



Global Citizens Program

Dedicated concierge services for international clients



As a citizen of the world, you're well positioned to recognize opportunities and advantages wherever you see them.

You may have roots — business interests, real estate holdings and/or family ties — in several countries, including the United States. That can make your balance sheet much more challenging than most.

Guardian recognizes the unique needs of the high net worth international client. Our Global Citizen team includes a team of professionals that understands the unique challenges of today's international clients and backed by one of the world's largest mutual life insurance companies.

Do you qualify for the Global Citizens Program?

Are you a non-US citizen, residing *outside* the US:

- With \$250,000 or more in a US-chartered bank for at least six months,¹ **or**
- Who owns residential or commercial property in the US, **or**
- Who owns equity in a US-based business, **or**
- That has immediate family members who are US citizens?

Exclusive services for our international clients:

- Case concierge
- Dedicated underwriters
- Complimentary review of any US-based trusts
- Translation services
- Law firm referrals

How foreign nationals like you could benefit from US life insurance

US Estate Tax Exemptions (2022):

US residents: \$12,060,000

Non-US residents: \$60,000

Having a life insurance policy can help bridge the US federal estate taxation disparity for foreign nationals. That's because the death benefit paid on US denominated life insurance policy where you are the insured is exempt from US federal estate taxes.²

In addition, US denominated life insurance helps to:

- Cover any potential estate taxes associated with your US holdings
- Diversify your overall financial picture
- Provide a source of funds in a currency that is one of the most stable in the world.

Learn more today

Guardian can help provide powerful, individualized solutions to strategically address your financial matters. Talk with a Guardian Financial Professional about how life insurance could offer significant advantages for high net worth international clients like you.



Guardian was founded by immigrants in 1860 and has been protecting the lives of foreign nationals since 1919.

The Guardian Life Insurance Company of America

guardianlife.com

New York, NY

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¹ Other financial related requirements may apply.

² 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.

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