

Business-Sponsored Whole Life Insurance			Survivorship Life Insurance			
Product	Executive Strategies® Whole Life ESWL & Guaranteed Issue Version	Achiever Gold Whole Life (AGWL)	Product	Survivorship Universal Life Secondary Guarantee (SULSG)	EstateGuard Survivorship Universal Life (EsG SUL)	EstateGuard Whole Life (EsG WL)
Sales Applications	For businesses seeking to fund executive benefits, business continuation, or key person strategies. Targeted to business market involving 3 or more lives.  High guaranteed cash values – low impact on business' financial statement.	Estate and business planning for high net worth individuals and business owner/executives who are looking to maximize first year cash values.  Guaranteed high early (first-year) cash values.	Sales Applications	Second-to-die insurance for couples seeking affordable coverage with a secondary guarantee for estate planning; and for business protection needs.	Second-to-die coverage for couples or business partners seeking a flexible survivorship policy with cash value growth potential and without a secondary guarantee.	Estate planning, wealth accumulation, and business protection for couples or business partners.
Key Features: Issue Ages	20 -70 Fully Underwritten and Simplified Issue 20 - 65 Guaranteed Issue	20 - 65	Sweetest Spots	Very affordable coverage and lifetime no-lapse guarantee based on Lapse Protection Account.	Maximum flexibility. Strong competitor in SUL market.	Traditional survivorship – cash values increase at the first death when funds may be needed. Policy will cover 2 lives, even if one is uninsurable.
Minimum Face Amount and/or Case Size	\$250,000 Face Amount \$50,000 Premium - 3 lives (Simplified Issue - 5 lives Guaranteed Issue - 10 lives)	\$250,000 Face Amount \$50,000 Premium	Key Features: Issue Ages	20 - 85	20 - 90	20 - 90
Riders	Waiver of Premium Accidental Death Benefit Guaranteed Insurability Option 10 -Year Annually Renewable Term Select Security Simplified Insurability Option Corporate Paid-Up Additions Exchange of Insureds Enhanced Accelerated Benefit  <i>Note: The Guaranteed Issue version of ESWL offers the CPUA Rider only.</i>	Waiver of Premium Accidental Death Benefit Enhanced Accelerated Benefit Enhanced Guaranteed Insurability Enhanced Paid-Up Additions DuoGuard 10-Year Annually Renewable Term Select Security Simplified Insurability Option Exchange of Insureds	Minimum Face Amount	\$250,000 All Cases	\$250,000 Basic Sum Insured (BSI)	\$100,000 Minimum Face Amount
Dividend Options	A,B,C,D,F,G,L,P,Q,S,R,U	A,B,C,D,F,G,L,P,Q,R,S,U	Riders and Options	Estate Preservation Term Policy Split Option Death Waiver DuoGuard Riders – Beneficiary Insurance Option Survivor Insurance option	Single Life Term Policy Split Option Estate Preservation Term Death Waiver DuoGuard Riders – Beneficiary Insurance Option Second-to-Die	Policy Split Option* Single Term Life Enhanced Paid Up Additions 15-Year Death Waiver* DuoGuard Riders - Beneficiary Insurance Option (BIO) Survivor Insurance Purchase Option (SIPO)  * Not available on uninsurable cases.
Underwriting: Policy Classes	Preferred Plus NT Preferred NT Non-Smoker Standard (Smoker) Substandard (Non-Smoker) Substandard (Smoker) (Classes 1-16)	Preferred Plus NT Preferred NT Non-Smoker Standard (Smoker) Substandard (Non-Smoker) Substandard (Smoker) (Classes 1-16)	Dividend Options	N/A	N/A	A,B,C,D,Q,R,S,U
Client Proposals: Navigator Presentations	N/A	Policy Summary Cost of Waiting Enhanced Accelerated Benefit Rider Prepaid Premiums	Underwriting	Preferred Plus NT Preferred NT Non-Smoker Standard (Smoker) Substandard	Each insured is underwritten separately: Preferred Plus NT Preferred NT Non-Smoker Standard (Smoker) Substandard (Only one insured can be uninsurable)	Preferred NT Non-Smoker Standard (Smoker) Substandard
			Sample Premiums	Male/Female, age 40 Best Class; Target Premium: \$3,321	Male/Female, age 40, Best Class Target Premium: \$4,132	Male/Female, age 40, Best Class Target Premium: \$8,212

Bank-Owned Life Insurance		Corporate-Owned Life Insurance	
Product	Guardian BOLI UL	Executive Benefits Variable Universal Life (VUL)	
Sales Applications	Single-premium Universal Life product especially designed for community banks. For bank executives seeking tax-advantaged asset for financing employee benefits and other business strategies.	A corporate-owned Variable Universal Life product especially designed for business owners and executives participating in Guardian's Executive Benefits Non-Qualified Deferred Compensation Program.	
Sweetest Spots	Exceptionally high early cash values will favorably impact balance sheet from first month.	Potential for high early cash accumulations. Minimal impact on the company's financial statement.	
Key Features: Issue Ages	20 - 65 Guaranteed Issue 20 - 75 Fully Underwritten/Simplified Issue	20 - 80 for Fully Underwritten and Simplified Issue. 20 - 65 for Guaranteed Issue.	
Minimum Face Amount and/or Case Size	\$500,000 Minimum Case Premium \$250,000 Preferred Plus NT \$100,000 all other classes	Minimum Face Amount: \$250,000 Basic Face Amount - Preferred Plus NT \$100,000 Basic Face Amount all other classes	Minimum Annual Case Premium: \$50,000 x 3 lives - Fully Underwritten \$50,000 x 5 lives - Simplified Issue \$50,000 x 10 lives - Guaranteed Issue
Underwriting: Policy Classes	Preferred Plus NT Preferred NT Non-Smoker Standard (Smoker) Substandard (Non-Smoker) Substandard (Smoker) (Classes 1-42)	Cases are issued as Fully Underwritten, Simplified Issue, or Guaranteed Issue. See Product Manual for details.	