

The whole story of dividends



Whole life insurance helps protect your family in the event of your death, and its cash value helps protect life's priorities.¹ With whole life insurance from a mutual company comes an added benefit — a dividend.²

 <p>Mutual life insurance companies</p>	<p>Policyholders can share in the company's success in the form of dividend payments.</p>	 <p>Stock life insurance companies</p>	<p>Bondholders and stockholders can profit from the company's success in the form of company shares.</p>
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What is a dividend?

- ✓ A portion of a mutual company's profit that is paid out to eligible whole life policyholders
- ✓ Determined by the company's annual financial performance
- ✓ Can be an indicator of company strength

What can you do with a dividend?

- ✓ **Reinvest** it into your policy
- ✓ **Offset** future premium payments
- ✓ **Collect** tax-favored as income³
- ✓ **Purchase** additional coverage



Guardian has consistently paid dividends to its participating whole life policyholders since 1868.

Speak to your financial professional to learn more about how whole life insurance can work to help protect you.

1 Some whole life policies do not have cash values in the first two years of the policy and don't pay a dividend until the policy's third year. Talk to your financial professional and refer to your individual whole life policy illustration for more information.
 2 Dividends are not guaranteed. They are declared annually by Guardian's Board of Directors.
 3 Dividends paid in cash are typically income tax-free up to cost basis. However, if you take dividends in cash, you can owe taxes on dividends paid over and above the amount of premiums paid.

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.

Financial information concerning Guardian as of December 31, 2021, on a statutory basis: Admitted Assets = \$72.1 Billion; Liabilities = \$63.5 Billion (including \$51.8 Billion of Reserves); and Surplus = \$8.6 Billion.

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