Life Product Overview

- Whole Life
- High Early Cash Value Products
- Universal Life
- Term Life
- Pension Trust
- Life Rider Options
### Whole Life Insurance

<table>
<thead>
<tr>
<th>Product</th>
<th>Life Paid-Up at 95 (L95)</th>
<th>Life Paid-Up at 99 (L99)</th>
<th>Life Paid-Up at 121 (L121)</th>
<th>Life Paid-Up at 65 (L65)</th>
<th>20 Pay Whole Life (L20)</th>
<th>Ten Pay Whole Life (10 Pay WL)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Product &amp; Sales Positioning</strong></td>
<td>- Business and personal wealth protection</td>
<td>- Wealth replacement and protection</td>
<td>- Personal business and estate protection needs</td>
<td>- Clients seeking lifetime protection who don’t want to pay premiums after retirement</td>
<td>- Clients seeking guaranteed lifetime protection in a shorter pay period</td>
<td>- Clients receiving a higher income over a limited time frame, such as athletes, performers, etc.</td>
</tr>
<tr>
<td></td>
<td>- Clients seeking first-year cash values</td>
<td>- Strong long-term IRRs on cash value and death benefit</td>
<td>- High IRIR on guaranteed death benefit and guaranteed cash value</td>
<td>- Ideal for retirement planning strategies</td>
<td>- High early cash values</td>
<td>- High IRIR on cash value, or charitable gift</td>
</tr>
<tr>
<td></td>
<td>- High 10-year cash values</td>
<td>- Works well with term blends – best support of Dividend Option Q</td>
<td>- Lowest guaranteed premium</td>
<td>- Guaranteed level premiums – fully paid-up at age 65</td>
<td>- Guaranteed level premiums – fully paid-up in 20 years</td>
<td>- High early dividend</td>
</tr>
<tr>
<td></td>
<td>- Early premium offset potential</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>- Shortest premium-paying period – guaranteed paid-up in 10 years</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Key Features: Issue Ages</th>
<th>0 - 80</th>
<th>0 - 80</th>
<th>0 - 90</th>
<th>0 - 45</th>
<th>0 - 70</th>
<th>0 - 75</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Face Amount and/or Case Size</td>
<td>$250,000 Preferred Plus NT $100,000 Preferred NT $25,000 All Other Classes</td>
<td>$250,000 Preferred Plus NT $100,000 Preferred NT $25,000 All Other Classes</td>
<td>$250,000 Preferred Plus NT $100,000 Preferred NT $25,000 All Other Classes</td>
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<td>$250,000 Preferred Plus NT $100,000 Preferred NT $25,000 All Other Classes</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Riders and Options</th>
<th>Index Participation Feature Waiver of Premium</th>
<th>Index Participation Feature Waiver of Premium</th>
<th>Index Participation Feature Waiver of Premium</th>
<th>Index Participation Feature Waiver of Premium</th>
<th>Index Participation Feature Waiver of Premium</th>
<th>Index Participation Feature Waiver of Premium</th>
</tr>
</thead>
</table>


