Guardian®

Core Whole Life and Limited Pay Whole Life (2019 Series)

Product Guide

Guardian® is a registered trademark of The Guardian Life Insurance Company of America.
© Copyright 2019 The Guardian Life Insurance Company of America.

For Internal and Producer Use Only. Not for Use with the General Public
The Guardian Life Insurance Company of America
2019-85695 exp 9/21

Guardian

Core Whole Life (Level Pay) at a Glance

	Whole Life Paid up at 95 (L95)	Whole Life Paid up at 99 (L99)	Whole Life Paid up at 121 (L121)
Product Positioning and Features	Highest Early Cash Values • Early liquidity • Early premium offset potential • Supports persistency in early years	Highest Long-Term Cash Values • Higher retirement distributions • Earliest Offset • Best for Q-blends	Highest Death benefit IRR • Lowest premiums • Best guaranteed CV IRR
Target Clients	• Clients with healthy cash flow • Business owners • Clients seeking early flexibility	• Clients with steady income • Legacy protection • Clients seeking maximum long-term performance	• Older age insureds • Young families • Limited budget clients • Rated risk class clients
Issue Ages	0-80		0-90
Minimum Face Amount	$250,000 Preferred Plus NT $100,000 Preferred NT $25,000 All Other Classes		$250,000 Preferred Plus NT $100,000 All Other Classes

Guardian®

	Whole Life Paid up at 95 (L95)	Whole Life Paid up at 99 (L99)	Whole Life Paid up at 121 (L121)
Dividend Options	**A** Cash Payment **B** Reduce Premium **C** Dividend Accumulation **D** Paid Up Additions (Default Option) **F** One Year Term Addition up to Policy Cash Value – Balance to Purchase Dividend Additions **G** One Year Term Addition up to Policy Cash Value – Balance to Reduce Premium **I** LTC Additions **L** One Year Term Addition up to twice the Policy's Face Amount – Balance to Purchase Dividend Additions **P** One Year Term Addition up to twice the Policy's Face Amount – Balance to Reduce Premium **Q** One Year Term Addition with Target Face Amount **R** Increasing Q Term – available starting at issue age 15 **S** Premium Offset **U** Dividends Repay Loan Principal		
Featured Riders	• DuoGuard • Enhanced Accelerated Benefits Rider (EABR) • Guaranteed Insurability Option (GIO) • Index Participation Feature (IPF) • Lifetime Protection Builder • Long Term Care Rider (LTC) • Paid Up Additions Rider (PUA) • Waiver of Premium		
Loans	• The policy's Fixed Loan Rate decreases from 6% to 4% at the later of the 20th policy anniversary or the anniversary nearest age 65. • The policyholder can elect the Variable Loan Rate Option without Direct Recognition at the 10th policy anniversary.		

Guardian

Limited Pay Whole Life at a Glance

	10 Pay Whole Life (10 Pay WL)	15 Pay Whole Life (15 Pay WL)	20 Pay Whole Life (20 Pay WL)	Whole Life Paid up at 65 (L65)
Product Positioning and Features	Guaranteed Paid Up in 10 Years • Guaranteed Cash Value in Year 1 • Commonly used with Premiums Paid in Advance (PPIA) • High Early IRR on Cash Value	Guaranteed Paid Up in 15 Years • Guaranteed Cash Value in Year 1 • Suitable for Premiums Paid in Advance (PPIA) • High Early IRR on Cash Value	Guaranteed Paid Up in 20 Years • Guaranteed Cash Value in Year 2 • High Early IRR on Cash Value • Financially sound and tax efficient asset	Guaranteed Paid Up at Age 65 • Easy, predictable way to close "retirement gap" • Provides high cash value accumulations
Target Clients	• Clients looking to protect wealth from tax erosion and market risk • Supplemental Retirement Planning • Juvenile gifting	• Clients looking to protect wealth from tax erosion and market risk • Supplemental Retirement Planning • Juvenile gifting	• Juvenile gifting • Supplemental Retirement Planning • Clients looking to accumulate funds for long term goals	• Supplemental Retirement Planning • Juvenile gifting • Ideal for younger adults with good cash flow
Issue Ages	0-75	0-75	0-70	0-45
Minimum Face Amount	$250,000 Preferred Plus NT $100,000 Preferred NT $25,000 All Other Classes			

