

SERFF Tracking Number: GARD-126620508 State: Arkansas
 Filing Company: The Guardian Life Insurance Company of America State Tracking Number: 45709
 Company Tracking Number: 10-L20/65
 TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
 Product Name: Whole Life L20/L65
 Project Name/Number: Whole Life L20/L65/10-L20

Filing at a Glance

Company: The Guardian Life Insurance Company of America

Product Name: Whole Life L20/L65

SERFF Tr Num: GARD-126620508 State: Arkansas

TOI: L071 Individual Life - Whole

SERFF Status: Closed-Approved-Closed State Tr Num: 45709

Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life

Co Tr Num: 10-L20/65

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Lisa Capella, Louis A Conte, Peter Diggins, Margaret Lewis-Forbes, John Monahan, Carol Nardella, Monica Wilson, Connie Gelfat, Carline Hamilton, Kathleen Tobin

Disposition Date: 06/15/2010

Date Submitted: 05/18/2010

Disposition Status: Approved-Closed

Implementation Date Requested: 08/16/2010

Implementation Date:

State Filing Description:

General Information

Project Name: Whole Life L20/L65

Status of Filing in Domicile: Not Filed

Project Number: 10-L20

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 06/15/2010

Explanation for Other Group Market Type:

State Status Changed: 05/20/2010

Deemer Date:

Created By: Margaret Lewis-Forbes

Submitted By: John Monahan

Corresponding Filing Tracking Number:

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Filing Description:

The Guardian Life Insurance Company of America

NAIC #: 429-64246 FEIN #: 13-5123390

Whole Life Insurance Policy Forms 10-L65 AR and 10-L65 SN AR (L65); 10-L20 AR and 10-L20 SN AR (L20)

We are submitting 4 new Whole Life policies for your Department's review and approval. These policies do not replace any previously approved policy forms. However, the L20 and L65 policy forms are substantially similar to the Limited Pay Whole Life plan of insurance available under our Whole Life policy forms (forms 06-WL AR and 06-WL SN AR, which were previously approved on 5/12/2006) and upon your Department's approval, these 4 new policies will replace this Limited Pay Whole Life plan of insurance. However, forms 06-WL AR and 06-WL SN AR will continue to be issued for other approved whole life plans of insurance.

Whole Life Paid-up at Age 65 (L65) is a participating whole life policy that has a level face amount. The policy is offered at issue ages 0-45 with a minimum face amount of \$25,000. The policy has higher premiums than many of our other whole life plans of insurance because premiums are only payable to age 65. The policies will be sold by licensed agents, and will be marketed to the general insurance buying public. However, the "SN" version of this policy has unisex values and will only be used in employer-employee situations subject to "Norris" requirements.

20 Pay Whole Life (L20) is a participating whole life policy that has a level face amount. The policy is offered at issue ages 0-70 with a minimum face amount of \$25,000. Premiums are only payable for 20 years, and the policy is fully paid-up at that time. The policies will be sold by licensed agents, and will be marketed to the general insurance buying public. However, the "SN" version of the policy has unisex values and will only be used in employer-employee situations subject to "Norris" requirements.

These policies will be illustrated and if required, we are enclosing the appropriate certification from our illustration actuary. We are also enclosing any other certifications, transmittals, etc. that are required for this filing. Nonforfeiture and reserve memos are also enclosed, as well as separate Statements of Variability which describes those elements of the Policy Data page that are variable in nature.

We will be offering a number of supplementary benefit riders with these policies. All of these are previously approved forms. The Appendix to this letter lists these riders and provides the dates of approval of these forms. Note that the Statements of Variability reference information about some of these previously approved rider forms.

Life insurance application form L-AP-2004 AR, previously approved on 12/10/2009, will be used to apply for these policies. If required, we are enclosing a copy of this application for your information.

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We are planning to introduce these new policies in August 2010, assuming we have your Department's approval by then.

The enclosed forms will be laser-emitted or pre-printed with the language identical to that approved by your state. We reserve the right to change duplex printing, line location of sentences and words, and the type font (but not the point size) of the forms without resubmitting them for approval.

I hope this information is satisfactory and that we may receive your Department's approval of this submission at your earliest convenience. If you have any questions or concerns over this submission, please feel free to contact me at (212) 598-8419 or toll-free at (877) 600-1460, or via SERFF.

Sincerely,
John Monahan
Director, Individual Markets Compliance
Encl.

Company and Contact

Filing Contact Information

Lisa Capella, Specialist lcapella@glic.com
7 Hanover Square 212-598-1321 [Phone]
New York, NY 10004 212-919-2592 [FAX]

Filing Company Information

The Guardian Life Insurance Company of America CoCode: 64246 State of Domicile: New York
7 Hanover Square Group Code: 429 Company Type: Life
New York, NY 10004 Group Name: State ID Number:
(212) 598-8704 ext. [Phone] FEIN Number: 13-5123390

Filing Fees

Fee Required? Yes
Fee Amount: \$200.00
Retaliatory? No

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	06/15/2010	06/15/2010
Approved-Closed	Linda Bird	05/20/2010	05/20/2010

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Life & Annuity - Actuarial Memo	Margaret Lewis-Forbes	06/14/2010	06/14/2010
Supporting Document	Rrevise Cover Letter	Margaret Lewis-Forbes	06/14/2010	06/14/2010

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Reopen filing	Note To Filer	Linda Bird	06/14/2010	06/14/2010
Reopen filing	Note To Reviewer	Margaret Lewis-Forbes	06/04/2010	06/04/2010

SERFF Tracking Number: GARD-126620508 *State:* Arkansas
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Life
Product Name: Whole Life L20/L65
Project Name/Number: Whole Life L20/L65/10-L20

Disposition

Disposition Date: 06/15/2010

Implementation Date:

Status: Approved-Closed

Comment: Company has revised the original cover letter and revised the mortality table reference on the 10-L20 SN and 10-L65 SN reserve memos.

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document (revised)	Life & Annuity - Acturial Memo		No
Supporting Document	Life & Annuity - Acturial Memo	Replaced	No
Supporting Document	Statement of Variability		Yes
Supporting Document	Compliance Certification		Yes
Supporting Document	Appendix A		Yes
Supporting Document	Actuary Certification		No
Supporting Document	Rrevise Cover Letter		Yes
Form	Whole Life Insurance Policy		Yes
Form	Whole Life Insurance Policy		Yes
Form	Whole Life Insurance Policy		Yes
Form	Whole Life Insurance Policy		Yes

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Disposition

Disposition Date: 05/20/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Supporting Document	Life & Annuity - Acturial Memo	Replaced	No
Supporting Document	Statement of Variability		Yes
Supporting Document	Compliance Certification		Yes
Supporting Document	Appendix A		Yes
Supporting Document	Actuary Certification		No
Supporting Document	Rrevise Cover Letter		Yes
Form	Whole Life Insurance Policy		Yes
Form	Whole Life Insurance Policy		Yes
Form	Whole Life Insurance Policy		Yes
Form	Whole Life Insurance Policy		Yes

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Amendment Letter

Submitted Date: 06/14/2010

Comments:

We have revised the original cover letter, with the correct approval date for our Limited Pay Whole Life Plan.

Also, we have revised the mortality table reference on the 10-L20 SN and 10-L65 SN reserve memos, as this reference was incorrect. The tables are now correct and use sex-distinct mortality tables for valuation purposes.

Sorry for any inconvenience this may have cause.

Thanks.

Margaret

Changed Items:

Supporting Document Schedule Item Changes:

Satisfied -Name: Life & Annuity - Acturial Memo

Comment:

Life Paid Up at 65 Nonforfeiture Memo.pdf
Life Paid Up at 65 Nonforfeiture Memo - SN.pdf
Life Paid Up at 65 Reserve Memo.pdf
Life Paid Up in 20 Years Nonforfeiture Memo.pdf
Life Paid Up in 20 Years Nonforfeiture Memo - SN.pdf
Life Paid Up in 20 Years Reserve Memo.pdf
Life Paid Up in 20 Years Reserve Memo - SN Revise 060210.pdf
Life Paid Up in 65 Years Reserve Memo - SN Revise 060210.pdf

User Added -Name: Revise Cover Letter

Comment:

AR Cover Letter.pdf

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Note To Filer

Created By:

Linda Bird on 06/14/2010 01:53 PM

Last Edited By:

Linda Bird

Submitted On:

06/14/2010 01:53 PM

Subject:

Reopen filing

Comments:

Filing has been re-opened in order for corrections to be made.

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Note To Reviewer

Created By:

Margaret Lewis-Forbes on 06/04/2010 08:39 AM

Last Edited By:

Margaret Lewis-Forbes

Submitted On:

06/04/2010 08:39 AM

Subject:

Reopen filing

Comments:

We have revised the original cover letter, with the correct approval date for our Limited Pay Whole Life Plan.

Also, we have revised the mortality table reference on the 10-L20 SN and 10-L65 SN reserve memos, as this reference was incorrect. The tables are now correct and use sex-distinct mortality tables for valuation purposes.

Sorry for any inconvenience this may have cause..

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Form Schedule

Lead Form Number: 10-L20 AR

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	10-L20 AR	Policy/Cont	Whole Life Insurance Initial ract/Fratern Policy al Certificate	Initial		50.300	10-L20 AR.pdf
	10-L20 AR	Policy/Cont	Whole Life Insurance Initial ract/Fratern Policy al Certificate	Initial		50.000	10-L20 SN AR.pdf
	10-L65 AR	Policy/Cont	Whole Life Insurance Initial ract/Fratern Policy al Certificate	Initial		50.300	10-L65 AR.pdf
	10-L65 AR	Policy/Cont	Whole Life Insurance Initial ract/Fratern Policy al Certificate	Initial		50.000	10-L65 SN AR.pdf

Insured	[JOHN DOE]	[35] [MALE]	Age and Sex
Face Amount	[\$250,000]	[1234567]	Policy Number
Plan of Insurance	[TWENTY PAY WHOLE LIFE]	[AUGUST 1, 2010] [AUGUST 1, 2010]	Policy Date Issue Date
		[PREFERRED NT]	Premium Class



**The Guardian
Life Insurance Company
Of America**

**A Mutual Company
Established 1860**

Read this policy carefully. This policy is a legal contract between the owner and The Guardian Life Insurance Company of America (Guardian).

Guardian will pay the death proceeds to the beneficiary upon receipt at our Customer Service Office of due proof that the insured died while the policy was in force. The entire contract consists of the basic policy and any attached additional benefit riders, endorsements and application(s). This policy is issued by Guardian at its home office at [7 Hanover Square, New York, New York 10004], on the issue date. However, all correspondence should be sent to our Customer Service Office shown on the Policy Data page.

 Secretary	 President
---	--

Free Look Period

The owner has the right to examine this policy and return it for cancellation to Guardian's Customer Service Office or to any agent or agency within [10] days after receiving it; this is the free look period. The policy and a written cancellation notice must be delivered or mailed to cancel this policy. Any notice given by mail is effective on being postmarked, properly addressed and postage prepaid. If the policy is cancelled during this period, Guardian will refund all premiums paid. The policy will be void from the beginning.

Whole Life Insurance Policy

- Death Proceeds payable at death of insured if policy is in force
- Premiums payable until end of premium period shown on Policy Data page
- Participating - Annual dividends payable if earned

WE & YOU

In this policy, the words "we", "our" or "us" refer to Guardian, and the words "you" or "your" refer to the owner of this policy.

POLICY SUMMARY

This summary outlines some of the major policy provisions; it does not alter any of these provisions. The actual provisions set forth the full details and conditions of this policy; only the actual policy provisions will control.

We will pay the death proceeds to the beneficiary if the insured dies while this policy is in force. This policy is eligible to receive dividends (see "Dividends" provision).

This policy also has certain values during the insured's lifetime. These values consist of the cash value plus any dividend credited to this policy. These values may be used:

- to continue insurance coverage for a reduced amount without paying further premiums (see "Guaranteed Policy Values" provision);
- to surrender this policy for cash (see "Guaranteed Policy Values" provision);
- to obtain a policy loan (see "Loans" provision);
- to provide life income (see "Payment Options" provision).

