

WHICH MILESTONES CAN YOU HELP FUTURE GENERATIONS PREPARE FOR TODAY?



WHY IS FUTURE PREPARATION IMPORTANT NOW?

The cost of life's milestones continues to rise

COLLEGE TUITION & FEES



Average cost has increased over 10% in the past 5 years¹

RETIREMENT SAVINGS



Millennials are expected to need at least \$2 million at retirement age²

WEDDING COSTS



Average wedding costs have risen by nearly 20% since 2010³

CHILDCARE EXPENSES



Costs to raise a child are almost 10% higher than they were in 2010⁴

WHAT CAN THE GIFT OF WHOLE LIFE INSURANCE OFFER YOU?

Whole life offers more than just a valuable death benefit. The policy's cash value can help your loved ones with their long-term financial obligations.

It establishes a financial foundation for your child or grandchild that will last a lifetime.

The cash value can be accessed at any time during their lifetime to meet financial needs.⁸



The cash value grows on a tax-deferred basis and withdrawals are usually tax-free.^{5,6,7}

The guaranteed cash value is not affected by market fluctuations and locks in insurability, so they are protected today and well into their future.

Sources:

1. Average cost pertains to both public and private four-year colleges. Trends in College Pricing 2015, The College Board® Advocacy and Policy Center, 2015.
2. NerdWallet's 2015, New Grad Retirement Report.
3. The Knot 2015 Real Weddings Study surveyed 18,000 brides and grooms married in 2015.
4. U.S. Department of Agriculture 2014, Expenditures on Children by Families.
5. 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.
6. Dividends are not guaranteed. They are declared annually by Guardian's Board of Directors.
7. Policy benefits are reduced by any outstanding loan or loan interest and/or withdrawals. Please discuss all the pros and cons with your financial representative.
8. 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.

Talk to a local Guardian representative for more information on what is right for you.