Guardian®

	10 Pay Whole Life (10 Pay WL)	15 Pay Whole Life (15 Pay WL)	20 Pay Whole Life (20 Pay WL)	Whole Life Paid up at 65 (L65)
Dividend Options	**A** Cash Payment **B** Reduce Premium **C** Dividend Accumulation **D** Paid Up Additions (Default Option) **F** One Year Term Addition up to Policy Cash Value – Balance to Purchase Dividend Additions **G** One Year Term Addition up to Policy Cash Value – Balance to Reduce Premium **I** LTC Additions **L** One Year Term Addition up to twice the Policy's Face Amount – Balance to Purchase Dividend Additions **P** One Year Term Addition up to twice the Policy's Face Amount – Balance to Reduce Premium **Q** One Year Term Addition with Target Face Amount **R** Increasing Q Term – available starting at issue age 15 **S** Premium Offset **U** Dividends Repay Loan Principal			
Featured Riders	• Enhanced Accelerated Benefits Rider (EABR) • Enhanced Guaranteed Insurability Option (GIO) • Index Participation Feature (IPF) • Long Term Care Services Rider (LTC) • Paid Up Additions Rider (PUA) • Waiver of Premium			
Loans	• The policy's Fixed Loan Rate decreases from 6% to 4% at the later of the policy anniversary when the policy is paid up, or the anniversary nearest age 60. • The policyholder can elect the Variable Loan Rate Option without Direct Recognition at the 10th policy anniversary.			

Guardian®

Contents

Product Guide **1**

General Information **8**

Product Descriptions **8**

- Life Paid up at 95 (L95) 8
- Life Paid up at 99 (L99) 8
- Life Paid up at 121 (L121) 9
- 10 Pay Whole Life (10 Pay WL) 9
- 15 Pay Whole Life (15 Pay WL) 9
- 20 Pay Whole Life (20 Pay WL) 9
- Life Paid up at 65 (L65) 10

Base Policy Issue Ages by Underwriting **10**

Face Amounts **10**

- Face Amount Minimum 10
- Face Amount Maximum 11

Gender **11**

Premiums **11**

- Premium Modes 12

Substandard Extras **12**

- Flat Extras 12

Dividend Options **13**

- Dividend Banding 14

Backdating **14**

Death Benefit **14**

Lapse Processing **14**

Reinstatement **15**

Free Look Period **15**

Modified Endowment Contracts (MEC) – 7-Pay Premium Test **15**

Policy Fee **16**

Policy Loans **16**

- Loan Interest 17
- Variable Loan Interest Rate 17
- Direct Recognition 18

Cash Value **19**

Conversions and Exchanges **19**

Riders and Provisions.....20
Contact Us 21
Appendix A: Revision History 22

Guardian

General Information

- Descriptions and availability of certain policy features may vary from state to state. Specific variations will be set forth in the policy issued to the policy owner
- Please consult the Product Portfolio on Guardian Online for availability and variations in your state
- Please consult the contract for definitions of terms used in this guide and not defined here
- For product and illustration questions, please contact our **Life Product Support & Competition** team at 1-800-871-7780 Option 2, available Monday-Friday, 8:00AM-6:00PM ET.
- Unless otherwise noted, this guide pertains to only the most recent versions of these products
- All products included are participating and provide for the payment of dividends (dividends are not guaranteed; they are declared annually by the Board of Directors)

Product Descriptions

Life Paid up at 95 (L95)

Guardian Whole Life Paid Up at 95(L95), Compliance Form #18-L95, provides high cash values, with first year cash values and a guaranteed death benefit to age 121 if premiums are paid to age 95. Premiums are level and are payable to age 95. At the end of the payment period, the policy is paid-up for the face amount, and no further premium payments are required. The policy continues to remain in-force, without premium, until surrender or death.