We allow a 31 day grace period after each premium due date. If a premium is not paid by the end of the grace period, this policy lapses. If this policy lapses, it may be eligible for reinstatement within 5 years (see "Premiums and Reinstatement" provision).

GUIDE TO POLICY PROVISIONS

1. Death Proceeds
2. Owner and Beneficiary
3. Dividends
4. Premiums and Reinstatement
5. Guaranteed Policy Values
6. Loans
7. Payment Options
8. General Provisions

Any endorsements, additional benefit riders, and applications which are attached to this policy follow.

An Index appears on the inside of the back cover.

POLICY DATA

INSURED	[JOHN DOE]	[35] [MALE]	AGE AND SEX
FACE AMOUNT	[\$250,000]	[1234567]	POLICY NUMBER
ISSUE DATE	[AUGUST 1, 2010]	[AUGUST 1, 2010]	POLICY DATE
PLAN OF INSURANCE	[TWENTY PAY WHOLE LIFE]	[PREFERRED PLUS NT]	PREMIUM CLASS
OWNER	[JANE DOE, SPOUSE]		
BENEFICIARY	[JANE DOE, SPOUSE]		

BENEFITS AND PREMIUMS

BASIC POLICY	ANNUAL PREMIUM	POLICY YEARS PAYABLE
	[\$4,814.15]	1 through [20]
TOTAL INITIAL ANNUAL PREMIUM	----- [\$4,814.15]	

THE MORTALITY TABLE REFERRED TO IN THE BASIS OF VALUES PROVISION IS THE AGGREGATE COMPOSITE COMMISSIONERS' 2001 STANDARD ORDINARY MORTALITY TABLE, AGE NEAREST BIRTHDAY, WITH CONTINUOUS FUNCTIONS. THE INTEREST RATE REFERRED TO IN THE BASIS OF VALUES PROVISION IS 4%.

LOANS BEAR INTEREST AT A YEARLY RATE OF 8%, PAYABLE IN ADVANCE AT A RATE OF 7.407%. THE YEARLY LOAN INTEREST RATE CHANGES TO 5%, PAYABLE IN ADVANCE AT A RATE OF 4.7619%, BEGINNING ON [AUGUST 1, 2040].

POLICY DATA

PREMIUMS FOR THIS POLICY ARE DUE AND PAYABLE IN ALL YEARS SHOWN IN THE "POLICY YEARS PAYABLE" COLUMN ABOVE. YOU MAY HAVE RECEIVED A SALES ILLUSTRATION WHICH SHOWS DIVIDENDS APPLIED TO REDUCE THE NUMBER OF PREMIUMS PAYABLE IN CASH. HOWEVER, DIVIDENDS ARE NOT GUARANTEED AND WE HAVE THE RIGHT TO CHANGE THEM ANNUALLY. A REDUCTION IN THE AMOUNT OF ANY DIVIDENDS CREDITED TO THIS POLICY MAY RESULT IN THE NEED TO PAY MORE PREMIUMS THAN WERE SHOWN ON A SALES ILLUSTRATION.

TO OBTAIN INFORMATION ABOUT THE COVERAGE PROVIDED UNDER YOUR POLICY, CALL THE AGENT THROUGH WHOM IT WAS PURCHASED OR CONTACT OUR CUSTOMER SERVICE OFFICE AT:

CUSTOMER SERVICE OFFICE
[3900 BURGESS PLACE
BETHLEHEM, PA 18017
1-800-441-6455]

TABLE OF VALUES

END OF POLICY YEAR	CASH OR LOAN VALUE +	PARTICIPATING REDUCED PAID-UP INSURANCE +	EXTENDED TERM INSURANCE	
			YEARS	DAYS
[1	[0.00	[0	[0	[0
2	15.60	70	9	328
3	31.78	136	16	84
4	48.54	201	20	128
5	65.89	263	23	114
6	83.86	324	25	162
7	102.46	382	27	62
8	121.67	439	28	234
9	141.53	493	29	311
10	162.01	546	30	318
11	183.15	597	31	274
12	204.98	647	32	186
13	227.54	695	33	65
14	250.95	742	33	291
15	275.23	788	34	154
16	300.40	832	35	34
17	326.46	876	35	324
18	353.40	918	36	347
19	381.24	960	38]	283]
20	409.98	POLICY PAID-UP]		
ATTAINED AGE 55]	409.98]	[POLICY PAID-UP]		

CASH VALUE FACTOR FOR POLICY YEARS
 [16.5657748] [1-19]

+ FOR EACH \$1,000 OF FACE AMOUNT OF THE BASIC POLICY

THE USE OF THE CASH VALUE FACTOR(S) SHOWN ABOVE IS DESCRIBED IN THE "CASH VALUE" PROVISION OF THIS POLICY.

VALUES FOR POLICY YEARS NOT SHOWN WILL BE COMPUTED ON THE BASIS STATED IN THIS POLICY AND WILL BE FURNISHED UPON REQUEST.

THE CASH VALUES SHOWN ABOVE ARE GUARANTEED. THEY ARE BASED ON AN ANNUAL INTEREST RATE 4%. ALL VALUES ON THIS PAGE ARE COMPUTED ON THE ASSUMPTION THAT ALL PREMIUMS TO THE END OF THE POLICY YEARS SHOWN HAVE BEEN PAID AND THAT THERE ARE NO DIVIDENDS OR LOANS.

CASH VALUES WHICH DEPEND ON DIVIDENDS MAY HAVE BEEN SHOWN IN AN ILLUSTRATION PRESENTED DURING THE SALE OF THIS POLICY. CASH VALUES WHICH DEPEND ON DIVIDENDS ARE NOT GUARANTEED. A REDUCTION IN THE AMOUNT OF ANY DIVIDEND CREDITED TO THIS POLICY MAY RESULT IN LOWER NON-GUARANTEED CASH VALUES THAN WERE SHOWN ON ANY SALES ILLUSTRATION.

THE PERIOD OF EXTENDED TERM INSURANCE IS THE SAME FOR ANY FACE AMOUNT.

1. DEATH PROCEEDS

The death proceeds become payable to the beneficiary upon our receipt at our Customer Service Office of due proof that the insured died while this policy was in force. The amount payable is the sum of the following as of the date of the insured's death:

- the face amount;
- any insurance on the insured's life provided by additional benefit riders;
- any insurance on the insured's life purchased with dividends;
- the value of any dividends left at interest;
- any dividend credited at death; and
- any premium paid beyond the policy month of death if premiums are not then being waived under a waiver of premium rider;

less:

- any outstanding loans and loan interest; and
- any premiums due up to and including the policy month of death.

If the death proceeds are not paid within 30 days from the date due proof of death has been furnished to us, we will pay interest on such proceeds from the date of death to the date the proceeds are paid, at a yearly rate of 8%.

2. OWNER AND BENEFICIARY

Owner

The owner is named in the application or in any later change shown in our records. While the insured is living, and subject to any assignment on file with us, the owner alone has the right to receive all benefits and exercise all rights this policy grants or we allow.

Successor Owner

A numbered sequence may be used to name successor owners. If the owner dies, ownership passes to the next designated successor owner then living. If none is then living, ownership passes to the owner's estate. No successor owner is permitted when the insured and the owner are the same person.

Joint Owner

If more than one person is named as owner with no number or the same number, they are joint owners. Any request for a policy transaction or change must be signed by all of the joint owners named in our records. Unless otherwise provided, if a joint owner dies, ownership passes to the surviving joint owner(s) equally. When the last joint owner dies, ownership passes to the person's estate, unless otherwise provided.

Beneficiary

The beneficiary is named in the application or in any later change shown in our records. We will pay the death proceeds to the beneficiary, subject to the terms of "Death Proceeds" above. Unless otherwise provided, in order to receive proceeds at the insured's death, a beneficiary must be living on the earlier of:

- the date we receive due proof of the insured's death at our Customer Service Office;
- the 15th day after the insured's death.

Unless otherwise provided, if no designated beneficiary is living on such earlier date, the owner or the owner's estate is the beneficiary.

Contingent Beneficiary

A numbered sequence may be used to name contingent beneficiaries. The beneficiary is the living person(s) designated by the lowest number in the sequence.

Concurrent Beneficiary

If more than one person is named as beneficiary with no number or the same number, those persons are concurrent beneficiaries. Shares are equal, unless otherwise specified. If shares are equal, the share of a concurrent beneficiary who predeceases the insured will be shared equally by the surviving concurrent beneficiaries. If unequal shares are specified and a concurrent beneficiary predeceases the insured, the beneficiary of that share will be the owner or the owner's estate.

Change of Owner or Beneficiary

You may change the owner or revocable beneficiary by written request satisfactory to us. The change will take effect as of the date the request is signed, whether or not the insured is living when we receive the request at our Customer Service Office. However, the change will not apply to any payments made or actions taken by us on or before the date the request is received at our Customer Service Office.

Assignment

No assignment will bind us unless the original, or a copy, is filed at our Customer Service Office. An assignment must be signed and dated by both the assignor and the assignee and, as applicable, by the beneficiary. The rights of any owner or beneficiary and the entire contract, as defined in "The Contract" provision, will be subject to the assignment. We will rely solely on the assignee's statement as to the amount of the assignee's interest. We will not be responsible for the validity of any assignment. Unless otherwise provided, the assignee may exercise all rights this policy grants except:

- the right to change the owner or beneficiary; and
- the right to elect a payment option.

Assignments are subject to all payments made or actions taken by us on or before the date we receive the assignment at our Customer Service Office.

3. DIVIDENDS

This is a participating policy. A participating policy shares in our divisible surplus. The policy's share, if any, is determined yearly by Guardian. This share is payable as the dividend on the next policy anniversary if:

- the policy is then in force, but not as extended term insurance; and
- all premiums due before the policy anniversary have been paid.

The dividend will reflect our mortality, expense, and investment experience; it will be affected by any outstanding loans and loan interest during the policy year.

Dividend Options

You may elect one of the options described below. We may also make additional dividend options available. Any dividend option elected after this policy's issue date will be effective on the next policy anniversary.

- (a) **Cash:** As a cash payment.
- (b) **Premium Payment:** Toward payment of any premium due on the policy, if the balance of the premium is paid at the same time.
- (c) **Dividends Left at Interest:** As a deposit to accumulate at interest. Interest is credited on each policy anniversary at a yearly rate of at least 4%.
- (d) **Dividend Additions:** To purchase paid-up participating insurance payable in addition to the face amount of the policy. Dividend additions share in our divisible surplus.

If no option is elected, dividends will be used to purchase dividend additions.

Withdrawal

You may withdraw dividends left at interest and dividend additions unless they are required as security for a policy loan. The cash value of dividend additions will never be less than the dividends used to purchase them.

Paid-up Option

The policy's cash value, including the cash value of any dividend additions and dividends left at interest, may be used to make the policy paid-up. We will so apply the cash value if it equals the net single premium at the attained age for a paid-up policy in the same face amount as this policy. This option may be exercised by written request. Any policy loans will remain outstanding.

4. PREMIUMS AND REINSTATEMENT

Premium Payment

Premiums for this policy are payable for the number of policy years shown on Policy Data page 3. All premiums, including the first, are payable in advance. After the first premium, premiums are payable annually in advance, only at our Customer Service Office. Upon request, we will furnish a receipt signed by one of our officers. Premiums may be paid annually or on a periodic basis. Periodic premiums are payable semi-annually, quarterly or monthly at our published rates on this policy's issue date. They may also be paid at any other frequency acceptable to us. We will change the premium payment frequency if we receive your proper written request at our Customer Service Office before the premium due date.

The periodic premium payment must be at least \$25.

