Tired of earning 0% on your savings?

Where are you putting extra cash these days? After all, saving money is a necessity toward securing your financial future. And earning 0% on that savings doesn't have to be the case, either. There is a financial asset available that helps avoid market fluctuations and may help keep your savings protected and safe.

This financial asset can provide:

- Growth potential insulated from stock market volatility
- Income tax-deferred growth[1]
- Account values can be withdrawn income tax-free (up to policy basis) or taken as tax-favored loan[2]
- Flexible contribution choices
- A stable way to lock in your future financial outlook

Learn how the Enhanced Paid-Up Additions (EPUA) rider[3] on your whole life policy can offer an alternate way to accelerate your savings while also increasing your death benefit.

The Guardian Life Insurance Company of America

guardianlife.com

New York, NY

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Some whole life policies do not have cash values in the first two years of the policy and don't pay a dividend until the policy's third year. Refer to your individual whole life policy illustration for more information.

1 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.

2 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, subject to last-in-first-out (LIFO) ordinary income tax treatment. The distribution may also be subject to a 10% federal tax penalty on the gain portion of the policy if the owner is under age 59½. The death benefit is generally income tax free.

3 Riders may incur an additional cost or premium. Riders may not be available in all states. Paid-up Additions (PUA) are purchases of additional insurance (death benefit) that have a cash value. These purchases are made with dividends and/or a rider that allows the policyholder to pay an additional premium over and above the base premium. This creates the growth of death benefit and cash values in a participating whole life policy. Adding large amounts of paid-up additions may create a Modified Endowment Contract (MEC).

Policy Form No.: 20-CAUL
Rider Form Nos.: 20-CBR GLIC,20-CCOR, 15-IPF, 20-ROP UL, 17-SWL, 18-PUA