<table>
<thead>
<tr>
<th>Underwriting: Policy Classes</th>
<th>Preferred Plus NT</th>
<th>Preferred Plus NT</th>
<th>Preferred Plus NT</th>
<th>Preferred Plus NT</th>
<th>Preferred Plus NT</th>
<th>Preferred Plus NT</th>
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<tbody>
<tr>
<td></td>
<td>Preferred Plus NT</td>
<td>Preferred Plus NT</td>
<td>Preferred Plus NT</td>
<td>Preferred Plus NT</td>
<td>Preferred Plus NT</td>
<td>Preferred Plus NT</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Policy Loan Interest Rate</th>
<th>By default, a guaranteed fixed loan interest rate of 4% per year until the later of age 65 or policy year 20, then decreases to 4% and</th>
<th>By default, a guaranteed fixed loan interest rate of 4% per year until the later of age 65 or policy year 20, then decreases to 4% and</th>
<th>By default, a guaranteed fixed loan interest rate of 6% per year until the later of age 65 or policy year 20, then decreases to 4% and</th>
<th>By default, a guaranteed fixed loan interest rate of 6% per year until the later of age 65 or policy year 20, then decreases to 4% and</th>
<th>By default, a guaranteed fixed loan interest rate of 6% per year until the later of age 65 or policy year 20, then decreases to 4% and</th>
<th>By default, a guaranteed fixed loan interest rate of 6% per year until the later of age 65 or policy year 20, then decreases to 4% and</th>
</tr>
</thead>
<tbody>
<tr>
<td><em>Variable loan interest rate may be higher or lower than the fixed interest rate</em></td>
<td>By default, a guaranteed fixed loan interest rate of 4% per year until the later of age 65 or policy year 20, then decreases to 4% and</td>
<td>By default, a guaranteed fixed loan interest rate of 4% per year until the later of age 65 or policy year 20, then decreases to 4% and</td>
<td>By default, a guaranteed fixed loan interest rate of 6% per year until the later of age 65 or policy year 20, then decreases to 4% and</td>
<td>By default, a guaranteed fixed loan interest rate of 6% per year until the later of age 65 or policy year 20, then decreases to 4% and</td>
<td>By default, a guaranteed fixed loan interest rate of 6% per year until the later of age 65 or policy year 20, then decreases to 4% and</td>
<td>By default, a guaranteed fixed loan interest rate of 6% per year until the later of age 65 or policy year 20, then decreases to 4% and</td>
</tr>
</tbody>
</table>

| Sample Premiums: Male, Age 40, Best Class $1 Million Face Amount | $17,520 | $15,980 | $13,420 | $21,765 | $23,415 | $34,400 |

| Client Proposal: Presentations | EABR LTC Summary LTC Impact of Claim Policy Summary Cost of Waiting Cost of Waiting With Term Prepaid Premiums Executive Bonus Policy Comparison Internal Rate of Return Permanent Term Tax Equivalent/IRR Comparison Whole Life With Q Combo WL & Separate Q Combo Index Participation Report | EABR LTC Summary LTC Impact of Claim Policy Summary Cost of Waiting Cost of Waiting With Term Prepaid Premiums Executive Bonus Policy Comparison Internal Rate of Return Permanent Term Tax Equivalent/IRR Comparison Whole Life With Q Combo WL & Separate Q Combo Index Participation Report | EABR LTC Summary LTC Impact of Claim Policy Summary Cost of Waiting Cost of Waiting With Term Prepaid Premiums Executive Bonus Policy Comparison Internal Rate of Return Permanent Term Tax Equivalent/IRR Comparison Whole Life With Q Combo WL & Separate Q Combo Index Participation Report | EABR LTC Summary LTC Impact of Claim Policy Summary Cost of Waiting Cost of Waiting With Term Prepaid Premiums Executive Bonus Policy Comparison Internal Rate of Return Permanent Term Tax Equivalent/IRR Comparison Whole Life With Q Combo WL & Separate Q Combo Index Participation Report | EABR LTC Summary LTC Impact of Claim Policy Summary Cost of Waiting Cost of Waiting With Term Prepaid Premiums Executive Bonus Policy Comparison Internal Rate of Return Permanent Term Tax Equivalent/IRR Comparison Whole Life With Q Combo WL & Separate Q Combo Index Participation Report | EABR LTC Summary LTC Impact of Claim Policy Summary Cost of Waiting Cost of Waiting With Term Prepaid Premiums Executive Bonus Policy Comparison Internal Rate of Return Permanent Term Tax Equivalent/IRR Comparison Whole Life With Q Combo WL & Separate Q Combo Index Participation Report |
## High Early Cash Value Products