The amount of each periodic premium is calculated by multiplying the annual policy premium by the applicable modal factor:

Frequency of Premium Payment	Modal Factors
Semi-annually	.515000
Quarterly	.262650
Monthly	.085833

Due Date and Default

Annual premiums are due on each policy anniversary. Each periodic premium is due on the premium due date specified by us. This policy will be in default on a due date if a due premium is not then paid.

Grace Period

We allow a grace period of 31 days after the due date for premium payments. The grace period does not apply to payment of the first premium. The policy remains in force during the grace period. If the premium is not paid by the end of the grace period, the policy lapses as of the date of default. Upon lapse, the policy has no value except as provided in the "Guaranteed Policy Values" section.

Reinstatement

This policy may be eligible for reinstatement at any time during the insured's lifetime within 5 years after the date of default. The reinstatement will not take effect until all the requirements for reinstatement have been met. The requirements for reinstatement are:

- written application for reinstatement received at our Customer Service Office;
- the policy has not been surrendered for cash;
- evidence of insurability satisfactory to us;
- payment or reinstatement of any outstanding loans and loan interest and payment of any overdue premiums, with 6% interest compounded yearly.

5. GUARANTEED POLICY VALUES

Cash Value

The cash value on any policy anniversary to which premiums have been paid is:

- the then present value of future benefits provided by the policy;

less:

- the then present value of the cash value factors for each year remaining in the premium payment period. The cash value factors are shown in the Table of Values on the Policy Data page.

The Table of Values shows this policy's guaranteed cash values at the end of the policy years indicated; these values are computed on the assumption that there are no dividends or loans. The cash value at any time during a policy year is the value on the date to which premiums have been paid, adjusted to the date of surrender. The cash value at any time during a policy year will be determined with allowance for the lapse of time and the payment of any premiums beyond the last preceding anniversary.

Cash Surrender Value

The cash surrender value is the sum of:

- the cash value;
- any due and unpaid dividend;
- the cash value of any dividend additions;
- the value of any dividends left at interest; and
- any unearned loan interest;

less:

- any outstanding loans and loan interest.

Basis of Values

Present values and net premiums are based on the Mortality Table and interest rate shown on the Policy Data Pages. All policy values equal or exceed those required by any state statute. A detailed statement of the method of computing these values has been filed with each state insurance department.

Election of Policy Value Option

When premium payments are discontinued, the owner may elect a policy value option if:

- the insured is living;
- the policy has a cash surrender value; and
- written request is received at our Customer Service Office within 3 months after the date of default.

If no election is made within 3 months after the date of default, the automatic option will be (a) if available, otherwise (b).

Policy Value Options Available

- **Option (a) - Continue as Non-participating Paid-up Extended Term Insurance**

Extended term insurance is life insurance for a limited period. No further premiums are due under this option. This option is available only if extended term insurance is shown in the Table of Values on the Policy Data page. Extended term insurance is not shown in the Table of Values if this policy was issued in premium class 3, 4, 6, 8, 10, 12, or 16.

The amount of extended term insurance will be the sum of:

- the face amount of this policy;
- any existing dividend additions;
- any existing dividends left at interest; and
- any due and unpaid dividend;

less:

- any outstanding loans and unearned loan interest.

The period during which extended term insurance is provided will begin on the date of default. Extended term insurance will continue for such term as the cash surrender value will purchase as a net single premium based on the amount of extended term insurance and the insured's attained age and sex. If insurance in an equal or greater amount would be provided under Option (b), Option (a) will not be available.

Extended term insurance:

- has a cash surrender value;
- has no loan value;
- does not share in our divisible surplus.

- **Option (b) - Continue as Participating Reduced Paid-up Insurance**

Reduced paid-up insurance is permanent insurance. No further premiums are due under this option. This insurance will be payable under the same conditions as the policy if kept in full force. The amount of reduced paid-up insurance will be such as the cash surrender value will purchase as a net single premium based on the insured's attained age and sex on the date of default. The amount of reduced paid-up insurance provided will be level.

Reduced paid-up insurance:

- has a cash surrender value and loan value;
- shares in our divisible surplus.

- **Option (c) - Surrender for Cash**

You may surrender the policy for its cash surrender value. The insurance provided under this policy will then terminate.

Surrender of Insurance Provided by a Policy Value Option

While the insured is living, you may surrender reduced paid-up or extended term insurance for its cash surrender value. This value will equal the then present value of the insurance, less any outstanding loans and loan interest. If the insurance is surrendered within 30 days after a policy anniversary, the cash surrender value will not be less than on that anniversary.

Riders

Any additional benefit riders attached to the policy are disregarded in computing the values of these options unless otherwise stated in the rider. Insurance provided under Options (a) and (b) will not include such benefits.

6. LOANS

Policy Loans

Upon written request satisfactory to us, you can obtain a policy loan if this policy has a loan value. The policy must be assigned to us; this is the only security needed. No loan will be granted if the policy is in force as extended term insurance.

Any outstanding loans and loan interest will affect any dividend payable under this policy.

Automatic Premium Loan

Any unpaid premium due will be paid at the end of the grace period by an automatic loan if:

- this option was elected either in the application or by written request received at our Customer Service Office before the premium due date; and
- the premium due does not exceed the available loan value.

You need not assign the policy; all other provisions of the "Loans" Section will apply. You may cancel this option by sending a written request to our Customer Service Office. The loan will bear interest from the date of the loan. If the loan value is insufficient to pay the overdue premium, the provisions of "Guaranteed Policy Values" will apply.

Loan Interest

Loans bear interest at the rate stated on the Policy Data page. This interest is payable on each policy anniversary. Interest not paid when due is added to the outstanding loan and bears interest at the same rate.

Loan Value

The loan value is the maximum amount that the owner may borrow on this policy. There is no loan value during the first policy year. The loan value of this policy is the sum of:

- the cash value on the date to which all due premiums are paid;
- the cash value of any dividend additions at the end of the current policy year; and
- the value of any dividends left at interest;

less:

- any outstanding loans and loan interest; and
- interest on the loan to the end of the current policy year.

If this policy is continued as reduced paid-up insurance, the loan value will be computed as of the next policy anniversary. Extended term insurance has no loan value.

Repayment

Any outstanding loans and loan interest may be repaid at any time before the insured's death or within 60 days after the insured's death if:

- the proceeds of the policy have not been paid in cash or applied under a payment option; and
- the policy is in full force or was in full force on the date of the insured's death, or is in force as reduced paid-up insurance.

We will allow for any unearned loan interest.

Termination

The policy will be void if all outstanding loans and loan interest exceed the sum of:

- the cash value;
- any due and unpaid dividend;
- the cash value of any dividend additions; and
- the value of any dividends left at interest.

This will be effective 31 days after we mail notice to your last known address and that of any assignee.

7. PAYMENT OPTIONS

Payment of Proceeds

The proceeds of this policy will be paid in one sum unless otherwise provided. All or part of this sum may be applied under any payment option described below or in any other manner we approve. The payee under any payment option must be a natural person.

Election of Payment Options

During the insured's lifetime, the owner may choose any option for payment of the death proceeds. If no election is in force when the proceeds become payable, the payee may make an election subject to the following conditions:

- for death proceeds, election must be made within one year after the insured's death;
- for other proceeds, election must be made within 60 days after the proceeds become payable.

The owner may appoint a secondary payee to receive any payments remaining after the death of the payee. Upon the death of any payee receiving payments under an option, the remaining payments will be continued to the secondary payee or paid in one sum as described in "Termination" provision, whichever is elected.

Any election must be in a written form satisfactory to us.

Options Available

- **Option 1 - Proceeds Left at Interest:** We will hold the proceeds, making monthly interest payments. The yearly guaranteed interest rate is 3%.
- **Option 2 - Payments of a Specified Amount:** We will make monthly payments of a specified amount until the proceeds and interest are fully paid. The total amount paid each year must be at least 10% of the original proceeds. Interest will be added to the proceeds each year; the yearly guaranteed interest rate is 3%.
- **Option 3 - Payments for a Specified Period:** We will make monthly payments for the number of years elected. The guaranteed monthly payments shown in the Option 3 table include interest at 3% a year.
- **Option 4 - Life Income With 10 Year Guaranteed Period:** We will make monthly payments for the later of 10 years or the lifetime of the person on whose life the option is based. The guaranteed monthly payments shown in the Option 4 table include interest at 3% a year.
- **Option 5 - Refund Life Income:** We will make monthly payments until the total amount paid equals the proceeds settled, and for the remaining lifetime of the person on whose life the option is based. The guaranteed monthly payments shown in the Option 5 table include interest at 3% a year.
- **Option 6 - Joint and Survivor Income:** We will make monthly payments for the later of 10 years or the lifetime of either of the 2 persons on whose lives the option is based. The guaranteed monthly payments shown in the Option 6 table include interest at 3% a year.

The Payment Option Tables are based on the Annuity 2000 Mortality Tables (male and female), projected 20 years to the year 2020 by:

- 100% of male Scale G factors for males;
- 50% of female Scale G factors for females.

Payment Provisions

- At least \$5,000 must be applied under each option selected.
- Each periodic payment must be at least \$50.
- The effective date of any option is the date the proceeds become payable. This date is the option date. Death proceeds are payable as of the date of the insured's death.
- After an option becomes effective, it cannot be terminated for payment in one sum, unless otherwise provided.
- The first payment under Option 1 is due one month after the option date. The first payment under Option 2, 3, 4, 5, or 6 is due on the option date.
- We require satisfactory proof of the age of any person on whose life the option is based before any payment is made.
- Under Option 4, 5, or 6, the present value of future benefits may not be withdrawn.

Termination

Upon termination of an option, any amount payable is:

- Under Option 1 or 2, any unpaid proceeds with any accrued interest.
- Under Option 3, the present value on the basis of 3% yearly compound interest of any unpaid payments for the specified period.
- Under Option 4, 5 or 6, the present value of any unpaid payments for the guaranteed period. This present value is derived using the interest rate which was used in computing the actual monthly payment.

PAYMENT OPTION TABLES**OPTION 3 - PAYMENTS FOR A SPECIFIED PERIOD****GUARANTEED MONTHLY PAYMENT
FOR EACH \$1000 OF PROCEEDS**

Years	1	2	3	4	5	6
Amount	\$ 84.47	42.86	28.99	22.06	17.91	15.14
Years	7	8	9	10	11	12
Amount	\$ 13.16	11.68	10.53	9.61	8.86	8.24
Years	13	14	15	16	17	18
Amount	\$ 7.71	7.26	6.87	6.53	6.23	5.96
Years	19	20	21	22	23	24
Amount	\$ 5.73	5.51	5.32	5.15	4.99	4.84
Years	25	26	27	28	29	30
Amount	\$ 4.71	4.59	4.47	4.37	4.27	4.18

