



Have you thought about how TAXES will affect you in retirement?



People assume their tax burden will be lower once they retire. But that theory may have holes in it.

92%
tax rate

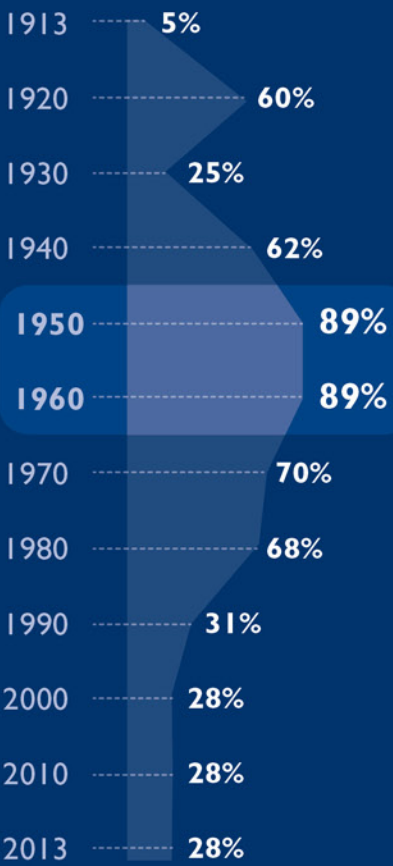
Top income-earners in 1952 and 1953 were taxed at a 92% rate for federal income taxes.²



Federal taxes are at a 60-year low.² But no one can predict how that may change.

Historical federal income tax rates¹

For single taxpayers who made \$100,000



A tax strategy can minimize the impact taxes may have on your savings.



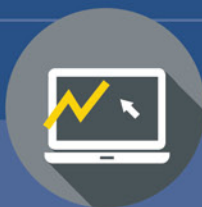
At today's tax rate, \$1 Million in 401(k) savings can leak about \$350,000 to taxes!

TAX DIVERSIFICATION

By spreading your money across three asset taxation categories, you'll achieve tax diversification.

CATEGORY:

Examples:



TAXABLE

(Taxed at a normal rate)

Stocks, Bonds, Mutual Funds



TAX-DEFERRED

(Taxed at withdrawal)

401(k)s, Traditional IRAs



TAX-FAVORED

(Tax-free or at a lower rate)

Municipal bonds, Roth IRAs

WHOLE LIFE

is a tax-advantaged asset you can add to your retirement savings bucket.

No income tax on potential cash value growth³

No income tax on policy loans⁴

Typically, no income tax on death benefits

Not includable in Social Security tax

Withdrawals up to the amount paid in premiums are generally tax-free⁴

¹ Guardian, its subsidiaries, agents and employees do not give tax or legal advice. Consult your tax, legal, or accounting professional regarding your individual situation.

² U.S. Federal Individual Income Tax Rates History, 1862-2013 (Nominal and Inflation-Adjusted Brackets), TaxFoundation.org

³ Dividends are not guaranteed, and are declared annually by Guardian's Board of Directors.

⁴ Policy benefits are reduced by any outstanding loan or loan interest and/or withdrawals. Dividends, if any, are affected by policy loans and loan interest.

Withdrawals above the cost basis may result in taxable ordinary income. If the policy lapses, or is surrendered, any outstanding loans considered gain in the policy may be subject to ordinary income taxes.

Talk to a local Guardian representative for more information on what is right for you. Visit www.GuardianLife.com.