

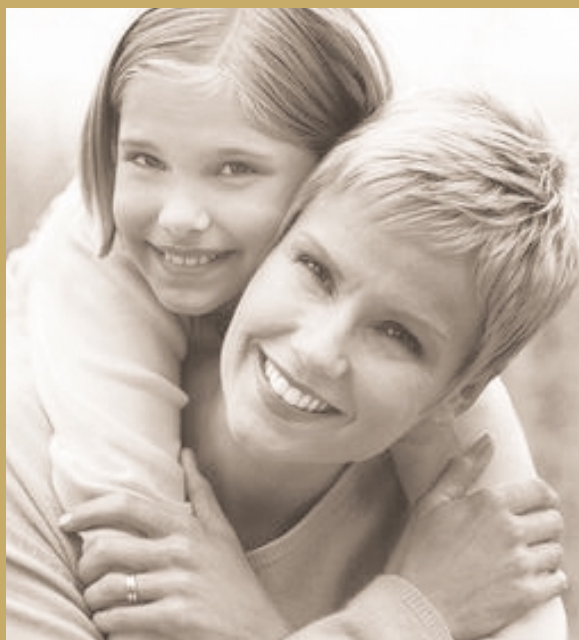
ABOUT GUARDIAN:

The Guardian Life Insurance Company of America, New York, NY (Guardian) was founded in 1860 and is one of the oldest and most respected insurers in the nation today. We have grown to become the fourth largest mutual life insurance company in the United States and are listed in the Fortune 300. Our mutuality means that we are committed to the long-term well being of our customers, not the short-term pressures of Wall Street.

Guardian has received exemplary ratings from the four major ratings services.

By providing the highest performing financial products and services that reduce risk and increase assets, we help individuals and their families fulfill their responsibilities and build better tomorrows.

To find out more about Guardian, visit us at www.GuardianLife.com



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Your Current Guardian Guaranteed Insurability Option Is About to Expire. Capture Its Value Before It's Too Late.

WHAT IS YOUR GUARDIAN GUARANTEED INSURABILITY OPTION?

Your Guardian Guaranteed Insurability Option Rider is an add-on feature you included when you purchased your Guardian Life Insurance policy. It enhances the value of your policy with a guarantee that you can increase your life insurance protection on a number of pre-specified dates without needing to provide us with evidence of good health.

The privileges of your Guardian Guaranteed Insurability Option Rider are available to you only at limited times.

HOW CAN YOUR GUARANTEED INSURABILITY OPTION HELP YOU?

Your Guaranteed Insurability Option Rider can help you increase your insurance coverage easily so you can keep pace with your changing financial circumstances, regardless of your health condition. It guarantees that no matter what, you can easily obtain increased coverage.



WHY YOU SHOULD EXERCISE YOUR GUARANTEED INSURABILITY OPTION NOW

Your latest option date is due to expire in **less than 30 days**. Once your final Guaranteed Insurability Option expires, it will never be as easy for you to obtain increased coverage if your medical or employment status changes. Most individuals find that they need increased coverage as their lives change: should they get married, take on a new mortgage or welcome a new baby into their home. That is why it is so important to act on your option now, when that increased coverage is easily available to you.

CONTACT YOUR FINANCIAL REPRESENTATIVE TODAY

Don't wait. The time to exercise your Guaranteed Insurability Option is quite limited and you have less than one month to purchase additional coverage with no medical testing, regardless of your health. This is an opportunity you cannot afford to miss.

Contact your Guardian Financial Representative today at the telephone number shown on the enclosed letter to find out how your Guaranteed Insurability Option Rider can help you better protect you family's financial future.

But hurry! Your option is about to run out.