OPTIONS 4 AND 5 - GUARANTEED MONTHLY PAYMENT FOR EACH \$1000 OF PROCEEDS+

		Option 4		Option 5				Option 4		Option 5		
Age #	Male	Female	Male	Female	Age #	Male	Female	Male	Female	Age #	Male	Female
20	\$2.93	2.89	2.92	2.88	53	4.06	3.90	3.95	3.82			
21	2.95	2.90	2.94	2.89	54	4.13	3.96	4.01	3.88			
22	2.97	2.92	2.95	2.91	55	4.20	4.03	4.07	3.94			
23	2.98	2.93	2.97	2.92	56	4.27	4.10	4.13	4.00			
24	3.00	2.95	2.99	2.94	57	4.35	4.17	4.20	4.06			
25	3.02	2.96	3.00	2.95	58	4.43	4.24	4.27	4.13			
26	3.04	2.98	3.02	2.97	59	4.52	4.32	4.34	4.20			
27	3.06	3.00	3.04	2.99	60	4.61	4.41	4.42	4.27			
28	3.08	3.02	3.06	3.01	61	4.71	4.50	4.50	4.35			
29	3.10	3.04	3.08	3.03	62	4.81	4.59	4.59	4.43			
30	3.12	3.06	3.10	3.05	63	4.92	4.69	4.68	4.52			
31	3.15	3.08	3.13	3.07	64	5.03	4.80	4.77	4.61			
32	3.17	3.10	3.15	3.09	65	5.15	4.91	4.87	4.70			
33	3.20	3.12	3.17	3.11	66	5.28	5.03	4.97	4.81			
34	3.22	3.15	3.20	3.13	67	5.41	5.16	5.08	4.91			
35	3.25	3.17	3.23	3.16	68	5.54	5.29	5.20	5.03			
36	3.28	3.20	3.25	3.18	69	5.68	5.43	5.32	5.15			
37	3.31	3.23	3.28	3.21	70	5.83	5.57	5.44	5.27			
38	3.35	3.26	3.31	3.24	71	5.98	5.73	5.58	5.41			
39	3.38	3.29	3.34	3.26	72	6.14	5.89	5.72	5.55			
40	3.42	3.32	3.38	3.29	73	6.30	6.06	5.86	5.70			
41	3.45	3.35	3.41	3.32	74	6.46	6.24	6.02	5.86			
42	3.49	3.39	3.44	3.36	75	6.63	6.42	6.18	6.03			
43	3.53	3.42	3.48	3.39	76	6.80	6.61	6.35	6.20			
44	3.58	3.46	3.52	3.43	77	6.97	6.81	6.53	6.39			
45	3.62	3.50	3.56	3.46	78	7.15	7.00	6.72	6.59			
46	3.67	3.54	3.60	3.50	79	7.33	7.20	6.92	6.80			
47	3.72	3.59	3.64	3.54	80	7.51	7.40	7.13	7.03			
48	3.77	3.63	3.69	3.58	81	7.68	7.60	7.35	7.26			
49	3.82	3.68	3.74	3.63	82	7.86	7.80	7.59	7.52			
50	3.87	3.73	3.79	3.67	83	8.03	7.99	7.83	7.78			
51	3.93	3.79	3.84	3.72	84	8.19	8.17	8.09	8.06			
52	3.99	3.84	3.89	3.77	85	8.35	8.34	8.37	8.35			

+ Guaranteed monthly payments for any ages not shown will be furnished upon request.

Age refers to the person on whose life the option is based.

OPTION 6-GUARANTEED MONTHLY PAYMENT FOR EACH \$1000 OF PROCEEDS+

Female		Male Age									
		50	51	52	53	54	55	56	57	58	59
50	3.44	3.46	3.48	3.50	3.51	3.53	3.54	3.55	3.57	3.60	3.58
51	3.47	3.49	3.50	3.52	3.54	3.56	3.57	3.59	3.62	3.63	3.65
52	3.49	3.51	3.53	3.55	3.57	3.58	3.60	3.62	3.65	3.67	3.69
53	3.51	3.53	3.55	3.57	3.59	3.61	3.63	3.65	3.68	3.70	3.72
54	3.53	3.55	3.58	3.60	3.62	3.64	3.66	3.68	3.72	3.74	3.76
55	3.55	3.58	3.60	3.62	3.65	3.67	3.69	3.72	3.75	3.77	3.79
56	3.57	3.60	3.62	3.65	3.67	3.70	3.72	3.75	3.78	3.80	3.83
57	3.59	3.62	3.65	3.67	3.70	3.73	3.75	3.78	3.81	3.84	3.86
58	3.61	3.64	3.67	3.70	3.73	3.75	3.78	3.81	3.84	3.87	3.90
59	3.63	3.66	3.69	3.72	3.75	3.78	3.81	3.84	3.87	3.90	3.94
60	3.64	3.68	3.71	3.74	3.78	3.81	3.84	3.87	3.90	3.94	3.97
61	3.66	3.70	3.73	3.76	3.80	3.83	3.87	3.90	3.93	3.97	4.00
62	3.68	3.71	3.75	3.79	3.82	3.86	3.90	3.93	3.96	4.00	4.04
63	3.69	3.73	3.77	3.81	3.84	3.88	3.92	3.96	4.00	4.03	4.07
64	3.71	3.75	3.79	3.83	3.87	3.91	3.95	3.99	4.02	4.06	4.10
65	3.72	3.76	3.80	3.84	3.89	3.93	3.97	4.02	4.06	4.09	4.13
66	3.73	3.78	3.82	3.86	3.91	3.95	4.00	4.04	4.09	4.12	4.16
67	3.75	3.79	3.83	3.88	3.92	3.97	4.02	4.07	4.12	4.14	4.19
68	3.76	3.80	3.85	3.89	3.94	3.99	4.04	4.09	4.14	4.17	4.22
69	3.77	3.81	3.86	3.91	3.96	4.01	4.06	4.11	4.17	4.19	4.25
70	3.78	3.83	3.87	3.92	3.97	4.03	4.08	4.14	4.19		

Female		Male Age									
		60	61	62	63	64	65	66	67	68	69
50	3.59	3.60	3.61	3.62	3.63	3.64	3.65	3.66	3.67	3.67	3.68
51	3.63	3.64	3.65	3.66	3.67	3.68	3.69	3.70	3.71	3.72	3.72
52	3.66	3.68	3.69	3.70	3.72	3.73	3.74	3.75	3.76	3.76	3.77
53	3.70	3.72	3.73	3.75	3.76	3.77	3.78	3.79	3.80	3.81	3.82
54	3.74	3.76	3.77	3.79	3.80	3.82	3.83	3.84	3.85	3.86	3.87
55	3.78	3.80	3.81	3.83	3.85	3.86	3.88	3.89	3.90	3.92	3.93
56	3.81	3.84	3.86	3.87	3.89	3.91	3.93	3.94	3.96	3.97	3.98
57	3.85	3.88	3.90	3.92	3.94	3.96	3.98	3.99	4.01	4.02	4.04
58	3.89	3.92	3.94	3.96	3.99	4.01	4.03	4.05	4.06	4.08	4.10
59	3.93	3.96	3.98	4.01	4.03	4.06	4.08	4.10	4.12	4.14	4.16
60	3.97	4.00	4.02	4.05	4.08	4.11	4.13	4.15	4.18	4.20	4.22
61	4.00	4.04	4.07	4.10	4.13	4.16	4.18	4.21	4.24	4.26	4.28
62	4.04	4.08	4.11	4.14	4.18	4.21	4.24	4.27	4.29	4.32	4.35
63	4.08	4.11	4.15	4.19	4.22	4.26	4.29	4.32	4.35	4.38	4.41
64	4.11	4.15	4.19	4.23	4.27	4.31	4.35	4.38	4.41	4.45	4.48
65	4.15	4.19	4.23	4.28	4.32	4.36	4.40	4.44	4.48	4.51	4.55
66	4.18	4.23	4.27	4.32	4.36	4.41	4.45	4.50	4.54	4.58	4.61
67	4.21	4.26	4.31	4.36	4.41	4.46	4.51	4.55	4.60	4.64	4.68
68	4.25	4.30	4.35	4.40	4.46	4.51	4.56	4.61	4.66	4.71	4.75
69	4.28	4.33	4.39	4.44	4.50	4.56	4.61	4.67	4.72	4.77	4.82
70	4.31	4.36	4.42	4.48	4.54	4.60	4.66	4.72	4.78	4.84	4.89

+ Guaranteed monthly payments for any ages not shown will be furnished upon request.

8. GENERAL PROVISIONS

The Contract

The entire contract consists of the basic policy and any attached additional benefit riders, endorsements, and application(s). We relied upon the application(s) in issuing this policy. All statements in the application(s) are assumed to be true to the best knowledge and belief of the person(s) making them. These statements are representations and not warranties. No statement will be used to contest this policy unless contained in the application(s).

Only the President, a Vice President, or the Secretary of Guardian may make or modify this policy. No agent has the authority to:

- change this policy;
- waive any of our requirements; or
- waive an answer to any question in the application(s).

We will not be bound by any promise or statement made by any agent or other person except as stated above.

Basic Policy

The basic policy is this policy including any attached endorsements and application(s), but excluding any additional benefit riders.

Age and Sex

If the age or sex of the insured has been misstated, any benefit under this policy will be that which the premium paid would have purchased for the correct age and sex, according to our published rates on the policy date.

Attained Age

The insured's insurance age is the age on the birthday nearest the policy date. This age is stated on the Policy Data page. The insured's attained age is the insurance age plus the number of policy years completed since the policy date.

Policy Date

The policy date is stated on Policy Data page. Policy years, policy months, and policy anniversaries are measured from the policy date.

Issue Date

The issue date is stated on the Policy Data page. This is the date this policy is issued at our Customer Service Office.

Incontestability

The basic policy will be incontestable after it has been in force during the insured's lifetime for 2 years from its issue date, except for nonpayment of premiums. The contestable period of any additional benefit rider attached to this policy is stated in the rider.

If this policy is reinstated, as provided in "Reinstatement" provision, statements made in the reinstatement application will be incontestable after the reinstated policy has been in force during the insured's lifetime for 2 years from the reinstatement date.

Suicide Exclusion

If the insured commits suicide, while sane or insane, within 2 years from the issue date, our liability will be limited to the greater of:

- the premiums paid; or
- the basic policy's cash value,

with adjustments for loans and dividends.

Deferment

We may defer payment for up to 6 months from the date we receive your proper written request at our Customer Service Office:

- for making any loan, other than a loan to pay premiums;
- for payment of this policy's cash surrender value.

If payment of the cash surrender value is deferred 30 days or more, we will pay interest at a yearly rate of 4% for the deferment period.

Annual Report

We will provide a written statement to you once each year, except if this policy is being continued as extended term insurance. This report will show the benefits and values provided under this policy.

Policy Changes

The plan or amount of insurance, or both, may be changed with our approval. Any change is subject to our published change and underwriting rules. If a decrease in face amount causes the new amount to fall below the minimum amount for the insured's current premium class, we will change the premium class to the next best available class.

Communications with us

Please include the policy number, the full name of the owner and the insured, and the owner's current address in all correspondence with us.

Payments by Guardian

All sums payable by us are payable at our Customer Service Office.

Voting

The owner has the right to vote in Guardian's annual election of Directors. For more information, write to the Secretary at: 7 Hanover Square, New York, New York 10004.

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Whole Life Insurance Policy

- Death Proceeds payable at death of insured if policy is in force
- Premiums payable until end of premium period shown on Policy Data page
- Participating - Annual dividends payable if earned

Insured	[JOHN DOE]	[35] [MALE]	Age and Sex
Face Amount	[\$250,000]	[1234567]	Policy Number
Plan of Insurance	[TWENTY PAY WHOLE LIFE]	[AUGUST 1, 2010] [AUGUST 1, 2010]	Policy Date Issue Date
		[PREFERRED NT]	Premium Class



**The Guardian
Life Insurance Company
Of America**

**A Mutual Company
Established 1860**

Read this policy carefully. This policy is a legal contract between the owner and The Guardian Life Insurance Company of America (Guardian).

Guardian will pay the death proceeds to the beneficiary upon receipt at our Customer Service Office of due proof that the insured died while the policy was in force. The entire contract consists of the basic policy and any attached additional benefit riders, endorsements and application(s). This policy is issued by Guardian at its home office at [7 Hanover Square, New York, New York 10004], on the issue date. However, all correspondence should be sent to our Customer Service Office shown on the Policy Data page.

 Secretary	 President
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Free Look Period

The owner has the right to examine this policy and return it for cancellation to Guardian's Customer Service Office or to any agent or agency within [10] days after receiving it; this is the free look period. The policy and a written cancellation notice must be delivered or mailed to cancel this policy. Any notice given by mail is effective on being postmarked, properly addressed and postage prepaid. If the policy is cancelled during this period, Guardian will refund all premiums paid. The policy will be void from the beginning.

Whole Life Insurance Policy

- Death Proceeds payable at death of insured if policy is in force
- Premiums payable until end of premium period shown on Policy Data page
- Participating - Annual dividends payable if earned

WE & YOU

In this policy, the words "we", "our" or "us" refer to Guardian, and the words "you" or "your" refer to the owner of this policy.