<table>
<thead>
<tr>
<th>Product</th>
<th>EstateGuard® Whole Life (EsGW L)</th>
<th>Executive Strategies® Whole Life (ESWL) &amp; Guaranteed Issue Version</th>
<th>Executive Strategies® Whole Life 10 Pay (ESWL 10 Pay) &amp; Guaranteed Issue Version</th>
<th>Achiever Gold Whole Life® (AGWL)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Product &amp; Sales Positioning</strong></td>
<td>• Estate planning, wealth accumulation, and business protection for couples or business partners</td>
<td>• Business owners who are seeking to fund executive benefits, business continuation, or key person strategies</td>
<td>• Limited pay form of ESWL that offers same benefits to business owners and affluent clients</td>
<td>• Guaranteed high early (first-year) cash values</td>
</tr>
<tr>
<td></td>
<td>• Provides traditional survivorship – cash value increase at the first death when funds may be needed</td>
<td>• High guaranteed cash values</td>
<td>• Fully paid up in 10 premium payments</td>
<td>• Works well in estate and business planning for high net worth individuals and business owners/executives looking to maximize first-year cash values</td>
</tr>
</tbody>
</table>

### Key Features:

#### Issue Ages
- 20 - 90
- 20 - 70 Fully Underwritten and Simplified Issue
- 20 - 65 Guaranteed Issue
- 18 - 75 Fully Underwritten and Simplified Issue
- 20 - 65 Guaranteed Issue
- 20 - 65

#### Minimum Face Amount and/or Case Size
- $100,000 Minimum Face Amount
- $250,000 Face Amount
- $100,000 Premium – 1 life
- $50,000 Premium – 2 or more lives:
  - Simplified Issue – 5 lives
  - Guaranteed Issue – 10 lives
- $250,000 Face Amount Fully Underwritten or Simplified Issue (FUI)
- $50,000 Premium
- $250,000 Face Amount
- $50,000 Premium

#### Riders

* Not available on uninsurable cases.
** Not available on corporate-owned policies.

- Policy Split Option®
  - Single Term Life (RTR-85)
  - Paid-Up Additions (EPUA-ESG)
  - DuoGuard Riders:
    - Beneficiary Insurance Option (BIO)
    - Survivor Insurance Purchase Option (SIPO)
- Waiver of Premium
  - Waiver of Specified Amount
  - Enhanced Accelerated Benefit®
  - Accidental Death Benefit
  - Guaranteed Insurability
  - 10-Year Annually Renewable Term
  - Simplified Insurability Option
  - Select Security
  - Exchange of Insureds®
  - Corporate Paid-Up Additions (CPUA)
  - Note: The Guaranteed Issue version of ESWL offers the CPUA Rider only.
- Waiver of Premium
  - Waiver of Specified Amount
  - Enhanced Accelerated Benefit®
  - Accidental Death Benefit
  - Guaranteed Insurability
  - 10-Year Annually Renewable Term
  - Simplified Insurability Option
  - Select Security
  - Exchange of Insureds®
  - Accelerated Death Benefit for Long Term Care Services Rider
  - Paid-Up Additions
  - Note: The Guaranteed Issue version of ESWL 10 pay offers Exchange of Insureds, Select Security, and PUA only.

#### Dividend Options
- A, B, C, D, Q, R, S, U
- (F, G, L, P, R not on GI version)
- A, B, C, D, Q, R, S, U

#### Underwriting:

- Policy Classes
  - Preferred NT
  - Non-Smoker
  - Standard (Smoker)
  - Substandard
  - Preferred Plus NT
  - Non-Smoker
  - Substandard (Non-Smoker)
  - Substandard (Smoker)
  - (Classes 1-16)

- Preferred Plus NT
  - Preferred NT
  - Non-Smoker
  - Standard (Smoker)
  - Substandard (Non-Smoker)
  - Substandard (Smoker)
  - (Classes 1-16)

- Preferred Plus NT
  - Preferred NT
  - Non-Smoker
  - Standard (Smoker)
  - Substandard (Non-Smoker)
  - Substandard (Smoker)
  - (Classes 1-16)

#### Client Proposal: Presentations
- Policy Summary PPIA
- Policy Summary Cost of Waiting
- Enhanced EABR PPIA
- Supplemental Retirement
- Wealth Accumulation
- Enhanced GIO
- Life Expectancy
- Policy Summary Cost of Waiting
- Enhanced EABR PPIA
- Supplemental Retirement
- Wealth Accumulation
- Enhanced GIO
- Life Expectancy
- Policy Summary Cost of Waiting
- Enhanced EABR PPIA
- Prepaid Premiums

