



PUA rider options

Select whole life products will contain both a 5% and 10% PUA rider option

As a continual effort to refine the product portfolio Guardian is introducing a choice in PUA rider load option available on select current series whole life products. One PUA version

will be elected at issue and cannot be changed after the fact. The load percent refers to the premium expense charge. Additional load charges will apply for substandard ratings.

Rider option	Rider impact	Isolated PUA Cash Value IRR over time
Paid-Up Additions (PUA)	<ul style="list-style-type: none"> 10% load charge Designed to provide better illustrated long-term performance vs. short-term performance when compared to PUA-STP IRR on PUA Cash Value is higher over the long term 	<p>Legend: — PUA — PUA-STP</p>
Paid-Up Additions – STP (PUA-STP)	<ul style="list-style-type: none"> 5% load charge Designed to provide better illustrated short-term performance vs. long-term performance when compared to PUA Aligns with focus on early cash value buildup 	

New business illustrations

A new field called 'PUA Version' will fall below the Paid-Up Additions Rider checkbox when selected.

- A dropdown box defaulted to "Choose" will prompt the user to select the rider version desired. To generate illustrative values one option will need to be selected. If the PUA rider is not selected via the Policy Design checkbox, but the policy includes a 1035 Exchange the same process of 'PUA Version' will be required.

Payment terms

The minimum and maximum payment amounts will not vary between the rider versions. Contractual and yearly PUA limits remain the same.

To learn more about the benefits whole life can offer you, contact your local Guardian Financial Professional.

The Guardian Life Insurance
Company of America
guardianlife.com

New York, NY

Whole Life insurance is intended to provide death benefit protection for an individual's entire life. With payment of the required guaranteed premiums, you will receive a guaranteed death benefit and guaranteed cash values inside the policy. Guarantees are based on the claims-paying ability of the issuing insurance company. Some whole life policies do not have cash values in the first two years of the policy and don't pay a dividend until the policy's third year. Talk to your financial representative and refer to your individual whole life policy illustration for more information. Paid-up Additions (PUA) are purchases of additional insurance (death benefit) that have a cash value. These purchases are made with dividends and/or a rider that allows the policyholder to pay an additional premium over and above the base premium. This creates the growth of death benefit and cash values in a participating whole life policy. Adding large amounts of paid-up additions may create a Modified Endowment Contract (MEC). A MEC is a type of life insurance contract that is subject to last-in-first-out (LIFO) ordinary income tax treatment, similar to distributions from an annuity. The distribution may also be subject to a 10% federal tax penalty on the gain portion of the policy if the owner is under age 59½. The death benefit is generally income tax free. Guardian® is a registered trademark of The Guardian Life Insurance Company of America. © Copyright 2023 The Guardian Life Insurance Company of America

Policy Form Number: 21-WL
Rider Form Number: 21-PUA, 22-PUA STP
Pub11789 (03/23) 2023-153012 (Exp. 03/25)