POLICY SUMMARY

This summary outlines some of the major policy provisions; it does not alter any of these provisions. The actual provisions set forth the full details and conditions of this policy; only the actual policy provisions will control.

We will pay the death proceeds to the beneficiary if the insured dies while this policy is in force. This policy is eligible to receive dividends (see "Dividends" provision).

This policy also has certain values during the insured's lifetime. These values consist of the cash value plus any dividend credited to this policy. These values may be used:

- to continue insurance coverage for a reduced amount without paying further premiums (see "Guaranteed Policy Values" provision);
- to surrender this policy for cash (see "Guaranteed Policy Values" provision);
- to obtain a policy loan (see "Loans" provision);
- to provide life income (see "Payment Options" provision).

We allow a 31 day grace period after each premium due date. If a premium is not paid by the end of the grace period, this policy lapses. If this policy lapses, it may be eligible for reinstatement within 5 years (see "Premiums and Reinstatement" provision).

GUIDE TO POLICY PROVISIONS

1. Death Proceeds
2. Owner and Beneficiary
3. Dividends
4. Premiums and Reinstatement
5. Guaranteed Policy Values
6. Loans
7. Payment Options
8. General Provisions

Any endorsements, additional benefit riders, and applications which are attached to this policy follow.

An Index appears on the inside of the back cover.

POLICY DATA

INSURED	[JOHN DOE]	[35] [MALE]	AGE AND SEX
FACE AMOUNT	[\$250,000]	[1234567]	POLICY NUMBER
ISSUE DATE	[AUGUST 1, 2010]	[AUGUST 1, 2010]	POLICY DATE
PLAN OF INSURANCE	[TWENTY PAY WHOLE LIFE]	[PREFERRED PLUS NT]	PREMIUM CLASS
OWNER	[JANE DOE, SPOUSE]		
BENEFICIARY	[JANE DOE, SPOUSE]		

BENEFITS AND PREMIUMS

BASIC POLICY	ANNUAL PREMIUM	POLICY YEARS PAYABLE
	[\$4,677.90]	1 through [20]
TOTAL INITIAL ANNUAL PREMIUM	----- [\$4,677.90]	

THE MORTALITY TABLE REFERRED TO IN THE BASIS OF VALUES PROVISION IS THE AGGREGATE COMPOSITE COMMISSIONERS' 2001 STANDARD ORDINARY (80) MORTALITY TABLE, AGE NEAREST BIRTHDAY, WITH CONTINUOUS FUNCTIONS. THE INTEREST RATE REFERRED TO IN THE BASIS OF VALUES PROVISION IS 4%.

LOANS BEAR INTEREST AT A YEARLY RATE OF 8%, PAYABLE IN ADVANCE AT A RATE OF 7.407%. THE YEARLY LOAN INTEREST RATE CHANGES TO 5%, PAYABLE IN ADVANCE AT A RATE OF 4.7619%, BEGINNING ON [AUGUST 1, 2040].

POLICY DATA

PREMIUMS FOR THIS POLICY ARE DUE AND PAYABLE IN ALL YEARS SHOWN IN THE "POLICY YEARS PAYABLE" COLUMN ABOVE. YOU MAY HAVE RECEIVED A SALES ILLUSTRATION WHICH SHOWS DIVIDENDS APPLIED TO REDUCE THE NUMBER OF PREMIUMS PAYABLE IN CASH. HOWEVER, DIVIDENDS ARE NOT GUARANTEED AND WE HAVE THE RIGHT TO CHANGE THEM ANNUALLY. A REDUCTION IN THE AMOUNT OF ANY DIVIDENDS CREDITED TO THIS POLICY MAY RESULT IN THE NEED TO PAY MORE PREMIUMS THAN WERE SHOWN ON A SALES ILLUSTRATION.

TO OBTAIN INFORMATION ABOUT THE COVERAGE PROVIDED UNDER YOUR POLICY, CALL THE AGENT THROUGH WHOM IT WAS PURCHASED OR CONTACT OUR CUSTOMER SERVICE OFFICE AT:

CUSTOMER SERVICE OFFICE
[3900 BURGESS PLACE
BETHLEHEM, PA 18017
1-800-441-6455]

TABLE OF VALUES

END OF POLICY YEAR	CASH OR LOAN VALUE +	PARTICIPATING REDUCED PAID-UP INSURANCE +	EXTENDED TERM INSURANCE	
			YEARS	DAYS
[1	[0.00	[0	[0	[0
2	15.24	70	10	38
3	31.04	136	16	171
4	47.41	201	20	211
5	64.36	264	23	201
6	81.92	324	25	271
7	100.09	382	27	194
8	118.89	439	29	20
9	138.31	494	30	110
10	158.36	546	31	131
11	179.07	598	32	100
12	200.45	647	33	25
13	222.55	695	33	282
14	245.46	742	34	157
15	269.20	788	35	34
16	293.79	832	35	297
17	319.24	876	36	244
18	345.54	918	37	297
19	372.71	960	39]	304]
20	400.76	POLICY PAID-UP]		
ATTAINED AGE 55]	400.76]	[POLICY PAID-UP]		

CASH VALUE FACTOR FOR POLICY YEARS
 [16.1618782] 1-19

+ FOR EACH \$1,000 OF FACE AMOUNT OF THE BASIC POLICY

THE USE OF THE CASH VALUE FACTOR(S) SHOWN ABOVE IS DESCRIBED IN THE "CASH VALUE" PROVISION OF THIS POLICY.

VALUES FOR POLICY YEARS NOT SHOWN WILL BE COMPUTED ON THE BASIS STATED IN THIS POLICY AND WILL BE FURNISHED UPON REQUEST.

THE CASH VALUES SHOWN ABOVE ARE GUARANTEED. THEY ARE BASED ON AN ANNUAL INTEREST RATE 4%. ALL VALUES ON THIS PAGE ARE COMPUTED ON THE ASSUMPTION THAT ALL PREMIUMS TO THE END OF THE POLICY YEARS SHOWN HAVE BEEN PAID AND THAT THERE ARE NO DIVIDENDS OR LOANS.

CASH VALUES WHICH DEPEND ON DIVIDENDS MAY HAVE BEEN SHOWN IN AN ILLUSTRATION PRESENTED DURING THE SALE OF THIS POLICY. CASH VALUES WHICH DEPEND ON DIVIDENDS ARE NOT GUARANTEED. A REDUCTION IN THE AMOUNT OF ANY DIVIDEND CREDITED TO THIS POLICY MAY RESULT IN LOWER NON-GUARANTEED CASH VALUES THAN WERE SHOWN ON ANY SALES ILLUSTRATION.

THE PERIOD OF EXTENDED TERM INSURANCE IS THE SAME FOR ANY FACE AMOUNT.

1. DEATH PROCEEDS

The death proceeds become payable to the beneficiary upon our receipt at our Customer Service Office of due proof that the insured died while this policy was in force. The amount payable is the sum of the following as of the date of the insured's death:

- the face amount;
- any insurance on the insured's life provided by additional benefit riders;
- any insurance on the insured's life purchased with dividends;
- the value of any dividends left at interest;
- any dividend credited at death; and
- any premium paid beyond the policy month of death if premiums are not then being waived under a waiver of premium rider;

less:

- any outstanding loans and loan interest; and
- any premiums due up to and including the policy month of death.

If the death proceeds are not paid within 30 days from the date due proof of death has been furnished to us, we will pay interest on such proceeds from the date of death to the date the proceeds are paid, at a yearly rate of 8%.

2. OWNER AND BENEFICIARY

Owner

The owner is named in the application or in any later change shown in our records. While the insured is living, and subject to any assignment on file with us, the owner alone has the right to receive all benefits and exercise all rights this policy grants or we allow.

Successor Owner

A numbered sequence may be used to name successor owners. If the owner dies, ownership passes to the next designated successor owner then living. If none is then living, ownership passes to the owner's estate. No successor owner is permitted when the insured and the owner are the same person.

Joint Owner

If more than one person is named as owner with no number or the same number, they are joint owners. Any request for a policy transaction or change must be signed by all of the joint owners named in our records. Unless otherwise provided, if a joint owner dies, ownership passes to the surviving joint owner(s) equally. When the last joint owner dies, ownership passes to the person's estate, unless otherwise provided.

Beneficiary

The beneficiary is named in the application or in any later change shown in our records. We will pay the death proceeds to the beneficiary, subject to the terms of "Death Proceeds" above. Unless otherwise provided, in order to receive proceeds at the insured's death, a beneficiary must be living on the earlier of:

- the date we receive due proof of the insured's death at our Customer Service Office;
- the 15th day after the insured's death.

Unless otherwise provided, if no designated beneficiary is living on such earlier date, the owner or the owner's estate is the beneficiary.

Contingent Beneficiary

A numbered sequence may be used to name contingent beneficiaries. The beneficiary is the living person(s) designated by the lowest number in the sequence.

Concurrent Beneficiary

If more than one person is named as beneficiary with no number or the same number, those persons are concurrent beneficiaries. Shares are equal, unless otherwise specified. If shares are equal, the share of a concurrent beneficiary who predeceases the insured will be shared equally by the surviving concurrent beneficiaries. If unequal shares are specified and a concurrent beneficiary predeceases the insured, the beneficiary of that share will be the owner or the owner's estate.

Change of Owner or Beneficiary

You may change the owner or revocable beneficiary by written request satisfactory to us. The change will take effect as of the date the request is signed, whether or not the insured is living when we receive the request at our Customer Service Office. However, the change will not apply to any payments made or actions taken by us on or before the date the request is received at our Customer Service Office.

Assignment

No assignment will bind us unless the original, or a copy, is filed at our Customer Service Office. An assignment must be signed and dated by both the assignor and the assignee and, as applicable, by the beneficiary. The rights of any owner or beneficiary and the entire contract, as defined in "The Contract" provision, will be subject to the assignment. We will rely solely on the assignee's statement as to the amount of the assignee's interest. We will not be responsible for the validity of any assignment. Unless otherwise provided, the assignee may exercise all rights this policy grants except:

- the right to change the owner or beneficiary; and
- the right to elect a payment option.

Assignments are subject to all payments made or actions taken by us on or before the date we receive the assignment at our Customer Service Office.

3. DIVIDENDS

This is a participating policy. A participating policy shares in our divisible surplus. The policy's share, if any, is determined yearly by Guardian. This share is payable as the dividend on the next policy anniversary if:

- the policy is then in force, but not as extended term insurance; and
- all premiums due before the policy anniversary have been paid.

The dividend will reflect our mortality, expense, and investment experience; it will be affected by any outstanding loans and loan interest during the policy year.

Dividend Options

You may elect one of the options described below. We may also make additional dividend options available. Any dividend option elected after this policy's issue date will be effective on the next policy anniversary.

- (a) **Cash:** As a cash payment.
- (b) **Premium Payment:** Toward payment of any premium due on the policy, if the balance of the premium is paid at the same time.
- (c) **Dividends Left at Interest:** As a deposit to accumulate at interest. Interest is credited on each policy anniversary at a yearly rate of at least 4%.
- (d) **Dividend Additions:** To purchase paid-up participating insurance payable in addition to the face amount of the policy. Dividend additions share in our divisible surplus.

If no option is elected, dividends will be used to purchase dividend additions.

Withdrawal

You may withdraw dividends left at interest and dividend additions unless they are required as security for a policy loan. The cash value of dividend additions will never be less than the dividends used to purchase them.

Paid-up Option

The policy's cash value, including the cash value of any dividend additions and dividends left at interest, may be used to make the policy paid-up. We will so apply the cash value if it equals the net single premium at the attained age for a paid-up policy in the same face amount as this policy. This option may be exercised by written request. Any policy loans will remain outstanding.

