



# On November 22, new versions of Guardian’s 10 Pay Whole Life, 20 Pay Whole Life, L65, & PT L95 products will be available for sale!

## 10 Pay WL, 20 Pay WL, L65, and PT L95 repriced to meet the requirements of the 7702 Legislation for 2021.

### Product Positioning & Rider Enhancements

Guardian’s Whole Life suite offers a range of distinct products to meet unique consumer needs. All 2021 products will see increases in cash value with corresponding increases in premium varying by age, sex, and rate class. L20, L65, and PT L95 are priced using a 3% Guaranteed Cash Value rate, while L10 is priced using a 2% Guaranteed Cash Value rate for the best cash value performance. These new products offer strong performance and early cash value. Overall product positioning remains unchanged from the prior series.

- **Guardian 10 Pay Whole Life (L10)** is designed to provide early cash value and is priced to focus on performance and boost cash value in the first 10 years. 10 Pay WL is best suited for clients looking to guarantee premium payments are completed in ten years with a focus on building high early cash value.
- **Guardian 20 Pay Whole Life (L20)** retains strong performance in the event clients are looking for a limited product and have the time horizon to pay premiums for 20 years. 20 Pay WL is a good choice for juvenile gifting and retirement planning.
- **Guardian Life Paid Up at 65 (L65)** is ideal for clients looking to guarantee premiums stop at age 65, the traditional age of retirement where the life’s contribution phase transitions to distributions.
- **Pension Trust L95 (PT L95)** is a high premium, high cash value permanent whole life product with level premiums payable until age 95 for use in Qualified Plans.

Rider/ Feature	NEW for 20 Pay WL, L65, & PT L95 2021	NEW for 10 Pay WL 2021
(2021) Paid Up Additions <sup>4</sup>	A new PUA rider with uncapped 1 <sup>st</sup> year premiums priced with a guaranteed rate based on a <b>3% interest rate</b>	A new PUA rider uncapped 1 <sup>st</sup> year premiums priced with a guaranteed rate based on a <b>2% interest rate</b>
Guaranteed Cash Value Rate	Guaranteed rates will be based on a <b>3% interest rate</b> to age 100 (0% thereafter) leading to better long-term IRR performance and competitiveness	Guaranteed rates will be based on a <b>2% interest rate</b> to age 100 (0% thereafter) leading to the best long-term IRR performance and competitiveness
Loan Rates	Improved loan provisions featuring lower fixed loan rates ( <b>5% initial and 3.5% ultimate</b> )	Improved loan provisions featuring lower fixed loan rates ( <b>5% initial and 3% ultimate</b> )

Refer to the WebEx replay in the [Life Insurance Library](#) for more information regarding product and pricing changes. For more information, see the [Core WL 2021 Product Guide](#), [Pension Trust Product Guide](#) & [Rider Guide](#). Refer to the Whole Life Page on [Guardian Online](#) for 2021 Whole Life state availability.

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