L95 provides lifetime protection as well as accelerated early cash value growth. L95 offers security and guarantees to help clients build and conserve wealth while safeguarding assets for transfer to future generations. L95 provides the best early cash values out of all level-pay products (L95, L99, L121).

Life Paid up at 99 (L99)

Guardian Whole Life Paid Up at 99 (L99), Compliance Form #18-L99, provides long-term guaranteed cash value growth and a guaranteed death benefit to age 121 if premiums are paid to age 99. Premiums are level and are payable to age 99. At the end of the payment period, the policy is paid-up for the face amount, and no further premium payments are required. The policy continues to remain in-force, without premium, until surrender or death.

L99 provides lifetime protection and outstanding long-term performance with high cash value accumulations. L99 offers security and guarantees to help clients build and conserve wealth, while safeguarding assets for transfer to future generations. L99 provides the earliest premium offset of the level-pay products (L95, L99, L121) and is considered the best for blending Term with Whole life for the purpose of targeting cash value accumulation.

Guardian

Life Paid up at 121 (L121)

Guardian Whole Life Paid Up at 121 (L121), Compliance Form # 18-L121, provides long-term guaranteed cash value growth and a guaranteed death benefit to age 121 if premiums are paid to age 121. Premiums are level and are payable to age 121. At the end of the payment period, the policy is paid-up for the face amount, and no further premium payments are required. The policy continues to remain in-force, without premium, until surrender or death.

L121 provides lifetime protection at an affordable premium compared to other whole life policies. L121 offers security and guarantees to help clients build and conserve wealth while safeguarding assets for transfer to future generations. L121 provides the lowest premium, and the best guaranteed cash value IRR. L121 is best for blending term with whole life for the purpose of targeting guarantees.

10 Pay Whole Life (10 Pay WL)

Guardian 10 Pay Whole Life (10 Pay WL), Policy form number 19-L10, is a permanent, traditional whole life insurance plan that provides a guaranteed death benefit to age 121. Premiums are level and the policy is fully paid-up after 10 years. The maturity date of the policy equals the anniversary nearest the insured's attained age 121. At age 100, the cash value of base policy equals face amount of base policy, the cash value of dividend additions equals the face amount of additions, and the cash value of paid-up additions equals the face amount of paid-up additions.

10 Pay WL is a limited pay, permanent life insurance policy providing lifetime death benefit coverage that is fully paid up in 10 years. Designed to create immediate high cash accumulations, and optimized for supplemental retirement distributions, it leverages assets while protecting wealth from tax erosion and market risk.

15 Pay Whole Life (15 Pay WL)

Guardian 15 Pay Whole Life (15 Pay WL), Policy form number 19-L15, is a permanent, traditional whole life insurance plan that provides a guaranteed death benefit to age 121. Premiums are level and the policy is fully paid-up after 15 years. The maturity date of the policy equals the anniversary nearest the insured's attained age 121. At age 100, the cash value of base policy equals face amount of base policy, the cash value of dividend additions equals the face amount of additions, and the cash value of paid-up additions equals the face amount of paid-up additions.

15 Pay WL is a limited pay, permanent life insurance policy providing lifetime death benefit coverage that is fully paid up in 15 years. Designed to create immediate high cash accumulations, and optimized for supplemental retirement distributions, it leverages assets while protecting wealth from tax erosion and market risk. With a 15-year time horizon, the product is a great fit for juvenile gifting. For people in their prime earning years, this is an attractive tool to bridge the retirement savings gap.

20 Pay Whole Life (20 Pay WL)

Guardian 20 Pay Whole Life (20 Pay WL), Policy Form Number: 19-L20, is a permanent, traditional whole life insurance plan that provides a guaranteed death benefit to age 121. Premiums are level and the policy is fully paid-up after 20 years. The maturity date of the policy equals the anniversary nearest the insured's attained age 121. At age 100, the cash value of base policy equals the face amount of base policy, the cash value of dividend additions equals the face amount of additions, and the cash value of paid-up additions equals the face amount of paid-up additions.

20 Pay WL provides lifetime protection in a policy that becomes fully paid-up in 20 years. 20 Pay WL is a financially sound asset and a tax efficient way to help accumulate funds for college, retirement, or other long-term goals.