4. PREMIUMS AND REINSTATEMENT

Premium Payment

Premiums for this policy are payable for the number of policy years shown on Policy Data page 3. All premiums, including the first, are payable in advance. After the first premium, premiums are payable annually in advance, only at our Customer Service Office. Upon request, we will furnish a receipt signed by one of our officers. Premiums may be paid annually or on a periodic basis. Periodic premiums are payable semi-annually, quarterly or monthly at our published rates on this policy's issue date. They may also be paid at any other frequency acceptable to us. We will change the premium payment frequency if we receive your proper written request at our Customer Service Office before the premium due date.

The periodic premium payment must be at least \$25.

The amount of each periodic premium is calculated by multiplying the annual policy premium by the applicable modal factor:

Frequency of Premium Payment	Modal Factors
Semi-annually	.515000
Quarterly	.262650
Monthly	.085833

Due Date and Default

Annual premiums are due on each policy anniversary. Each periodic premium is due on the premium due date specified by us. This policy will be in default on a due date if a due premium is not then paid.

Grace Period

We allow a grace period of 31 days after the due date for premium payments. The grace period does not apply to payment of the first premium. The policy remains in force during the grace period. If the premium is not paid by the end of the grace period, the policy lapses as of the date of default. Upon lapse, the policy has no value except as provided in the "Guaranteed Policy Values" section.

Reinstatement

This policy may be eligible for reinstatement at any time during the insured's lifetime within 5 years after the date of default. The reinstatement will not take effect until all the requirements for reinstatement have been met. The requirements for reinstatement are:

- written application for reinstatement received at our Customer Service Office;
- the policy has not been surrendered for cash;
- evidence of insurability satisfactory to us;
- payment or reinstatement of any outstanding loans and loan interest and payment of any overdue premiums, with 6% interest compounded yearly.

5. GUARANTEED POLICY VALUES

Cash Value

The cash value on any policy anniversary to which premiums have been paid is:

- the then present value of future benefits provided by the policy;

less:

- the then present value of the cash value factors for each year remaining in the premium payment period. The cash value factors are shown in the Table of Values on the Policy Data page.

The Table of Values shows this policy's guaranteed cash values at the end of the policy years indicated; these values are computed on the assumption that there are no dividends or loans. The cash value at any time during a policy year is the value on the date to which premiums have been paid, adjusted to the date of surrender. The cash value at any time during a policy year will be determined with allowance for the lapse of time and the payment of any premiums beyond the last preceding anniversary.

Cash Surrender Value

The cash surrender value is the sum of:

- the cash value;
- any due and unpaid dividend;
- the cash value of any dividend additions;
- the value of any dividends left at interest; and
- any unearned loan interest;

less:

- any outstanding loans and loan interest.

Basis of Values

Present values and net premiums are based on the Mortality Table and interest rate shown on the Policy Data Pages. All policy values equal or exceed those required by any state statute. A detailed statement of the method of computing these values has been filed with each state insurance department.

Election of Policy Value Option

When premium payments are discontinued, the owner may elect a policy value option if:

- the insured is living;
- the policy has a cash surrender value; and
- written request is received at our Customer Service Office within 3 months after the date of default.

If no election is made within 3 months after the date of default, the automatic option will be (a) if available, otherwise (b).

Policy Value Options Available

- **Option (a) - Continue as Non-participating Paid-up Extended Term Insurance**

Extended term insurance is life insurance for a limited period. No further premiums are due under this option.

This option is available only if extended term insurance is shown in the Table of Values on the Policy Data page. Extended term insurance is not shown in the Table of Values if this policy was issued in premium class 3, 4, 6, 8, 10, 12, or 16.

The amount of extended term insurance will be the sum of:

- the face amount of this policy;
- any existing dividend additions;
- any existing dividends left at interest; and
- any due and unpaid dividend;

less:

- any outstanding loans and unearned loan interest.

The period during which extended term insurance is provided will begin on the date of default. Extended term insurance will continue for such term as the cash surrender value will purchase as a net single premium based on the amount of extended term insurance and the insured's attained age. If insurance in an equal or greater amount would be provided under Option (b), Option (a) will not be available.

Extended term insurance:

- has a cash surrender value;
- has no loan value;
- does not share in our divisible surplus.

- **Option (b) - Continue as Participating Reduced Paid-up Insurance**

Reduced paid-up insurance is permanent insurance. No further premiums are due under this option. This insurance will be payable under the same conditions as the policy if kept in full force. The amount of reduced paid-up insurance will be such as the cash surrender value will purchase as a net single premium based on the insured's attained age on the date of default. The amount of reduced paid-up insurance provided will be level.

Reduced paid-up insurance:

- has a cash surrender value and loan value;
- shares in our divisible surplus.

- **Option (c) - Surrender for Cash**

You may surrender the policy for its cash surrender value. The insurance provided under this policy will then terminate.

Surrender of Insurance Provided by a Policy Value Option

While the insured is living, you may surrender reduced paid-up or extended term insurance for its cash surrender value. This value will equal the then present value of the insurance, less any outstanding loans and loan interest. If the insurance is surrendered within 30 days after a policy anniversary, the cash surrender value will not be less than on that anniversary.

Riders

Any additional benefit riders attached to the policy are disregarded in computing the values of these options unless otherwise stated in the rider. Insurance provided under Options (a) and (b) will not include such benefits.

6. LOANS

Policy Loans

Upon written request satisfactory to us, you can obtain a policy loan if this policy has a loan value. The policy must be assigned to us; this is the only security needed. No loan will be granted if the policy is in force as extended term insurance.

Any outstanding loans and loan interest will affect any dividend payable under this policy.

Automatic Premium Loan

Any unpaid premium due will be paid at the end of the grace period by an automatic loan if:

- this option was elected either in the application or by written request received at our Customer Service Office before the premium due date; and
- the premium due does not exceed the available loan value.

You need not assign the policy; all other provisions of the "Loans" Section will apply. You may cancel this option by sending a written request to our Customer Service Office. The loan will bear interest from the date of the loan. If the loan value is insufficient to pay the overdue premium, the provisions of "Guaranteed Policy Values" will apply.

Loan Interest

Loans bear interest at the rate stated on the Policy Data page. This interest is payable on each policy anniversary. Interest not paid when due is added to the outstanding loan and bears interest at the same rate.

Loan Value

The loan value is the maximum amount that the owner may borrow on this policy. There is no loan value during the first policy year. The loan value of this policy is the sum of:

- the cash value on the date to which all due premiums are paid;
- the cash value of any dividend additions at the end of the current policy year; and
- the value of any dividends left at interest;

less:

- any outstanding loans and loan interest; and
- interest on the loan to the end of the current policy year.

If this policy is continued as reduced paid-up insurance, the loan value will be computed as of the next policy anniversary. Extended term insurance has no loan value.

Repayment

Any outstanding loans and loan interest may be repaid at any time before the insured's death or within 60 days after the insured's death if:

- the proceeds of the policy have not been paid in cash or applied under a payment option; and
- the policy is in full force or was in full force on the date of the insured's death, or is in force as reduced paid-up insurance.

We will allow for any unearned loan interest.

Termination

The policy will be void if all outstanding loans and loan interest exceed the sum of:

- the cash value;
- any due and unpaid dividend;
- the cash value of any dividend additions; and
- the value of any dividends left at interest.

This will be effective 31 days after we mail notice to your last known address and that of any assignee.

7. PAYMENT OPTIONS

Payment of Proceeds

The proceeds of this policy will be paid in one sum unless otherwise provided. All or part of this sum may be applied under any payment option described below or in any other manner we approve. The payee under any payment option must be a natural person.

Election of Payment Options

During the insured's lifetime, the owner may choose any option for payment of the death proceeds. If no election is in force when the proceeds become payable, the payee may make an election subject to the following conditions:

- for death proceeds, election must be made within one year after the insured's death;
- for other proceeds, election must be made within 60 days after the proceeds become payable.

The owner may appoint a secondary payee to receive any payments remaining after the death of the payee. Upon the death of any payee receiving payments under an option, the remaining payments will be continued to the secondary payee or paid in one sum as described in "Termination" provision, whichever is elected.

Any election must be in a written form satisfactory to us.

Options Available

- **Option 1 - Proceeds Left at Interest:** We will hold the proceeds, making monthly interest payments. The yearly guaranteed interest rate is 3%.
- **Option 2 - Payments of a Specified Amount:** We will make monthly payments of a specified amount until the proceeds and interest are fully paid. The total amount paid each year must be at least 10% of the original proceeds. Interest will be added to the proceeds each year; the yearly guaranteed interest rate is 3%.
- **Option 3 - Payments for a Specified Period:** We will make monthly payments for the number of years elected. The guaranteed monthly payments shown in the Option 3 table include interest at 3% a year.
- **Option 4 - Life Income With 10 Year Guaranteed Period:** We will make monthly payments for the later of 10 years or the lifetime of the person on whose life the option is based. The guaranteed monthly payments shown in the Option 4 table include interest at 3% a year.
- **Option 5 - Refund Life Income:** We will make monthly payments until the total amount paid equals the proceeds settled, and for the remaining lifetime of the person on whose life the option is based. The guaranteed monthly payments shown in the Option 5 table include interest at 3% a year.
- **Option 6 - Joint and Survivor Income:** We will make monthly payments for the later of 10 years or the lifetime of either of the 2 persons on whose lives the option is based. The guaranteed monthly payments shown in the Option 6 table include interest at 3% a year.

The Payment Option Tables are based on the Annuity 2000 Mortality Tables (female), projected 20 years to the year 2020 by 50% of female Scale G factors for females. Males and females have the same guaranteed annuity payout tables.

Payment Provisions

- At least \$5,000 must be applied under each option selected.
- Each periodic payment must be at least \$50.
- The effective date of any option is the date the proceeds become payable. This date is the option date. Death proceeds are payable as of the date of the insured's death.
- After an option becomes effective, it cannot be terminated for payment in one sum, unless otherwise provided.
- The first payment under Option 1 is due one month after the option date. The first payment under Option 2, 3, 4, 5, or 6 is due on the option date.
- We require satisfactory proof of the age of any person on whose life the option is based before any payment is made.
- Under Option 4, 5, or 6, the present value of future benefits may not be withdrawn.

Termination

Upon termination of an option, any amount payable is:

- Under Option 1 or 2, any unpaid proceeds with any accrued interest.
- Under Option 3, the present value on the basis of 3% yearly compound interest of any unpaid payments for the specified period.
- Under Option 4, 5 or 6, the present value of any unpaid payments for the guaranteed period. This present value is derived using the interest rate which was used in computing the actual monthly payment.

PAYMENT OPTION TABLES**OPTION 3 - PAYMENTS FOR A SPECIFIED PERIOD****GUARANTEED MONTHLY PAYMENT
FOR EACH \$1000 OF PROCEEDS**

Years	1	2	3	4	5	6
Amount	\$ 84.47	42.86	28.99	22.06	17.91	15.14
Years	7	8	9	10	11	12
Amount	\$ 13.16	11.68	10.53	9.61	8.86	8.24
Years	13	14	15	16	17	18
Amount	\$ 7.71	7.26	6.87	6.53	6.23	5.96
Years	19	20	21	22	23	24
Amount	\$ 5.73	5.51	5.32	5.15	4.99	4.84
Years	25	26	27	28	29	30
Amount	\$ 4.71	4.59	4.47	4.37	4.27	4.18

OPTIONS 4 AND 5 - GUARANTEED MONTHLY PAYMENT FOR EACH \$1000 OF PROCEEDS+

	Option 4	Option 5		Option 4	Option 5
Age #			Age #		
20	2.89	2.88	53	3.90	3.82
21	2.90	2.89	54	3.96	3.88
22	2.92	2.91	55	4.03	3.94
23	2.93	2.92	56	4.10	4.00
24	2.95	2.94	57	4.17	4.06
25	2.96	2.95	58	4.24	4.13
26	2.98	2.97	59	4.32	4.20
27	3.00	2.99	60	4.41	4.27
28	3.02	3.01	61	4.50	4.35
29	3.04	3.03	62	4.59	4.43
30	3.06	3.05	63	4.69	4.52
31	3.08	3.07	64	4.80	4.61
32	3.10	3.09	65	4.91	4.70
33	3.12	3.11	66	5.03	4.81
34	3.15	3.13	67	5.16	4.91
35	3.17	3.16	68	5.29	5.03
36	3.20	3.18	69	5.43	5.15
37	3.23	3.21	70	5.57	5.27
38	3.26	3.24	71	5.73	5.41
39	3.29	3.26	72	5.89	5.55
40	3.32	3.29	73	6.06	5.70
41	3.35	3.32	74	6.24	5.86
42	3.39	3.36	75	6.42	6.03
43	3.42	3.39	76	6.61	6.20
44	3.46	3.43	77	6.81	6.39
45	3.50	3.46	78	7.00	6.59
46	3.54	3.50	79	7.20	6.80
47	3.59	3.54	80	7.40	7.03
48	3.63	3.58	81	7.60	7.26
49	3.68	3.63	82	7.80	7.52
50	3.73	3.67	83	7.99	7.78
51	3.79	3.72	84	8.17	8.06
52	3.84	3.77	85	8.34	8.35

+ Guaranteed monthly payments for any ages not shown will be furnished upon request.

