Enhanced Paid-Up Additions

There are many compelling reasons to purchase life insurance, and typically these reasons increase the need for protection at various stages of your life. A new home… a new baby… starting a new business…providing for college costs… all bring challenges and opportunities. How do you ensure that you have adequate financial protection? Ask your Financial Representative about Guardian's Enhanced Paid-Up Additions Rider.

What Can the EPUA Rider Do For Me?

Guardian's Enhanced Paid-Up Additions Rider is a valuable optional feature available on all of our Whole Life policies. The EPUA Rider allows you to purchase additional paid-up insurance[1] with flexible payment options and at favorable rates to enhance your policy values. Over time, these additions can increase all of the policy's values, including loan value, total cash value and death benefit, providing you with a valuable financial resource for the future.

EPUA Rider Features

With an EPUA Rider, you can:

- schedule an amount that you will pay with your policy premium each year.[2]
- make unscheduled payments at any time.
- vary payments and guaranteed cash value growth from year to year.
- earn dividends on the additional paid-up insurance you purchase.[3]

What If I Became Disabled?

An option also available with the EPUA Rider is a Waiver of Specified Amount. It provides that a specified scheduled amount of EPUA payments will be waived should you become totally disabled. Your protection is secure and policy values continue to increase. The premium for this provision is paid with your regular policy premium.

How Would It Work For Me?

Your Financial Representative can help you determine how an Enhanced Paid-Up Additions Rider can be integrated with your overall financial plan to help you feel very good about tomorrow.

Go There with Guardian

The Guardian Life Insurance Company of America is one of the oldest and most respected mutual life insurance companies in America today. We remain committed to helping our customers achieve their life financial goals, and measure our success in the thousands of relationships we have sustained over generations.

1 Policyholders can purchase paid-up additional insurance on the insured's life, within policy limits, over and above the base face amount.
2 A minimum payment of $100 is required each year to maintain the EPUA Rider.
3 Dividends are not guaranteed and maybe declared annually by the Board of Directors.

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