Guardian®

Life Paid up at 65 (L65)

Guardian Life Paid Up at 65 (L65), Policy Form Number: 19-L65, is a permanent participating whole life insurance plan, providing a guaranteed level death benefit, as long as required premiums are paid. Premiums are level and payable to age 65. The maturity date of the policy equals the anniversary nearest the insured's attained age 121. At age 100, the cash value of base policy equals the face amount of base policy, the cash value of dividend additions equals the face amount of additions, and the cash value of paid-up additions equals the face amount of paid-up additions.

L65 is a valuable asset that can help clients achieve a comfortable retirement and a secure financial future. L65 is designed to become fully paid-up at 65, and meant to be an easy, predictable way to close the retirement gap, along with providing high cash value accumulations to help meet financial goals.

Base Policy Issue Ages by Underwriting

The following table shows the issue ages and available classes for each product in the whole life series:

	L95	L99	L121	10 Pay WL	15 Pay WL	20 Pay WL	L65
Preferred Plus NT	18-80			18-75		18-70	18-45
Preferred NT	18-80			18-75		18-70	18-45
Non-smoker	0-80		0-90	0-75		0-70	0-45
Standard (Smoker)	18-80			18-75		18-70	18-45
Rated Non-smoker	10-80*			10-75*		15-70*	15-45*
Rated Smoker	18-80			18-75		18-70	18-45

** For ages 10-14, only classes 1, 2, and 3 are offered*

Face Amounts

Face Amount Minimum

For L95, L99, 10 Pay WL, 15 Pay WL, 20 Pay WL and L65, the minimum face amount is:

- $250,000 – Preferred Plus NT
- $100,000 – Preferred NT
- $25,000 – All Other Classes

For L121, the minimum face amount is:

- $250,000 – Preferred Plus NT
- $100,000 – All Other Classes

Face Amount Maximum

The maximum amount of insurance that may be purchased will be determined on a case-by-case basis. It depends on the retention limits, the availability of reinsurance and on the amount of other insurance, if any, on the lives of the insured.

For more information, consult the Underwriting tab on Guardian Online.

Gender

- Male
- Female

* Montana utilizes unisex pricing.

Premiums

Basic premiums vary by issue age, sex, underwriting class, and face amount. Premiums may be paid in advance based on the guidelines detailed by the Individual Life Service and Administration area in Bethlehem

For questions involving policy illustrations, please refer to the Illustrations page on the Guardian Online site under Sales, or contact the **Life Product Support & Competition** team at 1-800-871-7780, Option 2.

L95	Basic premiums are guaranteed and payable to age 95
L99	Basic premiums are guaranteed and payable to age 99
L121	Basic premiums are guaranteed and payable to age 121
10 Pay WL	Basic premiums are guaranteed and payable for 10 years
15 Pay WL	Basic premiums are guaranteed and payable for 15 years
20 Pay WL	Basic premiums are guaranteed and payable for 20 years
L65	Basic premiums are guaranteed and payable to age 65

Premiums are the same for the best two underwriting classes. (Preferred Plus and Preferred).

Guardian

Premium Modes

Premiums may be paid on an annual or periodic basis. The amount of each periodic premium is calculated by multiplying the annual policy premium by the applicable modal factor found in the table below:

Premium Frequency	Modal Factor
Annual	1.000000
Semi-annual	0.515000
Quarterly	0.262650
Guard-O-Matic	0.085833

Substandard Extras

- Substandard charges on the base policy can be flat extras and/or table extras
- Table extras are up to class 16 (non-cigarette users and cigarette users); Table extras are assessed for the greater of 20 years or to age 65, but not beyond the premium period
- Substandard extra rates vary by issue age, sex and substandard class. They do not vary by smoker status. The substandard extra charge is equal to the rate multiplied by the current base policy face amount in thousands
- Dividends are permanently impacted

Flat Extras

- Temporary flat extras are assessed for a fixed number of years through underwriting
- Permanent flat extras are assessed for the greater of 20 years or to age 65
  - Permanent flat extras are not allowed on 10 Pay WL and 15 Pay WL
- Medical flat extras are not permitted on Preferred-NT or Preferred Plus NT
- Non-medical flat extras are permitted on all classes provided the insured is otherwise medically qualified
- May not be available for all riders. Rules governing riders are subject to the contract of the riders as well as underwriting.