Age refers to the person on whose life the option is based.

OPTION 6-GUARANTEED MONTHLY PAYMENT FOR EACH \$1000 OF PROCEEDS+

		Age of Annuitant									
Age of Annuitant	50	51	52	53	54	55	56	57	58	59	
50	3.41	3.43	3.45	3.47	3.49	3.50	3.52	3.53	3.55	3.56	
51	3.43	3.45	3.47	3.49	3.51	3.53	3.55	3.56	3.58	3.59	
52	3.45	3.47	3.49	3.51	3.53	3.55	3.57	3.59	3.61	3.63	
53	3.47	3.49	3.51	3.54	3.56	3.58	3.60	3.62	3.64	3.66	
54	3.49	3.51	3.53	3.56	3.58	3.61	3.63	3.65	3.67	3.69	
55	3.50	3.53	3.55	3.58	3.61	3.63	3.66	3.68	3.70	3.72	
56	3.52	3.55	3.57	3.60	3.63	3.66	3.68	3.71	3.73	3.76	
57	3.53	3.56	3.59	3.62	3.65	3.68	3.71	3.74	3.76	3.79	
58	3.55	3.58	3.61	3.64	3.67	3.70	3.73	3.76	3.79	3.82	
59	3.56	3.59	3.63	3.66	3.69	3.72	3.76	3.79	3.82	3.85	
60	3.58	3.61	3.64	3.68	3.71	3.75	3.78	3.82	3.85	3.88	
61	3.59	3.62	3.66	3.69	3.73	3.77	3.80	3.84	3.88	3.91	
62	3.60	3.64	3.67	3.71	3.75	3.79	3.83	3.86	3.90	3.94	
63	3.61	3.65	3.69	3.73	3.77	3.81	3.85	3.89	3.93	3.97	
64	3.62	3.66	3.70	3.74	3.78	3.82	3.87	3.91	3.95	4.00	
65	3.63	3.67	3.71	3.75	3.80	3.84	3.89	3.93	3.98	4.02	
66	3.64	3.68	3.72	3.77	3.81	3.86	3.90	3.95	4.00	4.05	
67	3.65	3.69	3.74	3.78	3.83	3.87	3.92	3.97	4.02	4.07	
68	3.66	3.70	3.75	3.79	3.84	3.89	3.94	3.99	4.04	4.09	
69	3.66	3.71	3.75	3.80	3.85	3.90	3.95	4.01	4.06	4.12	
70	3.67	3.72	3.76	3.81	3.86	3.91	3.97	4.02	4.08	4.14	

		Age of Annuitant									
Age of Annuitant	60	61	62	63	64	65	66	67	68	69	70
50	3.58	3.59	3.60	3.61	3.62	3.63	3.64	3.65	3.66	3.66	3.67
51	3.61	3.62	3.64	3.65	3.66	3.67	3.68	3.69	3.70	3.71	3.72
52	3.64	3.66	3.67	3.69	3.70	3.71	3.72	3.74	3.75	3.75	3.76
53	3.68	3.69	3.71	3.73	3.74	3.75	3.77	3.78	3.79	3.80	3.81
54	3.71	3.73	3.75	3.77	3.78	3.80	3.81	3.83	3.84	3.85	3.86
55	3.75	3.77	3.79	3.81	3.82	3.84	3.86	3.87	3.89	3.90	3.91
56	3.78	3.80	3.83	3.85	3.87	3.89	3.90	3.92	3.94	3.95	3.97
57	3.82	3.84	3.86	3.89	3.91	3.93	3.95	3.97	3.99	4.01	4.02
58	3.85	3.88	3.90	3.93	3.95	3.98	4.00	4.02	4.04	4.06	4.08
59	3.88	3.91	3.94	3.97	4.00	4.02	4.05	4.07	4.09	4.12	4.14
60	3.92	3.95	3.98	4.01	4.04	4.07	4.10	4.12	4.15	4.17	4.19
61	3.95	3.98	4.02	4.05	4.08	4.12	4.15	4.17	4.20	4.23	4.25
62	3.98	4.02	4.05	4.09	4.13	4.16	4.19	4.23	4.26	4.29	4.32
63	4.01	4.05	4.09	4.13	4.17	4.21	4.24	4.28	4.31	4.35	4.38
64	4.04	4.08	4.13	4.17	4.21	4.25	4.29	4.33	4.37	4.41	4.44
65	4.07	4.12	4.16	4.21	4.25	4.30	4.34	4.38	4.42	4.46	4.50
66	4.10	4.15	4.19	4.24	4.29	4.34	4.39	4.43	4.48	4.52	4.57
67	4.12	4.17	4.23	4.28	4.33	4.38	4.43	4.48	4.53	4.58	4.63
68	4.15	4.20	4.26	4.31	4.37	4.42	4.48	4.53	4.59	4.64	4.69
69	4.17	4.23	4.29	4.35	4.41	4.46	4.52	4.58	4.64	4.70	4.76
70	4.19	4.25	4.32	4.38	4.44	4.50	4.57	4.63	4.69	4.76	4.82

+ Guaranteed monthly payments for any ages not shown will be furnished upon request.

8. GENERAL PROVISIONS

The Contract

The entire contract consists of the basic policy and any attached additional benefit riders, endorsements, and application(s). We relied upon the application(s) in issuing this policy. All statements in the application(s) are assumed to be true to the best knowledge and belief of the person(s) making them. These statements are representations and not warranties. No statement will be used to contest this policy unless contained in the application(s).

Only the President, a Vice President, or the Secretary of Guardian may make or modify this policy. No agent has the authority to:

- change this policy;
- waive any of our requirements; or
- waive an answer to any question in the application(s).

We will not be bound by any promise or statement made by any agent or other person except as stated above.

Basic Policy

The basic policy is this policy including any attached endorsements and application(s), but excluding any additional benefit riders.

Age

If the age of the insured has been misstated, any benefit under this policy will be that which the premium paid would have purchased for the correct age, according to our published rates on the policy date.

Attained Age

The insured's insurance age is the age on the birthday nearest the policy date. This age is stated on the Policy Data page. The insured's attained age is the insurance age plus the number of policy years completed since the policy date.

Policy Date

The policy date is stated on Policy Data page. Policy years, policy months, and policy anniversaries are measured from the policy date.

Issue Date

The issue date is stated on the Policy Data page. This is the date this policy is issued at our Customer Service Office.

Incontestability

The basic policy will be incontestable after it has been in force during the insured's lifetime for 2 years from its issue date, except for nonpayment of premiums. The contestable period of any additional benefit rider attached to this policy is stated in the rider.

If this policy is reinstated, as provided in "Reinstatement" provision, statements made in the reinstatement application will be incontestable after the reinstated policy has been in force during the insured's lifetime for 2 years from the reinstatement date.

Suicide Exclusion

If the insured commits suicide, while sane or insane, within 2 years from the issue date, our liability will be limited to the greater of:

- the premiums paid; or
- the basic policy's cash value,

with adjustments for loans and dividends.

Deferment

We may defer payment for up to 6 months from the date we receive your proper written request at our Customer Service Office:

- for making any loan, other than a loan to pay premiums;
- for payment of this policy's cash surrender value.

If payment of the cash surrender value is deferred 30 days or more, we will pay interest at a yearly rate of 4% for the deferment period.

Annual Report

We will provide a written statement to you once each year, except if this policy is being continued as extended term insurance. This report will show the benefits and values provided under this policy.

Policy Changes

The plan or amount of insurance, or both, may be changed with our approval. Any change is subject to our published change and underwriting rules. If a decrease in face amount causes the new amount to fall below the minimum amount for the insured's current premium class, we will change the premium class to the next best available class.

Communications with us

Please include the policy number, the full name of the owner and the insured, and the owner's current address in all correspondence with us.

Payments by Guardian

All sums payable by us are payable at our Customer Service Office.

Voting

The owner has the right to vote in Guardian's annual election of Directors. For more information, write to the Secretary at: 7 Hanover Square, New York, New York 10004.

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Whole Life Insurance Policy

- Death Proceeds payable at death of insured if policy is in force
- Premiums payable until end of premium period shown on Policy Data page
- Participating - Annual dividends payable if earned

Insured	[JOHN DOE]	[35] [MALE]	Age and Sex
Face Amount	[\$250,000]	[00000000]	Policy Number
Plan of Insurance	[Whole Life Policy Paid-up at Age 65]	[AUGUST 1, 2010] [AUGUST 1 2010]	Policy Date Issue Date
		[PREFERRED PLUS NT]	Premium Class

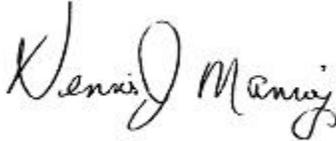


**The Guardian
Life Insurance Company
Of America**

**A Mutual Company
Established 1860**

Read this policy carefully. This policy is a legal contract between the owner and The Guardian Life Insurance Company of America (Guardian).

Guardian will pay the death proceeds to the beneficiary upon receipt at our Customer Service Office of due proof that the insured died while the policy was in force. The entire contract consists of the basic policy and any attached additional benefit riders, endorsements and application(s). This policy is issued by Guardian at its home office at [7 Hanover Square, New York, New York 10004], on the issue date. However, all correspondence should be sent to our Customer Service Office shown on the Policy Data page.

 Secretary	 President
---	--

Free Look Period

The owner has the right to examine this policy and return it for cancellation to Guardian's Customer Service Office or to any agent or agency within [10] days after receiving it; this is the free look period. The policy and a written cancellation notice must be delivered or mailed to cancel this policy. Any notice given by mail is effective on being postmarked, properly addressed and postage prepaid. If the policy is cancelled during this period, Guardian will refund all premiums paid. The policy will be void from the beginning.

Whole Life Insurance Policy

- Death Proceeds payable at death of insured if policy is in force
- Premiums payable until end of premium period shown on Policy Data page
- Participating - Annual dividends payable if earned

WE & YOU

In this policy, the words "we", "our" or "us" refer to Guardian, and the words "you" or "your" refer to the owner of this policy.

POLICY SUMMARY

This summary outlines some of the major policy provisions; it does not alter any of these provisions. The actual provisions set forth the full details and conditions of this policy; only the actual policy provisions will control.

We will pay the death proceeds to the beneficiary if the insured dies while this policy is in force. This policy is eligible to receive dividends (see "Dividends" provision).

This policy also has certain values during the insured's lifetime. These values consist of the cash value plus any dividend credited to this policy. These values may be used:

- to continue insurance coverage for a reduced amount without paying further premiums (see "Guaranteed Policy Values" provision);
- to surrender this policy for cash (see "Guaranteed Policy Values" provision);
- to obtain a policy loan (see "Loans" provision);
- to provide life income (see "Payment Options" provision).

We allow a 31 day grace period after each premium due date. If a premium is not paid by the end of the grace period, this policy lapses. If this policy lapses, it may be eligible for reinstatement within 5 years (see "Premiums and Reinstatement" provision).

