



# Give your beneficiary freedom, too

Obtaining life insurance is a valuable proposition. While you're making arrangements for your current situation though, consider whether your beneficiary's needs are also being met.

## The DuoGuard rider may be a way for you to help. This rider:

- Creates an opportunity for your beneficiary to be underwritten now, giving them the option to obtain life insurance coverage, regardless of their insurability at the time of your death. Taking this step helps protect their financial future and can help solve potential planning issues in the future.
- Provides three policy options for designated lives upon electing to add the rider, including:
  - **Original age** — may purchase a policy equal to the full option amount
  - **Attained age** — may purchase a policy up to a predefined percentage of the rider's face amount
  - **Single premium** — paid-up policy for the full rider amount at the attained age of designated insured, which may result in a Modified Endowment Contract (MEC)<sup>1</sup>

**Why add the rider? Because future insurability can be a precious asset. Consider these scenarios:**

	Without DuoGuard	With DuoGuard
<b>At your death</b>	Base policy pays income tax-free death benefit to beneficiaries	
<b>After your death</b>	Beneficiaries may purchase additional life insurance if they are insurable	Beneficiaries may purchase additional life insurance, regardless of insurability



## What is the DuoGuard rider?

Available for an additional premium on Guardian's whole life policies, DuoGuard is a value-added rider that guarantees a beneficiary's right to purchase a new life insurance policy after the original insured dies.<sup>2,3</sup>

Up to five DuoGuard riders, each with their own designated insured, may be attached to a single life insurance policy, and each option may be as much as five times the face amount of the policy to which it's attached.<sup>4</sup> The new policies purchased can include any of our Guardian level premium or level death benefit whole life policies.

## For more than just a husband and wife

DuoGuard can cover children or grandchildren. This rider can be a great way to pass on funds to the next generation, as well as the ability to buy life insurance — which can be a more valuable gift. This provides an opportunity for you to protect the next generation's insurability so that when they become sole breadwinners or caregivers, they can be covered, too!

## DuoGuard and business planning

DuoGuard can be a valuable solution for business planning. As part of a business succession plan or buy-sell agreement, DuoGuard allows successors or surviving owners to act on the need for additional coverage following the death of a key person or owner.

Key advantages to funding a buy-sell agreement using a Guardian whole life policy with DuoGuard:

- A participating whole life policy accrues guaranteed cash values and annual policy dividends that can fund future premiums or other business needs in periods of reduced cash flow or tight credit markets, unlike funding it with term insurance.<sup>5</sup>
- DuoGuard, when used on a whole life policy, gives surviving owners flexibility for future business succession planning that's needed as a result of the death of the insured, a key person or owner.

**Discuss the benefits of including the DuoGuard rider when you purchase a Guardian whole life policy today.**

**The Guardian Life Insurance  
Company of America**

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<sup>1</sup> Modified Endowment Contract (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 59 ½. The death benefit is generally income tax free.

<sup>2</sup> DuoGuard is not available on all products. DuoGuard rider form number: 07-SIPO.

<sup>3</sup> The DuoGuard policy may be purchased at original age, which, in some instances, provides for a premium offset on the new policy. Cash accumulations and premium offset are dependent on dividends. Dividends are not guaranteed. They are declared annually by Guardian's Board of Directors.

<sup>4</sup> The total lifetime DuoGuard coverage cannot exceed \$7.5 million. Each designated life is underwritten before issue of the original policy.

<sup>5</sup> Some whole life policies don't have any cash values in years one or two. Whole life insurance should be considered for its long term value. Early cash value accumulation and early payment of dividends depend upon policy type and/or policy design, and cash value accumulation is offset by insurance and company expenses. Consult with your Guardian financial professional and refer to your whole life insurance illustration for more information about your particular life insurance policy. 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.

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