#### Sample/Target Premiums
- Sample Premiums Male/Female, Age 40, Best Class, $1 Million Face Amount
  - $8,212
  - $16,915
  - $33,575
  - $18,100

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### Guardian Current Assumption Universal Life (CAUL)

**Sales Applications**
- Offers flexible, affordable permanent financial protection
- Rider options to deliver guaranteed coverage through your lifetime and high early cash values
- Competitive level-pay premiums with attractive IRR on death benefit

**Key Features: Issue Ages**
- 18 - 80: All Classes
- 81 - 85: Non-Smoker

**Minimum Face Amount and/or Case Size**
- Basic Sum Insured (BSI): *• $250,000 Preferred Plus NT
• $100,000 All Other Classes*

**Riders**
- Secondary Guarantee (SGR)
- Cash Value Enhancement (CVE)*
- Waiver of Specified Amount
- Waiver of Monthly Deductions
- Guaranteed Insurability
- Enhanced Accelerated Benefit

* CVE requires a minimum basic sum insured of $250,000 and a minimum case target premium of $50,000.

**Underwriting: Policy Classes**
- Preferred Plus NT
- Preferred NT
- Non-Smoker
- Standard (Smoker)
- Substandard

**Sample Premiums: Male, Age 40, Best Class $1 Million Face Amount**
- Target Premium: $7,260

**Client Proposal: Presentations**
- Policy Comparison
- Policy Summary
- Executive Bonus
- Cost of Waiting

### GI UltraMax™

**Sales Applications**
- Available only as employer-sponsored Guaranteed Issue in business situations with 10 or more lives
- Ideal for business clients who need high first-year cash values plus the flexibility of UL
- Interest crediting tied to Guardian General Account assets

**Key Features: Issue Ages**
- 20 - 65: Standard

**Minimum Face Amount and/or Case Size**
- Guaranteed Issue: Both a minimum face amount and minimum annual premium must be met:
  - $100,000
  - $50,000 minimum annual target premium (may combine policies)
  - Minimum case size - 10

**Riders**
- Five-Year No Lapse Guarantee
- Survivor Waiver (15 Yr.)
- DuoGuard Riders:
  - Beneficiary Insurance Option (BIO)
  - Survivorship Insurance Purchase Option (SIPO)

**Underwriting: Policy Classes**
- Preferred Plus NT
- Preferred NT
- Non-Smoker
- Standard (Smoker)
- Substandard

**Sample Premiums: Male, Age 40, Best Class $1 Million Face Amount**
- Target Premium: $17,080*

**Client Proposal: Presentations**
- Policy Summary
- Executive Bonus
- Cost of Waiting

### EstateGuard® Survivorship Universal Life (ESG SUL)

**Sales Applications**
- Second-to-die coverage for couples or business partners
- Offers flexible survivorship policy with cash value growth potential and without a secondary guarantee
- Offers three death benefit options
- Credits interest rate tied to Guardian’s General Account assets

**Key Features: Issue Ages**
- 20 - 90

**Minimum Face Amount and/or Case Size**
- Basic Sum Insured (BSI): *• $250,000 Preferred Plus NT
• $100,000 All Other Classes*

**Riders**
- Secondary Guarantee (SGR)
- Cash Value Enhancement (CVE)*
- Waiver of Specified Amount
- Waiver of Monthly Deductions
- Guaranteed Insurability
- Enhanced Accelerated Benefit

* CVE requires a minimum basic sum insured of $250,000 and a minimum case target premium of $50,000.

