

The **strength**
to withstand, the means
to **grow**.

The Value of Life Insurance. The Power of Credit. Guardian Premium Financing

Guardian — a Solid, Reliable Insurer

- Excellent financial ratings with a comdex rating of 98 and four rating agency affirmations in 2010¹.
- Largest dividend payout to policy holders in 2011².

Strategic Alliances with Strong Lending Institutions

Reputable lenders who have vast experience with premium financing and continue to extend credit in tight markets, including Boston Private (Massachusetts only), First Insurance Funding Group, Gracie Point, ICM Solutions, Insurative Premium Finance (Jersey), Integrity Funding, Mountain Capital, National Service Association, Stratos Wealth Partners, Succession Capital Alliance, Verite Group and Wells Fargo.

Flexible, Competitive Life Policies

Competitive life insurance portfolio, including whole life, current assumption UL and survivorship. Strong policy designs that help guard against value depletion or guarantee lapse.

Flexible Platform Features

Traditional and hybrid programs available.

Expert Advanced Planning Staff

Our professionals will:

- Guide you through technical, legal and tax issues³,
- Provide illustrations and case design, and
- Support you through the underwriting process.

Our Premium Financing Platform allows life insurance to be purchased with premium dollars borrowed from a commercial lender.

Many of your affluent clients who are considering purchasing life insurance for estate, charitable, or business planning—or for building cash value for some other purpose—may have important reasons for using “other people’s money” to minimize their out-of-pocket outlay for policy premiums.

- For example, their balance sheet might be largely illiquid or they might want to use their liquid assets for other purposes.
- If paying the premiums would require them to sell securities, they might not want to realize capital gains on appreciated low-basis assets or to “sell low” in the current market.
- Some clients might not want to pay premiums out-of-pocket at this time because they’ve exhausted their annual exclusion or unified credit.
- And there may be others who simply find it appealing to leverage a low borrowing interest rate against a higher insurance crediting rate⁴.

So be on the lookout for clients in these situations. The combination of their insurance needs and capital requirements represents an attractive selling opportunity when you offer the **Guardian Premium Financing Platform and its many competitive advantages.**

¹Financial information concerning The Guardian Life Insurance Company of America as of 12/31/10 on a statutory basis: Admitted Assets = \$33.1 Billion; Liabilities = \$28.7 Billion (including \$25.1 Billion of Reserves); and Surplus = \$4.4 Billion. ²Dividends are not guaranteed. They are declared annually by Guardian’s Board of Directors. ³The Guardian Life Insurance Company of America, its subsidiaries, agents and employees do not give tax or legal advice. ⁴Note that loan interest rates are subject to change and this factor must be carefully considered.

To learn how life insurance plus premium financing creates an enhanced selling opportunity, contact your local Guardian agency.



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