learn more about how whole life insurance can help strengthen your retirement strategy.



¹Malito, Alessandra. "This is why you shouldn't count on Social Security." July 7, 2018. <https://www.marketwatch.com/story/this-is-why-you-shouldnt-count-on-social-security-2017-10-27>.

²Fidelity Viewpoints. "How to plan for rising health care costs." April 1, 2019. <https://www.fidelity.com/viewpoints/personal-finance/plan-for-rising-health-care-costs>.

³Mercado, Daria. "Why retirees' tax rates may be higher than they expect." October 8, 2018. <https://www.cnbc.com/2018/10/05/why-retirees-tax-rates-may-be-higher-than-they-expect.html>.

⁴Some whole life policies do not have cash values in the first two years. Talk to your financial representative and refer to your individual whole life policy illustration for more information.

⁵Policy benefits are reduced by any outstanding loans and loan interest. Dividends, if any, are affected by policy loans and loan interest. If the policy lapses, or is surrendered, any 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.

⁶If the policy owner is under 59½, any taxable distribution from the policy may also be subject to a 10% federal tax penalty.

⁷Guardian, its subsidiaries, agents and employees do not give tax or legal advice. You should consult your tax or legal advisor regarding your individual situation.

Whole life insurance is intended to provide death benefit protection for an individual's entire life. With payment of the required guaranteed premiums, you will receive a guaranteed death benefit and guaranteed cash values inside the policy. Guarantees are based on the claims-paying ability of the issuing insurance company. Dividends are not guaranteed and are declared annually by the issuing insurance company's board of directors. Any loans or withdrawals reduce the policy's death benefits and cash values, and affect the policy's dividend and guarantees. Whole life insurance should be considered for its long term value. Early cash value accumulation and early payment of dividends depend upon policy type and/or policy design, and cash value accumulation is offset by insurance and company expenses. Consult with your Guardian representative and refer to your whole life insurance illustration for more information about your particular whole life insurance policy.

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