**Underwriting: Policy Classes**
- Preferred Plus NT
- Preferred NT
- Non-Smoker
- Standard (Smoker)
- Substandard

**Sample Premiums: Male, Age 40, Best Class $1 Million Face Amount**
- Target Premium: $4,132

**Client Proposal: Presentations**
- N/A

---

### Term Insurance

<table>
<thead>
<tr>
<th>Product</th>
<th>Guardian One-Year Convertible Term (CT1)</th>
<th>LifeSpan® Gold</th>
<th>Yearly Renewable Term (YRT)</th>
<th>Guardian Level Term (GLT) - 10-, 15-, 20-, and 30-Year</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Sales Applications</strong></td>
<td>• Offers immediate insurability coverage</td>
<td>• Offers very affordable short-term protection</td>
<td>• Affordable, short-term protection</td>
<td>• Designed for individuals who have an immediate, limited-time need for life insurance coverage</td>
</tr>
<tr>
<td></td>
<td>• Provides a financial bridge to permanent coverage within a year</td>
<td>• Good for personal or business insurance strategies, with possible long-term goals in mind</td>
<td>• Offers short-term personal or business insurance goals</td>
<td>• Offers affordable and predictable premiums</td>
</tr>
<tr>
<td></td>
<td>• Offers generous conversion credit</td>
<td>• Automatic conversion to permanent coverage</td>
<td>• Convertible without evidence of insurability to the later of 5 years or age 65</td>
<td>• Guaranteed premiums for entire period; convertible during first 3 years (conversion period may be extended with rider)</td>
</tr>
</tbody>
</table>

**Key Features: Issue Ages**
- 20 - 80
- 20 - 70
- 20 - 70
- 20 - 70

**Minimum Face Amount and/or Case Size**
- $250,000 - Preferred Plus NT
- $100,000 - All Other Classes
- $250,000 - Elite, Preferred Plus NT
- $100,000 - All Other Classes

**Riders**
- Waiver of Premium (Regular and Install Period)
- Whole Life Purchase Option
- Accident Death Benefit

**Premium Bands**
- $100,000 - $499,999
- $500,000 and above
- $100,000 - $499,999
- $500,000 and above
- Low Band: $250,000 - $499,999
- Medium Band: $500,000 - $1,999,999
- High Band: $2,000,000 - $4,999,999
- Super High Band $5 million or more

**Underwriting: Policy Classes**
- Preferred Plus NT
- Preferred NT
- Non-Smoker
- Standard (Smoker)
- Substandard
- Elite Preferred Plus NT
- Preferred NT
- Non-Smoker
- Standard (Non-Smoker)
- Substandard (Smoker)

**Sample Premiums: Male, Age 40, Best Class $1 Million Face Amount**
- Target Premium: $850

**Client Proposal: Presentations**
- N/A

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</tr>
</thead>
<tbody>
<tr>
<td>Sales Applications</td>
<td>• Meeting business and personal goals through qualified plan design for business owners, executives and employees. • High early cash value and high dividends. • Early premium offset potential.</td>
<td>• Meeting business and personal goals through qualified plan design for business owners, executives and employees. • Best long-term performance. • Guaranteed issue requires a minimum of 5 lives. Not available for 40(k) plans.</td>
<td>• Meeting business and personal goals through qualified plan design for business owners, executives and employees. • High IRIR on death benefit and guaranteed cash value.</td>
<td>• For business clients in the Fully Insured Plan market. • High premium, high cash value. • Guaranteed issue requires a minimum of 5 lives.</td>
<td>• Meeting business and personal goals through qualified plan design for business owners, executives and employees. • Low initial premium.</td>
<td>• Meeting business and personal goals through qualified plan design for business owners, executives, and employees. • Competitive level-pay premiums, especially for ages 45-65, with attractive IRIR on death benefit.</td>
<td></td>
</tr>
<tr>
<td>Key Features: Issue Ages</td>
<td>15 - 80</td>
<td>15 - 80</td>
<td>20 - 80</td>
<td>20 - 70</td>
<td>20 - 70</td>
<td>18 - 70</td>
<td></td>
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<td>Minimum Face Amount and/or Case Size</td>
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<td>$250,000 Preferred Plus NT $100,000 Preferred NT $2,000 All Other Classes</td>
<td></td>
</tr>
<tr>
<td>Riders</td>
<td>* EABR can only be exercised when the owner is an individual. ** Only riders available on GI version. Not all riders are available in Defined Benefit Plans. Check with the Plan Administrator or TPA.</td>
<td>Waiver of Premium Amount (with PLUA) Enhanced Accelerated Death Benefit* (ABR in states where EABR not approved) 10-Yr. Annual Renewable Term</td>
<td>Waiver of Premium Amount (with PLUA) Enhanced Accelerated Death Benefit* (ABR in states where EABR not approved) 10-Yr. Annual Renewable Term</td>
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</tr>
<tr>
<td>Dividend Options</td>
<td>A,B,C,D,Q,S,U</td>
<td>A,B,C,D,Q,S,U</td>
<td>A,B,C,D,Q,S,U</td>
<td>A,B,C,D,Q,S,U</td>
<td>A,B,C</td>
<td>A,B,C,D,Q,S,U</td>
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Life Rider Options Overview

