The reality of life.

Life Insurance as a Piece of Your Investment Portfolio

A recipe for a well-diversified portfolio includes a combination of independent asset classes, like stocks, bonds, cash, and alternatives, such as real estate.

A WHOLE NEW SLICE OF THE PIE

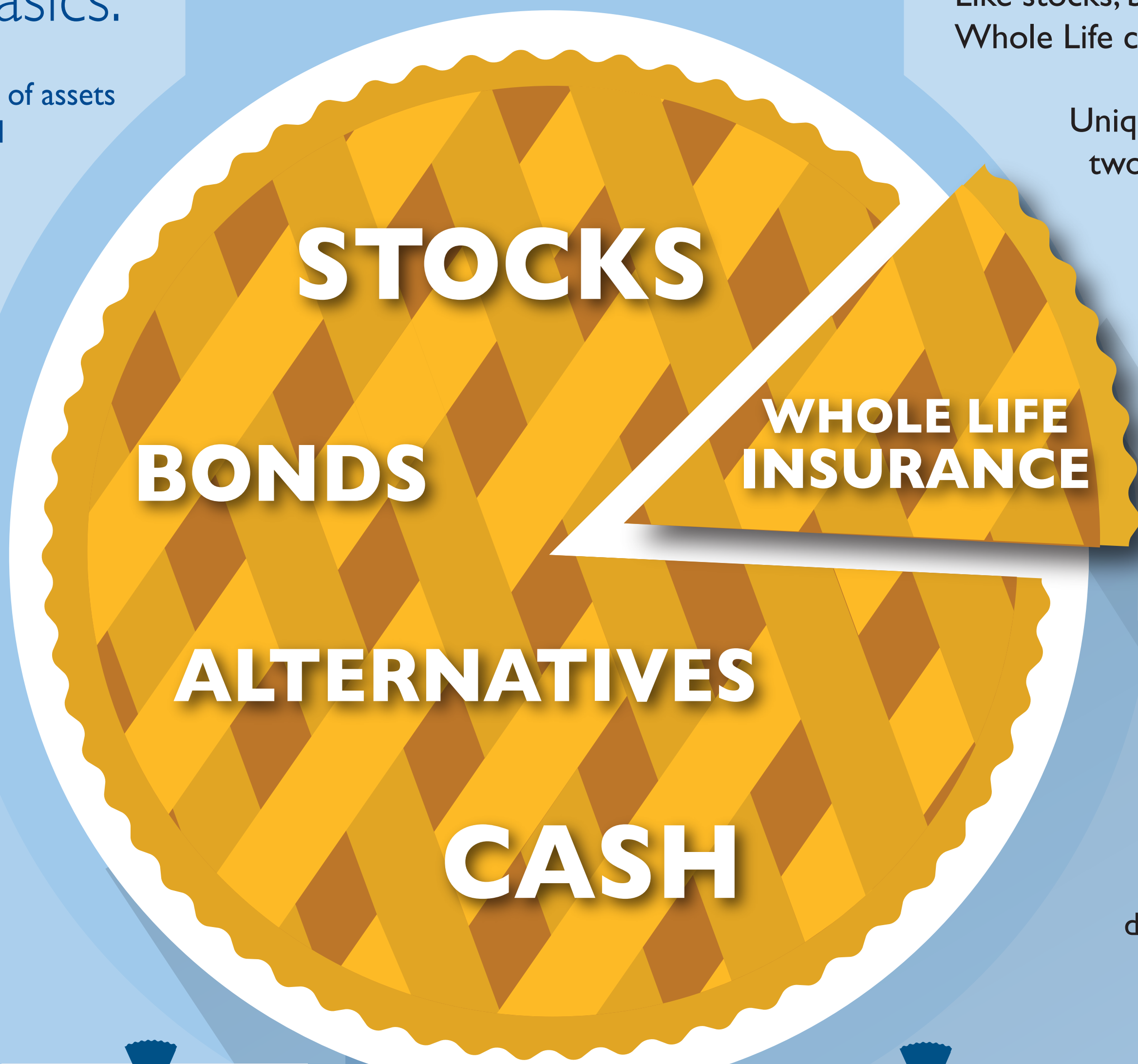
Because Whole Life insurance is a significant asset, it makes sense to view it as **its own asset class.**

Asset Class Basics:

An asset class is a group of assets that share some risk and return characteristics.

Individual asset classes typically perform independently of one another.

You may want to consider a mix of asset classes in your portfolio.



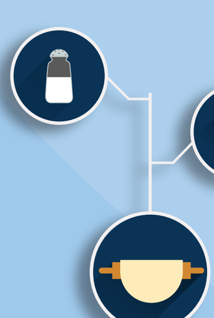
Like stocks, bonds, and other assets, Whole Life can generate cash flow.

Uniquely, Whole Life has two cash streams:

- A death benefit that can be distributed to beneficiaries, and
- A cash value during the policyholder's lifetime.

Lifelong protection

A life insurance policy is designed to financially protect your family whenever the policyholder's death occurs. And, policy features[1] may be available to safeguard your policy if, for example, you become disabled or need to cover long-term expenses.



Enduring asset

Whole Life policies provide cash value from which you can borrow and withdraw during your life.[2] And, beyond your lifetime, your policy can set your legacy in motion when you designate your heirs or charities as beneficiaries.

Benefits of including Whole Life in your portfolio:

- Guaranteed death benefit[3]
- Not directly linked to stock market performance
- Guaranteed cash value growth
- Eligibility to receive policyholder dividends[4]

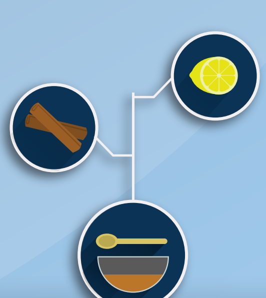
Guaranteed growth

Consider that Guardian Whole Life insurance policies guarantee cash value growth, regardless of market performance. That's in addition to the eligibility to receive dividends.

Dividend eligibility

Mutual life insurance companies typically provide dividends for their Whole Life policyholders, which can be used to:

- Provide a cash payment
- Repay policy loans
- Reduce your premium
- Purchase additional paid-up insurance (increase in death benefit and cash value)



[1] Riders may incur an additional cost. Riders may not be available in all states.
[2] Policy benefits are reduced by any outstanding loan or loan interest and/or withdrawals. Dividends, if any, are affected by policy loans and loan interest. Withdrawals above the cost basis may result in taxable ordinary income. If the policy lapses, or is surrendered, any outstanding loans considered gain in the policy may be subject to ordinary income taxes. Guardian, its subsidiaries, agents, and employees do not provide tax, legal, or accounting advice. Consult your tax, legal, or accounting professional regarding your individual situation.
[3] 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.
[4] Dividends are not guaranteed. They are declared annually by Guardian's Board of Directors.

Guardian Life Insurance Company of America has paid a dividend to participating policyholders for over 150 years.

Contact me today to learn more about what may be right for you. Visit www.GuardianLife.com.

PUB7179WEB (08/15)
2015-8813 (Exp. 08/17)

GUARDIAN®

The Guardian Life Insurance Company of America New York, NY 10004-4025