

LIFE INSURANCE: THE BASICS



IT'S REASSURANCE THAT YOU CAN LIVE LIFE TO ITS FULLEST, KNOWING YOUR FAMILY WILL BE FINANCIALLY PROTECTED WHEN YOU PASS AWAY.

THERE ARE TWO MAIN TYPES:

TERM & PERM
(WHOLE LIFE)

TERM

COVERAGE FOR A SET AMOUNT OF TIME.

30
YEARS

The policy may end while you're still living.



10
YEARS

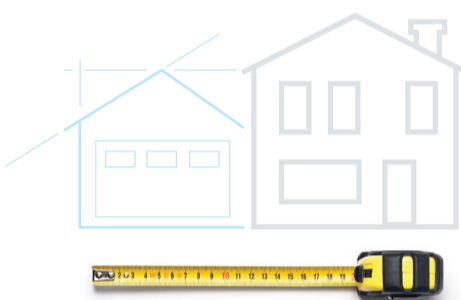
20
YEARS

PERM

COVERAGE FOR YOUR WHOLE LIFE.

CAN BUILD UP CASH VALUE ...

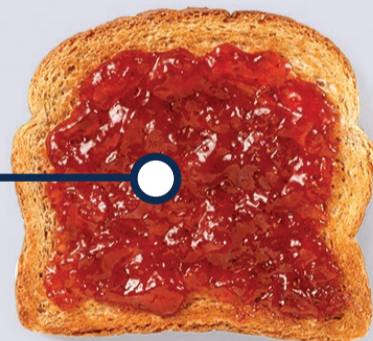
... to help you fund life's financial opportunities — or realities — without tapping into your savings.



Many people have

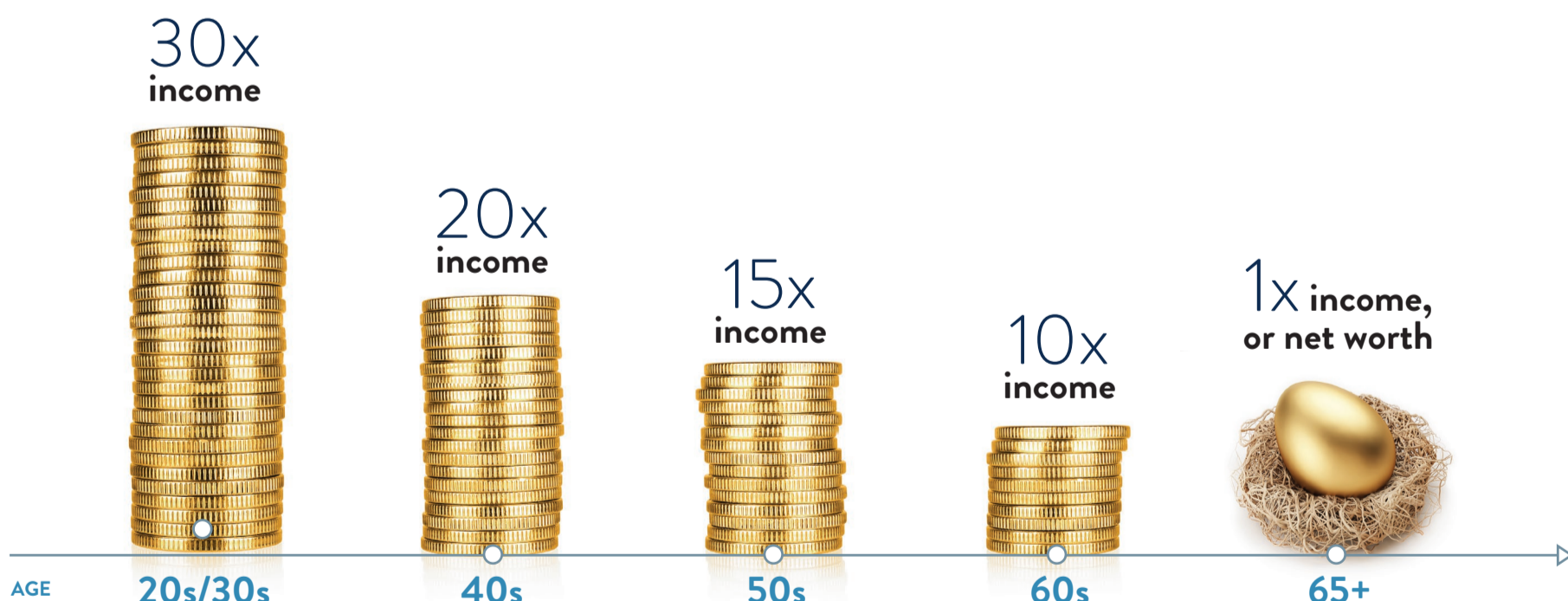
TERM + PERM

as an alternative for protection.



HUMAN LIFE VALUE GUIDE

HOW MUCH LIFE INSURANCE YOU MIGHT CONSIDER, BASED ON YOUR CURRENT AGE AND INCOME.



PREPARE FOR ALL OF YOUR TOMORROWS.

Get the coverage you need — talk with your financial representative today.

Visit livingconfidently.com/wholeisticthinking

* Guardian, its subsidiaries, agents and employees do not give tax or legal advice. You should consult your tax or legal advisor regarding your individual situation.

Policy benefits are reduced by any outstanding loan or loan interest and/or withdrawals. 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 1/2, any taxable withdrawal may also be subject to a 10% federal tax penalty. Dividends, if any, are affected by policy loans and loan interest. Dividends are not guaranteed. They are declared annually by Guardian's Board of Directors. 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.

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