<table>
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<tr>
<th>Product &amp; Sales Positioning</th>
</tr>
</thead>
<tbody>
<tr>
<td>Offers clients:</td>
</tr>
<tr>
<td>• The protection and</td>
</tr>
<tr>
<td>guarantees of whole life</td>
</tr>
<tr>
<td>and the upside potential</td>
</tr>
<tr>
<td>of index-linked cash</td>
</tr>
<tr>
<td>value growth</td>
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<tr>
<td>• Allocating all, or some,</td>
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<tr>
<td>of the client's cash value</td>
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<tr>
<td>paid-up additions to the</td>
</tr>
<tr>
<td>PF can help them</td>
</tr>
<tr>
<td>tap into greater upside</td>
</tr>
<tr>
<td>potential for their</td>
</tr>
<tr>
<td>policy's cash value</td>
</tr>
</tbody>
</table>

| Key Features:           |
| Issue ages              |
| L95: 0 - 80             |
| L10: 0 - 75             |
| 0 - 55, dependent upon  |
| product and waiver type |
| 15 - 75: in these states:|
| IN, KS, MS, NJ, NY, OH,|
| OR, SC, VA, WA         |
| 0 - 75 in all other     |
| approved states         |
| 18 - 45, L65            |
| 18 - 70 on all other    |
| approved whole life     |
| products                |

<table>
<thead>
<tr>
<th>Availability</th>
</tr>
</thead>
<tbody>
<tr>
<td>L121, L99, L95, L10, L20,</td>
</tr>
<tr>
<td>L65, and L10</td>
</tr>
<tr>
<td>L95, L99, L121, L65, L20,</td>
</tr>
<tr>
<td>L10, ESLW, ESLW10, AGWL,</td>
</tr>
<tr>
<td>PT-L95, PT-L99, PT-L121,</td>
</tr>
<tr>
<td>PT-YRT, PT-ESWL</td>
</tr>
<tr>
<td>LifeSpan-Gold, YRT, GLT</td>
</tr>
<tr>
<td>(10, 15, 20, 30)</td>
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<tr>
<td>Additional products</td>
</tr>
<tr>
<td>specific disability</td>
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<tr>
<td>waiver riders are</td>
</tr>
<tr>
<td>available on CAUL, ExG</td>
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<tr>
<td>SUL, L65G, FSVUL, III,</td>
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<tr>
<td>and ExG WL</td>
</tr>
<tr>
<td>L95, L99, L121, L65, L20,</td>
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<td>L10, ESLW, ESLW10, AGWL,</td>
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<td>L65, CAUL</td>
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<td>LifeSpan-Gold, YRT, PT-</td>
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<td>YRT, PT-ESWL</td>
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<td>L10, ESLW, ESLW10, AGWL,</td>
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<tr>
<td>ExG, YRT, CAUL</td>
</tr>
<tr>
<td>Rider load, premium-</td>
</tr>
<tr>
<td>paying-period, and other</td>
</tr>
<tr>
<td>features vary by policy</td>
</tr>
<tr>
<td>type</td>
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<tr>
<td>Same as policy applied</td>
</tr>
<tr>
<td>for</td>
</tr>
<tr>
<td>20 - 50</td>
</tr>
<tr>
<td>Designated life: 20 - 80</td>
</tr>
</tbody>
</table>

Guardian Dividend Options:

