Put Your Child on the Road to a Stronger Financial Future *Today*

WHOLE LIFE OFFERS THE FOLLOWING LONG-TERM BENEFITS:

- Guaranteed level premiums[1]
- Guaranteed cash values that are not affected by market fluctuations
- Tax-advantaged, accessible cash accumulations[2] and income tax-free death benefit
- The ability to lock in your child's insurability now — so he or she is protected by coverage you purchase today, regardless of any future health developments

Many policies can be paid up in advance of a cash accumulation goal, while continuing to increase in value over your child's lifetime.

With Whole Life Insurance from Guardian

When you have a child, there's so much to think — and worry — about. You worry about getting them the right care, feeding them the right food, and how you can best protect them. And, of course, you worry about their future. You want to give them the tools they need to be financially secure when they reach adulthood.

The bottom line is that you want the best for your child — whether that means sending your child to the right college, giving him or her the wedding of their dreams, or helping your child buy a first home. Like most parents, you want your child to have a secure financial future.

Did you know that you can easily put your child on the road to financial security **today?**

You can. With whole life insurance from Guardian.

Life insurance isn't just for adults. It's a very valuable tool that can be used to give children a lifetime of protection.

Whole life insurance can benefit children by providing guaranteed death benefit protection. It enables your child to accumulate funds to help offset any number of future financial obligations.

Take a look at the results of this hypothetical example showing a policy purchased on a juvenile — versus waiting to apply for similar coverage when that same applicant turns 30.

Juvenile Applicant

Attained Age	Annual Premium	Cumulative Premium	Cash Value[3]	Death Benefit
0	$5,400	$5,400	**$-**	$1,000,000
30	$5,400	$159,085	**$266,299**	$1,768,595
65	$5,400	$340,202	$1,786,854	$3,431,861

Age 30 Applicant

Age	Annual Premium	Cumulative Premium	Cash Value	Death Benefit
30	$12,864	$12,864	$-	$1,000,000
65	$12,864	$450,210	$919,444	$1,762,107

Assuming the applicant's age is 30 for combined waiver, and also assuming the Guaranteed Insurability Option would also be included in the policy purchased at age 30.

Continued…

Top Reasons to Gift Life Insurance to a Child

- A participating whole life insurance policy is **designed to grow in value** over the long term through the accumulation of guaranteed cash values and dividends[4], as long as the required premiums are paid and the policy has no loans, loan interest, or withdrawals.
- Whole life **provides a future cash resource** for things such as college tuition payments, seed money for a new business, supplemental retirement income, or a down payment for a new home.
- Gifting life insurance (by gifting dollars to be used to pay a policy's premium) **can be a valuable estate planning strategy**[5]**.** Every individual can give away a tax-free gift of up to the IRS-mandated annual exclusion amount ($14,000 in 2016) to any number of people each year.
- Whole life establishes **a financial foundation for your child** that will endure.
- Whole life **leverages dollars to provide a significant legacy** for your child's future use. Your child may assume payment of the policy in the future as an adult — to further enhance the death benefit and cash value growth.

Your child may be too young to know the benefits of financial security — but someday, he or she will thank you for taking such an important step toward helping them achieve theirs.

Make the right move and put your child on the road to financial security today.
Contact your local Guardian representative to get started.

[1] 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.

[2] Policy benefits are reduced by any outstanding loan or loan interest and/or withdrawals. 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.

[3] The example shown is based on a hypothetical policy not available for sale, using Guardian's whole life paid-up at age 65 (Policy Form No. 12-L65) and averaging male and female values for issue age 2. Keep in mind that the accompanying summary illustration is designed to explain basic contract mechanics and is not a complete illustration. A complete illustration must be reviewed before purchasing any life insurance contract. Values are based on the 2016 dividend scale. The cash value increases are a result of both the premium payments and dividends on the existing cash value.

[4] 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.

[5] 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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The Guardian Life Insurance Company of America 7 Hanover Square New York, NY 10004-4025