Guardian

Dividend Options

- For a full description of Dividend Options, please see the Dividend Manual.
- All policies are participating. The dividend is paid annually; a dividend is not paid in the first year
- Dividends are not guaranteed. They are declared annually by Guardian's Board of Directors
- Policy loans affect dividends through Direct Recognition
- The policyowner may elect to have dividends applied to any one of the following available dividend options:

Option	Description
A	Cash Payment
B	Reduce Premium
C	Dividend Accumulation
D	Paid Up Additions (Default Option)
F	One Year Term Addition up to Policy Cash Value – Balance to Purchase Dividend Additions
G	One Year Term Addition up to Policy Cash Value – Balance to Reduce Premium
I	LTC Additions
L	One Year Term Addition up to twice the Policy's Face Amount – Balance to Purchase Dividend Additions
P	One Year Term Addition up to twice the Policy's Face Amount – Balance to Reduce Premium
Q	One Year Term Addition with Target Face Amount
R	Increasing Q Term – available starting at issue age 15
S	Premium Offset
U	Dividends Repay Loan Principal

Guardian®

Dividend Banding

For L95, L99, and L121:

Dividend rates are higher for base face amounts equal to $1,000,000 and over.

For 10 Pay WL, 15 Pay WL, 20 Pay WL, and L65:

There is no dividend banding.

Backdating

Backdating up to a maximum of 6 months is allowed where permitted.

Death Benefit

The death benefit is equal to the face amount

Plus:

- Any insurance on the insured's life purchased as additional benefit riders
- Any insurance on the insured's life purchased with additions
- The value of dividends left at interest
- Any dividends credited at death
- Any premium (not waived) paid beyond the policy month of death

Less:

- Any outstanding loans and loan interest
- Any premium due
- Any accelerated benefits received under the EABR or LTC Riders up to and including the policy month of death

Lapse Processing

- There is a grace period of 31 days after the due date for the premium payment during which the policy will not lapse.
- If the payment is not received by the end of the grace period, the policy lapses as of the date of default under the non-forfeiture provision elected at issue.
- If the Automatic Premium Loan (APL) provision is available and elected, the policy will lapse if the policy's loan value is not sufficient to pay the full amount due.

Guardian

Reinstatement

- A policy may be eligible for reinstatement during the insured's lifetime and within 5 years after the date of default
- The reinstatement will not take effect until all the requirements for reinstatement have been received and reinstatement is approved by Guardian
- **The requirements for reinstatement are:**
  - Written application for reinstatement received at our Customer Service Office
  - Policy has not been surrendered for cash
  - Evidence of insurability satisfactory to Guardian
  - Payment or reinstatement of any outstanding loans and loan interest and payment of any overdue premiums, with 6% interest compounded yearly

Free Look Period

- Policyowners have a 10-day free look period after policy delivery which is subject to normal state variations
- The free look benefit is the return of premiums paid without interest

Modified Endowment Contracts (MEC) – 7-Pay Premium Test

- Total outlay in the first seven policy years is limited to the 7-pay premium rate as defined in IRS code 7702A. If the total outlay in the first seven years exceeds the cumulative 7-pay premium limit, the policy shall be classified as a MEC
- Distributions from a MEC will be taxable immediately up to the gain in the policy and may be subject to a 10% penalty tax. Distributions include loans, withdrawals, dividends paid in cash, dividends to pay loans and partial surrenders
- The deemed cash value is the policy's cash value if Guardian pays no dividends and assesses maximum term charges on a policy with a term dividend option. It equals the policy cash value plus the cash value of rider additions (not including dividend additions) if
  1. The policyholder had always applied dividends to purchase additions, and didn't have any term
  2. The policyholder never took a distribution, and
  3. The policy did not have a material change
- If the deemed cash value exceeds the net single premium for the lowest death benefit in the latest 7-pay testing period, or if a rider or benefit is added after issue, the policy undergoes a material change. In this event, a new 7-pay premium rate will be established as of the material change date. During any seven-year test period, if the total outlay exceeds the new cumulative 7-pay premium limit, the contract will be classified as a MEC
- The 7-pay premium rates are based on the 2017 CSO composite mortality table
- Guardian, its subsidiaries, agents and employees do not provide tax, legal, or accounting advice. Consult your tax, legal, or accounting professional regarding your individual situation