A. Cash
B. Reduce premiums
C. Accumulate as interest
D. Purchase paid-up additional insurance
E. Purchase one-year term insurance
F. Purchase one-year term insurance
G. Purchase one-year term insurance
H. Purchase one-year term insurance
I. Long Term Care Additions
J. Deferred additions (even if effect continuously during the initial period, may be used to maintain initial death benefit after initial period ends)
K. Purchase term up to 2X face amount; balance to purchase paid-up additional insurance
L. Purchase term up to 2X face amount; balance to purchase paid-up additional insurance
M. Purchase term up to 2X face amount; balance to purchase paid-up additional insurance
N. Purchase term up to 2X face amount; balance to purchase paid-up additional insurance
O. Purchase one-year term addition with target face amount
P. Purchase one-year term addition with target face amount
Q. Purchase term up to 2X face amount; balance to purchase paid-up additional insurance
R. Purchase term up to 2X face amount; balance to purchase paid-up additional insurance
S. Premium offset
U. Loan repayment

Notes:
The Guardian Life Insurance Company of America (Guardian), New York, NY, its subsidiaries, agents or employees do not give tax or legal advice.
Outstanding loans, loan interest, and withdrawals will reduce cash values and the amount of the policy's death benefit. Loans and loan interest will affect the policy's non-guaranteed dividends.
Riders may incur additional costs. Riders may not be available in all states and/or may have state variations.
The Accelerated Death Benefit for Long Term Care Services Rider is marketed as Guardian's Long Term Care Rider and is not available in all states. Rider provisions and features may vary by state.
Dividends are not guaranteed. They are declared annually by Guardian's Board of Directors.
The premium offset year is not guaranteed. The offset is based on the amount of paid-up additions and payment of non-guaranteed dividends.
For LifeSpan and YRT, year 2-5 premiums shown are based on non-guaranteed values.
All 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.

Policy / Rider Form Numbers

AGVL: 06-WL
10 Pay-WL: 11-WL 10
ESWL, ESWL Gl: 08-EW
L20: 12-L20
L65: 12-L65
Gl UltraMax: 07-HECVUL
CAUL: 15-CAUL
ExG SUL: 07-SUL
ExG SUL: 08-SW
GLT 10, 15, 20, 30: 14-GLT
ESWL 10 Pay: 15-ESWL 10
LifeSpan™: 06-ACT
YRT: 97-2100I
CT1: 00-TI
PT-L95, PT-L99, PT-L121, 07PTWL
PT-WL3G: 07-PWLT3
PT-YRT: 98-12PT
PT-ESWL: 08-EW
PT-CAUL: 11-PTUL
LTCR: 13-LTCR
L95: 14-L95
L99: 14-L99
L121: 14-L121
EABR: 01-R111
Select Security: 91-R110
Exchange of Insureds: 96-R61
GIO: 97-R112
Applicant's Waiver of Premium: 01-R17
Combined Waiver of Premium: 01-R28
EPUA: 01-R70
CFLUL: 05-R70 EWL
IPUL: 11-IPUL
IPUL: 14-IPUL
EGIO: 06-R31
GIO: 10-09-GIO L10
GLO Limited: 11-GIOL
RTR-10: 06-R66
SIPO (Duoguard): 07-SIPO
LTCR: 13-LTCR
WLP: 05-R31 GLT
Waiver of Premium: 01-R2 YRT
GLT Waiver: 06-R2 GLT
Waiver Plus: 08-WP GLT
Extended Conversion: 06-R41 GLT
EABR: 09-R111 LUL
WMD: 07-WMD UL SN
PUA: 03-R70 2PT
Select Security: 10-R216 UL
ADP: 07-ADP UL
DBR: 07-DBR UL
WMD: 07-WMD UL
EABR: 09-R111
ANCVC: 10-ANCVC UL
Exchange of Insureds: 10-EIR UL
SGCR: 10-5G UL
GIO: 10-GIO UL
Policy Split Option: 08-PSO
RTR-85: 08-SLT
EPUA-ExG: 01-R85
15 Yr. Death Waiver: 08-DWP
BIO (First-to-Die Duoguard): 08-BIO SWL
SIPO (Duoguard): 08-SIPO
Estates Protection: 07-4Y UL
Survivorship Waiver: 15-07-WSA UL
BIO (First-to-Die Duoguard): 07-BIO SWL
SIPO (Duoguard): 07-SIPO RTR-85: 07-SLT UL
13-IPR
16-15DTR

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