

WHY GUARDIAN® LEVEL TERM

Guardian's Level Term (GLT) life insurance may provide a tax-efficient¹ strategy with the protection you need — at a low cost that's guaranteed² never to increase.

TOP 5 REASONS YOU SHOULD PURCHASE GUARDIAN'S LEVEL TERM

- 1 Term life insurance is designed with Guardian's **protection-first** approach to achieve full Human Life Value coverage, or how much income you would need to replace if the breadwinner(s) were to pass away. You have the choice of electing a GLT product with the option of 10, 15, 20, or 30 years of coverage.
- 2 GLT is designed for conversion to permanent, participating whole life insurance:
 - The new series of GLT is convertible to any regularly sold Guardian whole life product for the first five policy years — at no extra cost.
 - For an additional premium, you can extend your conversion option to the end of the level term period by electing the Extended Conversion Rider (ECR).^{3,4}
- 3 You can purchase GLT with either the Waiver of Premium or Waiver Plus rider:
 - Each rider offers a robust, industry-leading 7-year "own-occupation" benefit period.
 - If elected, the Waiver of Premium rider will waive premiums due while the insured is disabled.
 - Waiver Plus⁵ can **only** be elected in conjunction with the ECR. If your policy has Waiver Plus and ECR, assuming a qualifying disability, you have the option to convert to a permanent Guardian policy (currently L121⁶):
 - (1) After five years of consecutive disability; or
 - (2) At the end of the level term period if the insured is still disabled.Premiums will be waived on the converted policy while disability continues.



- 4 With GLT, the optional Accelerated Terminal Illness Rider is available at no additional premium. This rider allows for a one-time early acceleration of a portion of the death benefit if the insured is diagnosed with a terminal illness.
- 5 Guardian continues to maintain strong financial ratings⁷ from independent rating agencies:

RATING AGENCY	RATING
A.M. Best	Best Rating Out of 15
Standard & Poor's	2 nd Best Rating Out of 22
Fitch	2 nd Best Rating Out of 21
Moody's	3 rd Best Rating Out of 21
Comdex ⁸	98



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PRODUCT FEATURES			
PRODUCT POSITION	Designed for individuals who have an immediate, limited-time need for life insurance coverage with predictable, guaranteed, level, affordable premiums		
ISSUED BY	The Guardian Life Insurance Company of America, New York, NY		
ISSUE AGES	<u>Product</u>	<u>Non-Smoker</u>	<u>Smoker</u>
	GLT-10	18-75	18-74
	GLT-15	18-70	18-70
	GLT-20	18-65	18-65
	GLT-30	18-54	18-49
MINIMUM FACE AMOUNT	\$250,000 all classes \$100,000 on remaining portion of policy for partial conversions		
RIDERS	Accelerated Death Benefit for Terminal Illness Rider Waiver of Premium Waiver Plus (Available only with the Extended Conversion Rider) Whole Life Purchase Option Extended Conversion Rider		

WHY GUARDIAN?

All companies offering term life insurance are not alike. While costs may certainly be a factor in every buyer's purchasing decision, there are many other points to consider, including:

- History and experience as a mutual life insurance company
- A record of delivering cost-efficient policies and the ability to meet financial obligations
- A selection of features, optional riders and benefits
- Knowledgeable representatives

PRODUCT ADVANTAGES

- GLT enables you to leverage assets to provide a significant legacy
- Competitive, affordable premiums guaranteed for the policy term
- Income tax-free death benefit¹
- Acceleration of a portion of the death benefit may be available in the event of terminal illness

PRODUCT BENEFITS

- GLT provides you with a gateway to valuable permanent protection
- Waiver of Premium and Waiver Plus offer an industry-leading 7-year "Own-Occupation" benefit period
- GLT enables you to lock in insurability in the event of future changing needs and cash flow — or in case of a future illness
- Waiver option available that waives premium upon policy conversion after five years of consecutive disability or at the end of the level term period while the insured is disabled

¹ 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.

² 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.

³ Riders may incur either an additional premium or cost. Rider benefits may vary or may not be available in all states.

⁴ Rider form numbers: Waiver of Premium: 17-WP GLT, Waiver Plus: 17-WPPLUS GLT, Whole Life Purchase Option: 05-R31GLT, Extended Conversion Rider: 06-R41 GLT, Terminal Illness Rider: 14-TABR TRM.

⁵ Comprehensive waiver option that waives premiums on a converted policy if converted after five years of consecutive disability or at the end of the level term period while the insured remains disabled. Waiver Plus is available only with the Extended Conversion Rider and must be purchased with the original term policy.

⁶ Policy form number: L121 is 14-L121.

⁷ Source: *VitalSigns*, October 2017. Ratings are subject to change.

⁸ Comdex is a ranking and not an independent rating agency. A Comdex ranking is a percentile ranking composite of all ratings received by a company based on a scale of 1 to 100 (with "1" being the weakest and "100" being the strongest), in relation to all other companies that have been evaluated by at least two of the four independent rating services.



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Policy Form No. 17-GLT
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