

## 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](http://www.GuardianLife.com)***



**Take Advantage  
Of Your Guardian  
Simplified Insurability  
Option.**



**The Guardian Life Insurance  
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## Your Current Guardian Simplified Insurability Option Is About to Expire. Capture Its Value Before It's Too Late.

### WHAT IS YOUR GUARDIAN SIMPLIFIED INSURABILITY OPTION RIDER?

A Guardian Simplified Insurability Option Rider is an add-on feature of your Guardian Life Insurance policy that makes it easy for you to purchase additional Guardian Permanent Life Insurance.\*

### WHAT DOES A SIMPLIFIED INSURABILITY OPTION RIDER ALLOW YOU TO DO?

Your Simplified Insurability Option enhances the value of your policy by allowing you to increase your life insurance protection by up to 30% (to a maximum of \$150,000) on any or all of your policy's first four anniversary dates.

Or, if you prefer, the Simplified Insurability Option instead can be exercised by allowing you to purchase up to 100% of your basic policy's face amount (up to a maximum of \$500,000) on your policy's first anniversary. You need only complete a brief health questionnaire.

### HOW CAN YOUR SIMPLIFIED INSURABILITY OPTION HELP YOU?

A Simplified Insurability Option Rider helps you to simply and easily increase your insurance coverage to keep pace with your changing financial circumstances. Perhaps you have recently married or welcomed a new baby to the family; maybe you are considering buying a new home and need additional coverage to secure the mortgage. A Simplified Insurability Option rider can provide a flexible solution to your new or anticipated need for additional financial protection.

### WHY YOU SHOULD EXERCISE YOUR SIMPLIFIED INSURABILITY OPTION Now

Your current option to increase your coverage is due to expire in **less than 30 days**. Don't let it pass you by. It may never be easier to obtain increased coverage. Plus, acting now puts age on your side: you will pay a lower premium than if you wait until later in life.

### CONTACT YOUR FINANCIAL REPRESENTATIVE TODAY

Don't wait. The time to exercise your Simplified Insurability Option is quite limited and you have less than one month to take advantage of this easy way to purchase additional coverage. Never again will it be this easy and affordable to increase your insurance protection. This is an opportunity you cannot afford to miss.

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

***But hurry! Your option is about to run out.***



\*Subject to satisfactory completion, review, and approval of a brief medical history questionnaire.