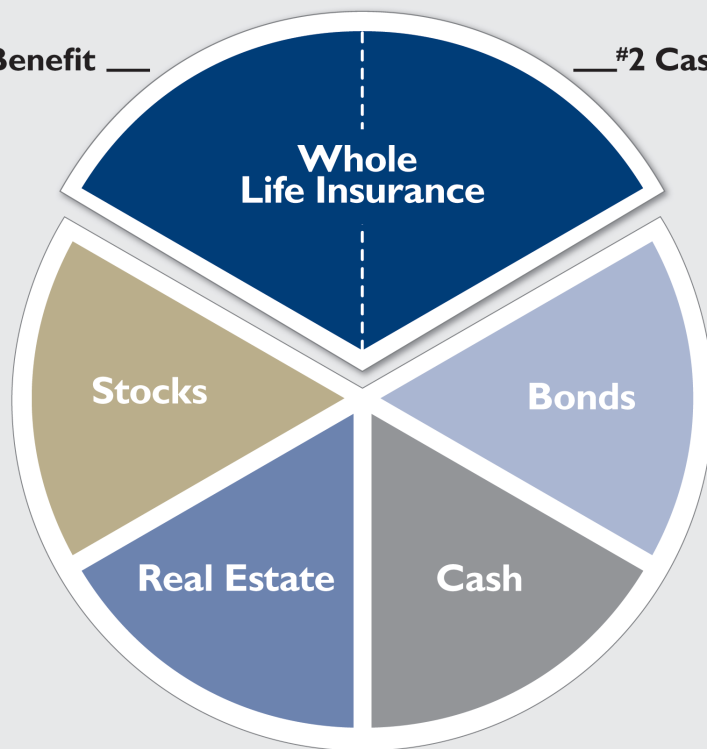


#1 Beneficiary Benefit

#2 Cash Value



One asset. Two returns.

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* 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. Policy loans and withdrawals affect the guarantees by reducing the policy's death benefit and cash values.

** Long-term cash value growth comes mainly from dividends. Dividends are not guaranteed. They are declared annually by Guardian's Board of Directors.

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