

4 LIVES



MARTA

- 28, single
- Owns a real estate agency
- Loves her independence
- Dreams of becoming a mom



DAN

- 32, married
- Wife unexpectedly passes
- Life insurance supports new direction as a single dad



TANYA & JASON

- 38 & 42, living their dream
- New house, 3 growing kids
- Facing the reality of balancing it all while saving for retirement

The reality of life.

We'd all like to believe that if we plan carefully, our lives will tend to follow in the direction of our dreams.

In reality, the distance from point A to point B is full of zigs and zags – the moments that make our lives so unique, so interesting, so valued. So worth protecting.

Whole Life insurance is living insurance, designed to provide benefits to you and your family, across the travels and trials of your life and your legacy.

So you're covered in so many ways, along whatever path you find yourself on.

WHOLE LIFE:

STRONG GUARANTEES¹

- 1) Death benefit protection for your entire life
- 2) Cash value growth regardless of market performance
- 3) Level premiums that will never increase

DIVIDEND POTENTIAL

When paid, dividends can add significant value to your participating policy.²

ACCESS TO CASH VALUE

Cash value can be accessed through loans and withdrawals.³

TAX ADVANTAGES

Your policy typically can't be taxed on cash value growth, loans or death benefits.⁴

DISABILITY OR ILLNESS PROTECTION

May be available to safeguard your policy if you become disabled or unable to work.⁵

CASH VALUE IS PROTECTED FROM CREDITORS

The policy is protected from creditors, the extent to which varies by state.

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 Dividends are not guaranteed. They are declared annually by Guardian's Board of Directors.

³ 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.

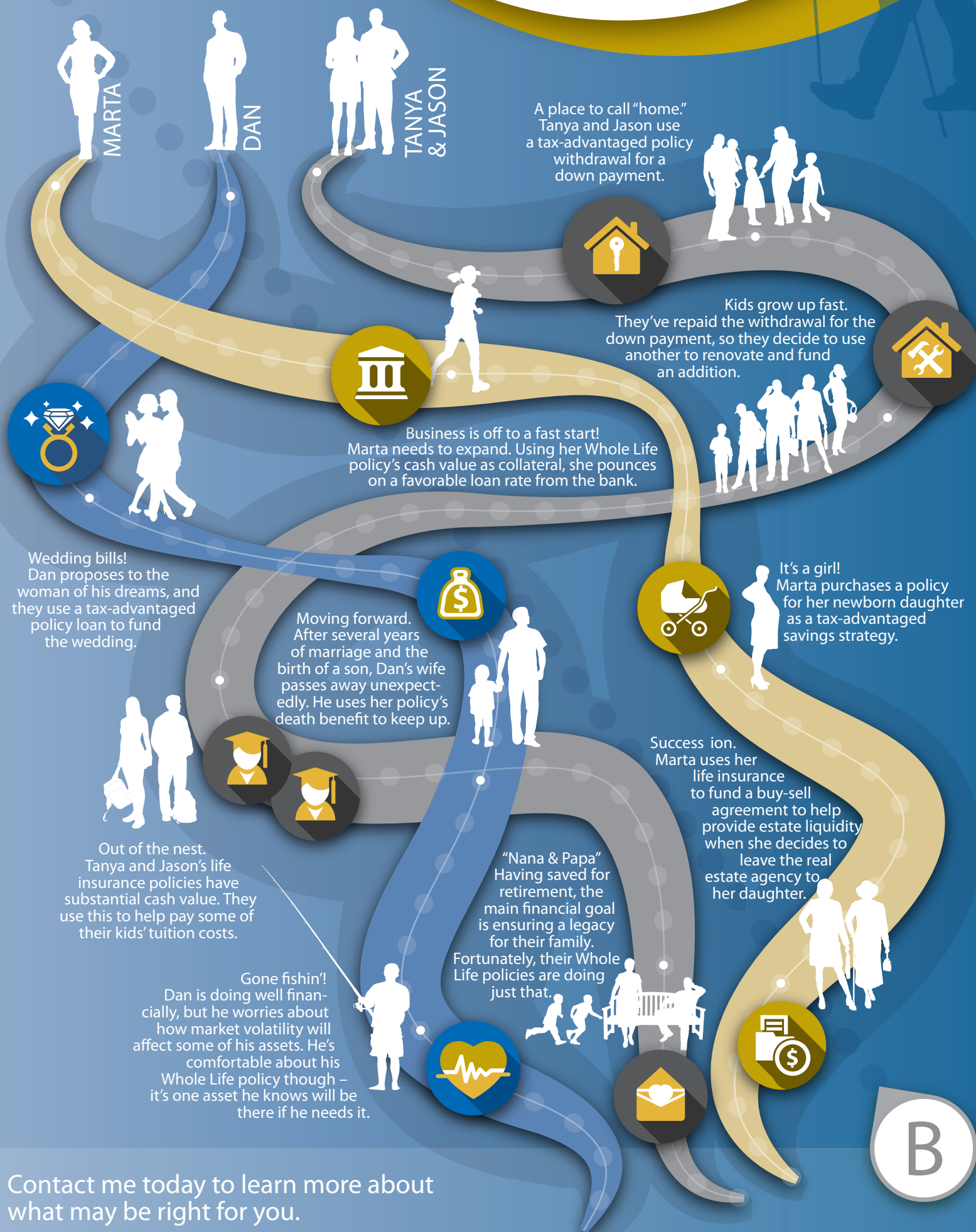
⁴ Guardian, its subsidiaries, agents and employees do not give tax or legal advice. You should consult your tax or legal advisor regarding your individual situation.

⁵ Riders are available for an additional premium.

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3 PATHS

With Whole Life



Contact me today to learn more about what may be right for you.

Visit www.GuardianLife.com.

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The Guardian Life Insurance Company of America New York, NY 10004-4025