The reality of **life.**

TAX DIVERSIFICATION can help patch the holes in your retirement plan and may keep more of your savings in your pocket.[1]

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]

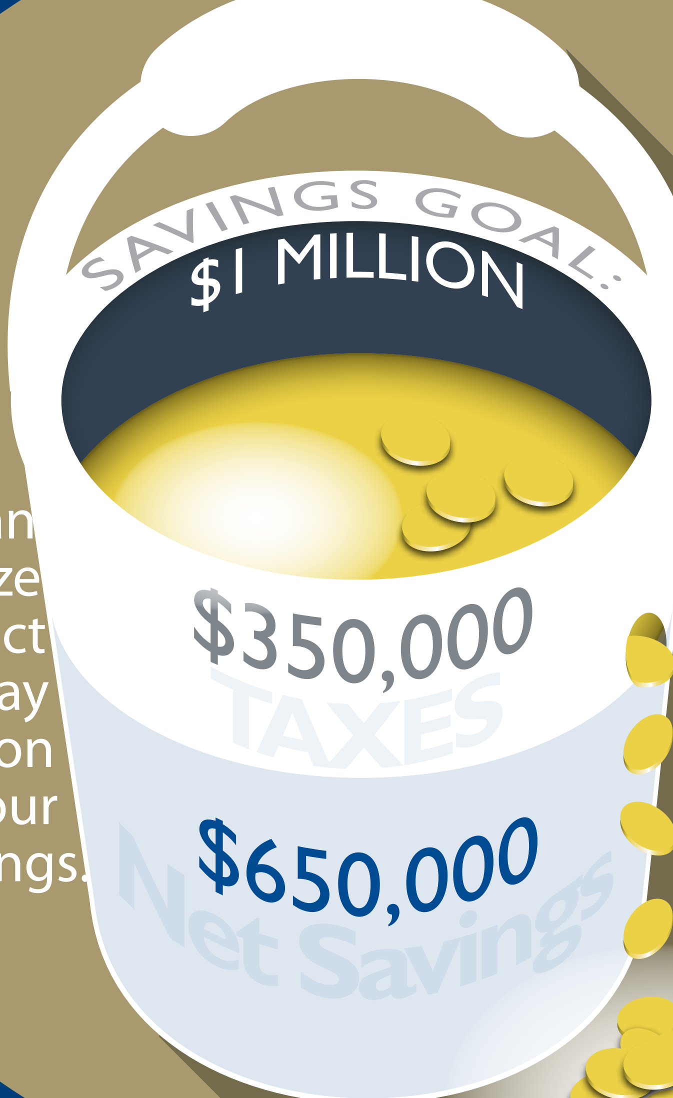
Federal taxes are at a 60-year low.[2] But no one can predict how that may change.

Historical federal income tax rates

For single taxpayers who made $100,000

1913	5%
1920	60%
1930	25%
1940	62%
1950	89%
1960	89%
1970	70%
1980	68%
1990	31%
2000	28%
2010	28%
2013	28%

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:	TAXABLE (Taxed at a normal rate)	TAX-DEFERRED (Taxed at withdrawal)	TAX-FAVORED (Tax-free or at a lower rate)
Examples:	Stocks, Bonds, Mutual Funds	401(k)s, Traditional IRAs	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 growth[3]
- No income tax on policy loans[4]
- Typically, no income tax on death benefits
- Not includable in Social Security tax
- Withdrawals up to the amount paid in premiums are generally tax-free[4]

[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.

Contact me today to learn more about what may be right for you.
Visit www.GuardianLife.com.

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