Guardian®

Policy Fee

None (Continuous banding replicates a $100 policy fee)

Policy Loans

- Policy loans may be requested at any time, including in the first year, provided the policy has sufficient cash value
- There is no minimum loan
- The maximum loan is equal to the cash value of the basic policy on the paid-to-date, plus the cash value of adds from dividends or rider payments from the next anniversary less any outstanding loans and loan interest to the next policy anniversary
- The requested amount can be either a specific amount or the maximum amount
- Unpaid loan interest is capitalized each anniversary
- Repayments are accepted at any time
- Policy benefits are reduced by any outstanding loans and loan interest
- **Core Whole Life and Limited Whole Life products feature:**
  - An initial fixed loan interest rate of 6%; Direct Recognition applies
  - A 10th year variable loan interest rate option; Direct Recognition ***does not*** apply
  - The loan choice made at the 10th policy anniversary (fixed or variable) is irrevocable

Guardian®

Loan Interest

- The initial fixed loan rate is 6% (5.66038% payable in advance)
- The policy loan rate decreases from 6% to 4% subject to the following rules:

L95	The policy loan rate decreases from 6% to 4% at the later of the 20th policy anniversary or the anniversary nearest age 65.
L99	
L121	
10 Pay WL	The policy loan rate decreases from 6% to 4% at the later of the 10th policy anniversary or the anniversary nearest age 60.
15 Pay WL	The policy loan rate decreases from 6% to 4% at the later of the 15th policy anniversary or the anniversary nearest age 60.
20 Pay WL	The policy loan rate decreases from 6% to 4% at the later of the 20th policy anniversary or the anniversary nearest age 60.
L65	The policy loan rate decreases from 6% to 4% at the policy anniversary nearest age 65.

- Because of Direct Recognition, policies with a loan at the 4% interest rate will receive lower dividends than a policy with the same loan at 6%

Variable Loan Interest Rate

- At the 10th policy anniversary policyowners have the option to switch from a fixed to a variable loan regime
- The maximum variable loan interest rate for a given policy is contractually set at the greater of:
  - The Moody's Corporate Bond Yield Average – Monthly Average Corporates for the calendar month shown in the below table, or
  - 4.5%
- However, if the declared loan interest rate in the prior year is within 0.5% (50 bps) of the maximum loan interest rate described above, the maximum loan interest rate will not change and will instead be the declared loan interest rate from the prior year.
- Guardian may choose to set the loan interest rate below the maximum

- The variable loan interest rate is declared quarterly and can only change on an anniversary. The variable loan interest rate may vary depending on the policy's anniversary month and will be determined based on the corresponding Moody's rate noted below:

Policy Anniversaries	Calendar Month of Moody's Rate
January – February – March	October
April – May – June	January
July – August – September	April
October – November – December	July

- There is no Direct Recognition for policies that have opted into the variable loan rate regime

Direct Recognition

- For all permanent whole life policies currently on the fixed loan rate regime, Guardian computes dividends based on Direct Recognition of policy loans. This means that the average loan balance during the policy year affects the dividend for each policy
  - Please refer to the PUB4545, for detailed information on Direct Recognition
- There is no Direct Recognition for policies that have opted into the variable loan rate regime
- Please refer to the *COMPETITION* tab under Guardian Online/Products/Life Insurance or detailed information on Direct Recognition

Guardian

Cash Value

- Guaranteed values are based on a 4% interest rate and 2017 CSO Composite Sex Distinct Mortality Table
- The guaranteed cash value is the same for substandard ratings as for non-substandard classes

The following table shows the policy year in which the policy starts to have a guaranteed cash value, and the age at which each product's guaranteed cash value equals the policy's face amount:

Product	First Year of Guaranteed Cash Value	Age Where Guaranteed Cash Value Equals Face Amount (Endowment)
L95	1	100
L99	3	100
L121	3	121
10 Pay	1	100
15 Pay	1	100
20 Pay	2	100
L65	2	100

Conversions and Exchanges

- Term conversions are permitted for all products.
- Conversion credits apply on all products, except 10 Pay WL and 15 Pay WL, with certain restrictions
- 1035 Exchanges are permitted
- Loans are not allowed as part of a 1035 exchange
- For more information, visit the *TERM CONVERSION* tab under Guardian Online/Marketing/Cross-Sell Programs

Guardian

Riders and Provisions

- For a full description of available riders, please see the Whole Life Rider Guide
- Riders may incur additional costs. Unless otherwise stated, no rider has cash or loan value
- All riders attached to a policy will terminate if the base policy lapses
- These riders may not be available in all states. Refer to Guardian Online/Life Insurance Resource Center/ Product Portfolio for more details
- The following riders are available with these products:

	L95	L99	L121	10 Pay WL	15 Pay WL	20 Pay WL	L65
Paid Up Additions Rider (PUA)	YES	YES	YES	YES	YES	YES	YES
Index Participation Feature (IPF)	YES	YES	YES	YES	YES	YES	YES
Waiver of Premium (W)	YES	YES	YES	YES	YES	YES	YES
Waiver of Specified Amount (WSA)	YES	YES	YES	YES	YES	YES	YES
Applicant's Waiver of Premium (AWP)	YES	YES	YES	YES	YES	YES	YES
DuoGuard (DG)	YES	YES	YES	NO	NO	NO	NO
Enhanced Accelerated Benefits Rider (EABR)	YES	YES	YES	YES	YES	YES	YES
Long Term Care Services Rider (LTC) *(with Terminal Illness Benefit)*	YES	YES	YES	YES	YES	YES	YES
Guaranteed Insurability Option (GIO and GIO*Plus*)	YES	YES	YES	YES	YES	YES	YES
Accidental Death Benefit Rider (ADB)	YES	YES	YES	YES	YES	YES	YES
Exchange of Insureds Rider	YES	YES	YES	YES	YES	YES	YES
Lifetime Protection Builder (LPB)	YES	YES	YES	NO	NO	NO	NO
Select Security Rider	YES	YES	YES	YES	YES	YES	YES
10 Year Annually Renewable Term (RTR-10)	YES	YES	YES	YES	YES	YES	YES

Guardian®

Contact Us

Administrative Office:

Guardian Life Insurance Company
Northeast Regional Office
P.O. Box 26110
Lehigh Valley, PA 18002-6110
1-888-GUARDIAN (1-888-482-7342)

Life Product Support:

If you have questions pertaining to product and rider features, please contact Life Product Support at 1 (800) 871-7780, Option 2.

Guardian®

Appendix A: Revision History

September 2019	Introduction of 2017 CSO Limited Pay Products including new 15 Pay Whole Life Re-combined with the 2017 CSO Level Pay Product Guide

Guardian®

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.

Riders may incur an additional premium or cost. Riders may not be available in all states.

Policy loans and withdrawals affect the guarantees by reducing the policy's death benefit and cash values. 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. If the policy is a Modified Endowment Contract (MEC), loans are treated like withdrawals, but as gain first, subject to ordinary income taxes. If the policy owner is under 59 ½, any taxable withdrawal may also be subject to a 10% federal tax penalty.

Dividends are not guaranteed. They are declared annually by Guardian's Board of Directors.

Guardian® is a registered trademark of The Guardian Life Insurance Company of America.
© Copyright 2019 The Guardian Life Insurance Company of America.

Policy Form Numbers:
19-L10, 19-L15, 19-L20, 19-L65, 18-L95, 18-L99, 18-L121

Rider Form Numbers:
15-IPR, 18-PUA, 18-WP WL, 18-AWP, 18-GIO, 01-R111, 13-LTCR, 13-TIR, 13-TIR, 06-R66, 91-R110, 96-R61, 86-R1, 07-SIPO, 16-15DTR