Retirement Planning

The Fully Insured Plan Maximize Your Company's Retirement Benefits & Tax Deductions

Substantial Retirement Benefits for Business Owners

If you are a business owner, age 40 and older, but have not saved enough for a secure and comfortable retirement, the Fully Insured Plan, may be an ideal solution to this problem. It is a tax qualified defined benefit plan that will allow you to maximize your plan contributions to provide the retirement benefit you'll need. Additionally, virtually every dollar you contribute will be tax deductible to your business.

Recession-Proof Your Retirement Assets

With a Fully Insured Plan your basic guaranteed policy cash values are:

- Safe from Stock Market Fluctuations
- Not Influenced by Economic Downturns
- Guaranteed by Guardian*

The Fully Insured Plan is a great plan because it can offer you a degree of security not available in other retirement plans. Since all the plan assets are funded with Guardian policies, either entirely with retirement annuity contracts or with a combination of retirement annuity contracts and whole life insurance policies, your assets will not be subject to the risks inherent with many investment funds.

Greater Tax Deductions for Your Business

The Fully Insured Plan can offer you, as a business owner age 40 and older, greater tax deductions than virtually any other qualified retirement plan. The chart below shows just how high these tax deductions can be as compared to other plans.

Maximum Deductible Contributions – Plan Comparisons**

Age	Ret. Age	Profit Sharing	Traditional Defined Benefit	Fully Insured Plan
45	62	$ 52,000	$122,502	$155,585
50	62	57,500	194,883	240,182
55	62	57,500	261292	321,100
60	65	57,500	258,863	323,467

The example below shows the maximum deductible contributions allowed for four business owners in three types of qualified retirement plans. As you can see, the deductible contribution in the Fully Insured Plan is significantly higher in each case. For the 60 year old, the Fully Insured Plan contribution is over $265,000 higher than the contribution allowed in a profit sharing plan.

*Subject to the claims paying ability of Guardian Life Insurance Company of America.

**Figures assume the maximum benefit and contribution allowed under the applicable provisions of the Internal Revenue Code in 2014. These figures may change in the future since the applicable limits are adjusted for inflation. The traditional defined benefit and Fully Insured Plans use a death benefit based on Revenue Ruling 74-307. The traditional defined benefit plan uses Guardian's PTESWL Policies (Preferred). The Fully Insured Plan uses Guardian's PT WL3 Gold (Preferred) and the Beacon Annuity.

The Guardian Life Insurance Company of America, 7 Hanover Square, New York, NY 10004

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Real Security for Your Family

Upon death, a Fully Insured Plan may enable older business owners to have higher levels of death benefit protection than with almost any other qualified retirement plan. The 55 year old, in the example above, could protect his family with a death benefit of $4,722,534 with a Fully Insured Plan. You don't have to purchase any life insurance in your Fully Insured Plan, but any policies purchased in the plan will be less expensive than if purchased outside of the plan because the premiums are paid with pre-tax dollars.

The foregoing information regarding estate, charitable and/or business planning techniques is not intended to be tax, legal or investment advice and is provided for general educational purposes only. Neither Guardian, nor its subsidiaries, agents or employees provide tax or legal advice. You should consult your tax or legal advisor regarding your individual situation.

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Guardian Financial Representatives may call their assigned BRC Consultant directly or the Business Resource Center for Advanced Markets, at 1.800.871.7780, Option 3, for additional information.

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