



# Executive Benefits Advantage

Is your family financially protected if something were to happen to you tomorrow? Is your overall financial portfolio positioned for the future?

## Good news — a benefit designed for you

Your employer has teamed with Guardian to provide its valued employees quality permanent whole life insurance. This will enhance the coverage you already have in place with minimal underwriting, adding an important asset that you can take with you and that will continue to grow in value. While your employer will pay the full cost of coverage while you remain with the company, you can take over the premium payments and continue uninterrupted coverage should you leave.

### Features

- Level-premium permanent policy
- High-quality product designed for the long term
- Competitively priced
- Survivor benefit

### Advantages

- Portability
- Tax-deferred growth<sup>1</sup>
- Tax-efficient distribution<sup>2,3</sup>
- Important guarantees<sup>4</sup>
- Integrates easily with financial strategies

### Benefits

- Living benefits through cash values
- Leverages and maximizes assets
- Flexibility through riders and options<sup>5</sup>
- Cash value growth potential



### Why whole life insurance?

- A permanent guaranteed survivor benefit. 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.
- Cash value access for future supplemental needs (mortgage, education, emergency funds, etc.)
- Income tax-free death benefit for legacy value
- Guaranteed cash value not correlated to the markets<sup>6</sup>
- Helps equalize bequests
- Stable asset to complement a portfolio

Your life insurance options just got better

Many employers offer a basic life insurance benefit in the form of group insurance that provides one to two times your annual salary. But what is the true financial value your family would lose if you were suddenly not there to help out? Your company is providing you with locked-in financial protection that will:

- 1. Build on your existing protection
- 2. Provide you with future living benefits
- 3. Give you and your family an asset to integrate with your long-term financial strategy

Why Guardian?

Life insurance is a long-term commitment for the buyer and for the company. That is why your employer has chosen to purchase from a company that will be there to fulfill its promises.<sup>7</sup> The following chart shows how Guardian is currently evaluated by three independent rating agencies. The company has served the insurance and financial needs of thousands of Americans since 1860.

Agency	Ratings assigned to Guardian
A.M. Best	A++ (Superior – highest of 15 ratings)
Moody’s Investors Service	Aa1 (Excellent – 2 <sup>nd</sup> highest of 21 ratings)
Standard and Poor’s	AA+ (Very Strong – 2 <sup>nd</sup> highest of 20 ratings)
Comdex*	99

Ratings as of April 4, 2024 and are subject to change.

\* Comdex is not a rating, but a composite of all ratings that a company has received from the major rating agencies (A.M. Best, Standard and Poor’s, and Moody’s). Comdex percentile ranks the companies on a scale of 1 to 100 (with 100 being the best).

Team up with Guardian, a leading mutual insurance company, that can help you grow, protect, and preserve the financial assets you’ve earned — giving you the freedom that financial protection can bring.

The Guardian Life Insurance  
Company of America  
guardianlife.com

New York, NY

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<sup>1</sup> 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. Talk to your financial representative and refer to your individual whole life policy illustration for more information.

<sup>2</sup> 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.

<sup>3</sup> 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 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 59½, any taxable withdrawal is also subject to a 10% tax penalty.

<sup>4</sup> 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.

<sup>5</sup> Riders may incur either an additional premium or cost. Riders may not be available in all states.

<sup>6</sup> 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.

<sup>7</sup> Financial information concerning Guardian as of December 31, 2023, on a statutory basis: Admitted assets = \$80.3 billion; liabilities = \$71.2 billion (including \$58.0 billion of reserves); and surplus = \$9.1 billion.

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