



Value of the Paid-Up Additions (PUA) rider

A strategy to boost financial flexibility

While financial positions shift and change as clients build their legacy plans, we are committed to protecting their confidence and growth with our innovative solutions, such as the PUA rider. Advantages include:



Protection against the loss of insurability



Cash accumulation on a tax-deferred basis



Opportunity to earn dividends on contributions made



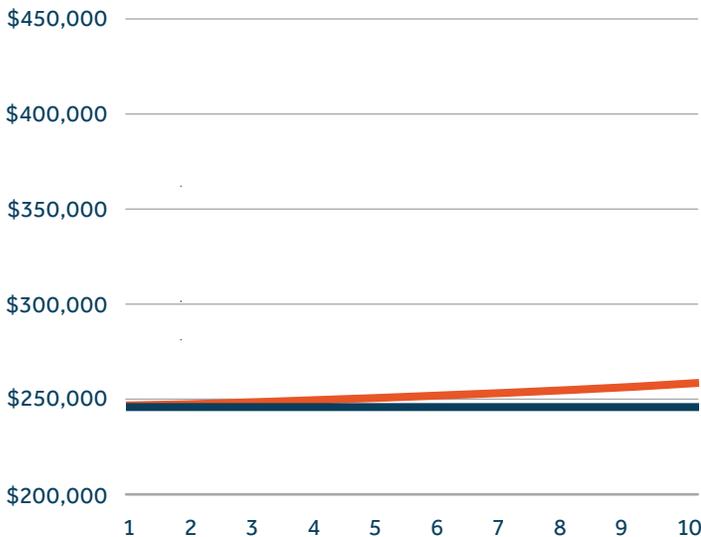
Flexibility of contributions to accommodate client needs

Case Study

As a single 35-year-old, James has goals to build a robust financial portfolio. Working with a financial professional, he chooses to insulate his portfolio from risk with whole life insurance. Using the comparative charts below, his financial professional shows him the advantages of leveraging Guardian's PUA rider to build and create flexibility for the death benefit to cover future needs.

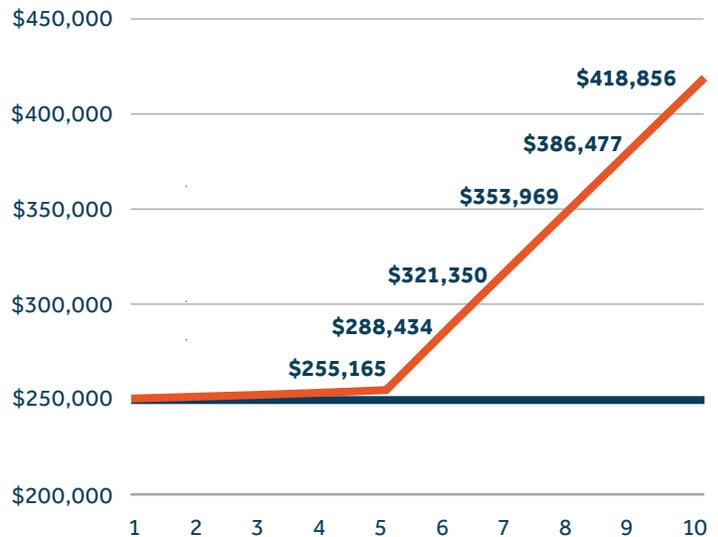
Option one:

James allocates the annual PUA rider minimum of \$250 for the first 10 policy years.



Option two:

James allocates the PUA rider minimum of \$250 years 1-5 and then allocates 3 times the annual premium to the PUA rider years 6-10.



Paid-up additions insurance functions like a whole life policy, creating additional death benefit, providing guaranteed growth and additional dividend participation. If this is impressive, imagine the client appeal if they applied greater funds to the PUA rider starting in year one versus in year five.

Fast forward: protection against the loss of insurability

At the age of 50, James has been diagnosis with a severe case of Crohn's disease and is no longer insurable. Because of his commitment to leverage the PUA rider, both his cash values and death benefit can play a role in supporting his living benefit needs and protecting his overall legacy goals.

**Interested in learning more?
Contact your local Guardian agency today!**