

## Producer Profile: Non-Qualified Deferred Compensation Plans Cross-Selling Opportunities

Non-qualified deferred compensation plans offer powerful tax advantages that help executives fill retirement income gaps. Now—more than ever—Guardian's strength\* and stability create confidence in our ability to deliver value over the long term.

### Producer Profile

Producers who are active in the Executive Benefits, Group Pension, 401(k), Group Health, or Business Owner marketplace are excellent candidates to leverage cross-selling opportunities.

Guardian's Executive Benefits Program is a complete package of integrated plan services you can deliver with speed, convenience and cost efficiency. Our turnkey program includes:

- A fact-finding and plan proposal system that will help producers deliver on-target recommendations customized to client needs.
- The plan design and documents required to upgrade an existing executive benefits plan or to install a new plan.
- Support to review and discuss 409A and IRS regulations with your client's legal and tax advisors.
- A choice to informally fund plan benefits with mutual funds or a corporate-owned life insurance (COLI) funding option created specifically for this market—Guardian's Executive Benefits VUL.
- State-of-the-art, full-service bundled plan administration, recordkeeping and reporting by American Financial Systems, Inc. (AFS), our TPA.
- Pre-sale case evaluation and development with a Guardian Executive Benefits Wholesaler (no commission split).

### Ready to Get Started or Learn More?

Contact the Executive Benefits Helpline at 1-877-665-4738, Option 2 or any member of the sales team:

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Guardian's Executive Benefits Program offers an Executive Benefits VUL, a corporate-owned variable life insurance policy, and a mutual fund platform. Guardian's Executive Benefits VUL is issued by The Guardian Insurance & Annuity Company, Inc. (GIAC), a Delaware corporation, and distributed by Guardian Investor Services LLC (GIS). GIAC and GIS are located at 7 Hanover Square, New York, NY 10004-4025. 1-800-441-6455. American Financial Systems, Inc. (AFS) 275 Wyman Street, Suite 16, Waltham, MA 02451 offers certain record-keeping and administrative services to participants in Guardian's Executive Benefits Program. GIAC, GIS and AFS are wholly owned subsidiaries of The Guardian Life Insurance Company of America, New York, NY.

Guardian's Executive Benefits VUL combines life insurance protection with investment opportunities, options and flexibility. The policy provides the policyowner with the flexibility to adjust the premium payment schedule and policy options. It is important to bear in mind that the policy's performance depends largely on decisions made by the policyowner. Due to market fluctuations, there is no assurance that the investment performance will be favorable. Therefore, upon surrender, policy values may be worth more or less than the original investment.

It is important to keep in mind that variable life insurance policies are subject to insurance-related charges, including mortality and expense risk charges, administrative fees, as well as management and operating expenses associated with each variable investment option offered in this policy.

These policies and their underlying variable investment options are not deposits or obligations of, or guaranteed or endorsed by, any bank or depository institution, nor are they federally insured by the Federal Deposit Insurance Corporation, the Federal Reserve Board or any other agency. They involve investment risk, including possible loss of principal invested.

GIS is a member of FINRA, SIPC.

Any individual soliciting these variable universal life insurance products must be a licensed life insurance agent appointed with GIAC and a registered representative of a broker/dealer with whom GIAC has a selling agreement.

***Guardian's Executive Benefits VUL and its underlying options are offered by prospectus only. Prospectuses contain important information including charges and expenses. Please read the prospectus carefully before investing or sending money. You should consider the investment company's investment objectives, risks, fees and charges carefully before investing. Prospectuses contain this and other important information and can be obtained by calling 1-800-441-6455.***

***Mutual funds in Guardian's Executive Benefits Program are offered by prospectus only. You should carefully consider the investment objectives, risks, charges and expenses before investing. Prospectuses contain this and other important information. Please read the prospectus carefully before investing or sending money. To obtain a copy, please call 1-877-665-4738, Option 2.***

Values in mutual funds will fluctuate daily and may be worth more or less than the original investment.

Mutual funds are not deposits or obligations of, or guaranteed or endorsed by, any bank or depository institution, nor are they federally insured by the Federal Deposit Insurance Corporation, the Federal Reserve Board or any other agency. They involve investment risk, including possible loss of principal invested.

The Guardian Executive Benefits Program mutual fund platform is made available through a contractual arrangement between The Guardian Life Insurance Company of America, AFS and Wilmington Trust Company (WTC), a Delaware corporation. WTC is located at Rodney Square North, 1100 North Market Street, Wilmington, DE 19890. The funds on the platform are selected from among the funds made available by WTC that are eligible for purchase by non-qualified benefit plan sponsors. AFS may receive remuneration for providing certain record keeping or shareholder services to the funds.

Guardian, its subsidiaries, agents or employees do not give tax or legal advice. Clients should consult their tax or legal advisor regarding their individual situation.

\* Financial information concerning The Guardian Life Insurance Company of America as of 12/31/09 on a statutory basis: Admitted Assets = \$30.9 Billion; Liabilities = \$26.7 Billion (including \$23.5 Billion of Reserves); and Surplus = \$4.2 Billion.

Financial information concerning The Guardian Insurance & Annuity Company, Inc. as of 12/31/09 on a statutory basis: Admitted Assets = \$9.2 Billion; Liabilities = \$8.9 Billion (including \$8.8 Billion of Reserves); and Capital and Surplus = \$0.3 Billion.