GUIDE TO POLICY PROVISIONS

1. Death Proceeds
2. Owner and Beneficiary
3. Dividends
4. Premiums and Reinstatement
5. Guaranteed Policy Values
6. Loans
7. Payment Options
8. General Provisions

Any endorsements, additional benefit riders, and applications which are attached to this policy follow.

An Index appears on the inside of the back cover.

POLICY DATA

INSURED	[JOHN DOE]	[35] [MALE]	AGE AND SEX
FACE AMOUNT	[\$250,000]	[1234567]	POLICY NUMBER
ISSUE DATE	[AUGUST 1, 2010]	[AUGUST 1, 2010]	POLICY DATE
PLAN OF INSURANCE	[WHOLE LIFE PAID-UP AT AGE 65]	[PREFERRED PLUS NT]	PREMIUM CLASS
OWNER	[ABC CORPORATION]		
BENEFICIARY	[JANE DOE, SPOUSE]		

BENEFITS AND PREMIUMS

	ANNUAL PREMIUM	POLICY YEARS PAYABLE
BASIC POLICY	[\$4,305.20]	1 through [30]
TOTAL INITIAL ANNUAL PREMIUM	[\$4,305.20]	

THE MORTALITY TABLE REFERRED TO IN THE BASIS OF VALUES PROVISION IS THE AGGREGATE COMPOSITE COMMISSIONERS' 2001 STANDARD ORDINARY MORTALITY TABLE, AGE NEAREST BIRTHDAY, WITH CONTINUOUS FUNCTIONS. THE INTEREST RATE REFERRED TO IN THE BASIS OF VALUES PROVISION IS 4%.

LOANS BEAR INTEREST AT A YEARLY RATE OF 8%, PAYABLE IN ADVANCE AT A RATE OF 7.407%. THE YEARLY LOAN INTEREST RATE CHANGES TO 5%, PAYABLE IN ADVANCE AT A RATE OF 4.7619%, BEGINNING ON [AUGUST 5, 2040].

POLICY DATA

PREMIUMS FOR THIS POLICY ARE DUE AND PAYABLE IN ALL YEARS SHOWN IN THE "POLICY YEARS PAYABLE" COLUMN ABOVE. YOU MAY HAVE RECEIVED A SALES ILLUSTRATION WHICH SHOWS DIVIDENDS APPLIED TO REDUCE THE NUMBER OF PREMIUMS PAYABLE IN CASH. HOWEVER, DIVIDENDS ARE NOT GUARANTEED AND WE HAVE THE RIGHT TO CHANGE THEM ANNUALLY. A REDUCTION IN THE AMOUNT OF ANY DIVIDENDS CREDITED TO THIS POLICY MAY RESULT IN THE NEED TO PAY MORE PREMIUMS THAN WERE SHOWN ON A SALES ILLUSTRATION.

TO OBTAIN INFORMATION ABOUT THE COVERAGE PROVIDED UNDER YOUR POLICY, CALL THE AGENT THROUGH WHOM IT WAS PURCHASED OR CONTACT OUR CUSTOMER SERVICE OFFICE AT:

CUSTOMER SERVICE OFFICE
[3900 BURGESS PLACE
BETHLEHEM, PA 18017
1-800-441-6455]

TABLE OF VALUES

END OF POLICY YEAR	CASH OR LOAN VALUE +	PARTICIPATING REDUCED PAID-UP INSURANCE +	EXTENDED TERM INSURANCE	
			YEARS	DAYS
[1	[0.00	[0	[0	0
2	12.17	54	8	41
3	24.79	107	13	154
4	37.83	157	17	103
5	51.31	205	19	347
6	65.25	252	21	355
7	79.64	297	23	162
8	94.47	341	24	219
9	109.75	383	25	206
10	125.46	423	26	138
11	141.60	462	27	11
12	158.22	499	27	197
13	175.32	536	27	347
14	193.03	571	28	100
15	211.36	605	28	190
16	230.29	638	28	255
17	249.82	670	28	299
18	269.90	701	28	326
19	290.54	732	28	344
20	311.70	761	28	356
ATTAINED AGE 55]	311.70]	761]	28]	356]

CASH VALUE FACTOR FOR POLICY YEARS

[13.2096406]	[1-19]
[12.3466931]	[20+]

+ FOR EACH \$1,000 OF FACE AMOUNT OF THE BASIC POLICY

THE USE OF THE CASH VALUE FACTOR(S) SHOWN ABOVE IS DESCRIBED IN THE "CASH VALUE" PROVISION OF THIS POLICY.

VALUES FOR POLICY YEARS NOT SHOWN WILL BE COMPUTED ON THE BASIS STATED IN THIS POLICY AND WILL BE FURNISHED UPON REQUEST.

THE CASH VALUES SHOWN ABOVE ARE GUARANTEED. THEY ARE BASED ON AN ANNUAL INTEREST RATE 4%. ALL VALUES ON THIS PAGE ARE COMPUTED ON THE ASSUMPTION THAT ALL PREMIUMS TO THE END OF THE POLICY YEARS SHOWN HAVE BEEN PAID AND THAT THERE ARE NO DIVIDENDS OR LOANS.

CASH VALUES WHICH DEPEND ON DIVIDENDS MAY HAVE BEEN SHOWN IN AN ILLUSTRATION PRESENTED DURING THE SALE OF THIS POLICY. CASH VALUES WHICH DEPEND ON DIVIDENDS ARE NOT GUARANTEED. A REDUCTION IN THE AMOUNT OF ANY DIVIDEND CREDITED TO THIS POLICY MAY RESULT IN LOWER NON-GUARANTEED CASH VALUES THAN WERE SHOWN ON ANY SALES ILLUSTRATION.

THE PERIOD OF EXTENDED TERM INSURANCE IS THE SAME FOR ANY FACE AMOUNT.

1. DEATH PROCEEDS

The death proceeds become payable to the beneficiary upon our receipt at our Customer Service Office of due proof that the insured died while this policy was in force. The amount payable is the sum of the following as of the date of the insured's death:

- the face amount;
- any insurance on the insured's life provided by additional benefit riders;
- any insurance on the insured's life purchased with dividends;
- the value of any dividends left at interest;
- any dividend credited at death; and
- any premium paid beyond the policy month of death if premiums are not then being waived under a waiver of premium rider;

less:

- any outstanding loans and loan interest; and
- any premiums due up to and including the policy month of death.

If the death proceeds are not paid within 30 days from the date due proof of death has been furnished to us, we will pay interest on such proceeds from the date of death to the date the proceeds are paid, at a yearly rate of 8%.

2. OWNER AND BENEFICIARY

Owner

The owner is named in the application or in any later change shown in our records. While the insured is living, and subject to any assignment on file with us, the owner alone has the right to receive all benefits and exercise all rights this policy grants or we allow.

Successor Owner

A numbered sequence may be used to name successor owners. If the owner dies, ownership passes to the next designated successor owner then living. If none is then living, ownership passes to the owner's estate. No successor owner is permitted when the insured and the owner are the same person.

Joint Owner

If more than one person is named as owner with no number or the same number, they are joint owners. Any request for a policy transaction or change must be signed by all of the joint owners named in our records. Unless otherwise provided, if a joint owner dies, ownership passes to the surviving joint owner(s) equally. When the last joint owner dies, ownership passes to the person's estate, unless otherwise provided.

Beneficiary

The beneficiary is named in the application or in any later change shown in our records. We will pay the death proceeds to the beneficiary, subject to the terms of "Death Proceeds" above. Unless otherwise provided, in order to receive proceeds at the insured's death, a beneficiary must be living on the earlier of:

- the date we receive due proof of the insured's death at our Customer Service Office;
- the 15th day after the insured's death.

Unless otherwise provided, if no designated beneficiary is living on such earlier date, the owner or the owner's estate is the beneficiary.

Contingent Beneficiary

A numbered sequence may be used to name contingent beneficiaries. The beneficiary is the living person(s) designated by the lowest number in the sequence.

Concurrent Beneficiary

If more than one person is named as beneficiary with no number or the same number, those persons are concurrent beneficiaries. Shares are equal, unless otherwise specified. If shares are equal, the share of a concurrent beneficiary who predeceases the insured will be shared equally by the surviving concurrent beneficiaries. If unequal shares are specified and a concurrent beneficiary predeceases the insured, the beneficiary of that share will be the owner or the owner's estate.

Change of Owner or Beneficiary

You may change the owner or revocable beneficiary by written request satisfactory to us. The change will take effect as of the date the request is signed, whether or not the insured is living when we receive the request at our Customer Service Office. However, the change will not apply to any payments made or actions taken by us on or before the date the request is received at our Customer Service Office.

Assignment

No assignment will bind us unless the original, or a copy, is filed at our Customer Service Office. An assignment must be signed and dated by both the assignor and the assignee and, as applicable, by the beneficiary. The rights of any owner or beneficiary and the entire contract, as defined in "The Contract" provision, will be subject to the assignment. We will rely solely on the assignee's statement as to the amount of the assignee's interest. We will not be responsible for the validity of any assignment. Unless otherwise provided, the assignee may exercise all rights this policy grants except:

- the right to change the owner or beneficiary; and
- the right to elect a payment option.

Assignments are subject to all payments made or actions taken by us on or before the date we receive the assignment at our Customer Service Office.

3. DIVIDENDS

This is a participating policy. A participating policy shares in our divisible surplus. The policy's share, if any, is determined yearly by Guardian. This share is payable as the dividend on the next policy anniversary if:

- the policy is then in force, but not as extended term insurance; and
- all premiums due before the policy anniversary have been paid.

The dividend will reflect our mortality, expense, and investment experience; it will be affected by any outstanding loans and loan interest during the policy year.

Dividend Options

You may elect one of the options described below. We may also make additional dividend options available. Any dividend option elected after this policy's issue date will be effective on the next policy anniversary.

- (a) **Cash:** As a cash payment.
- (b) **Premium Payment:** Toward payment of any premium due on the policy, if the balance of the premium is paid at the same time.
- (c) **Dividends Left at Interest:** As a deposit to accumulate at interest. Interest is credited on each policy anniversary at a yearly rate of at least 4%.
- (d) **Dividend Additions:** To purchase paid-up participating insurance payable in addition to the face amount of the policy. Dividend additions share in our divisible surplus.

If no option is elected, dividends will be used to purchase dividend additions.

Withdrawal

You may withdraw dividends left at interest and dividend additions unless they are required as security for a policy loan. The cash value of dividend additions will never be less than the dividends used to purchase them.

Paid-up Option

The policy's cash value, including the cash value of any dividend additions and dividends left at interest, may be used to make the policy paid-up. We will so apply the cash value if it equals the net single premium at the attained age for a paid-up policy in the same face amount as this policy. This option may be exercised by written request. Any policy loans will remain outstanding.

4. PREMIUMS AND REINSTATEMENT

Premium Payment

Premiums for this are payable for the number of policy years shown on Policy Data page 3. All premiums, including the first, are payable in advance. After the first premium, premiums are payable annually in advance, only at our Customer Service Office. Upon request, we will furnish a receipt signed by one of our officers. Premiums may be paid annually or on a periodic basis. Periodic premiums are payable semi-annually, quarterly or monthly at our published rates on this policy's issue date. They may also be paid at any other frequency acceptable to us. We will change the premium payment frequency if we receive your proper written request at our Customer Service Office before the premium due date.

The periodic premium payment must be at least \$25.

The amount of each periodic premium is calculated by multiplying the annual policy premium by the applicable modal factor:

Frequency of Premium Payment	Modal Factors
Semi-annually	.515000
Quarterly	.262650
Monthly	.085833

Due Date and Default

Annual premiums are due on each policy anniversary. Each periodic premium is due on the premium due date specified by us. This policy will be in default on a due date if a due premium is not then paid.

Grace Period

We allow a grace period of 31 days after the due date for premium payments. The grace period does not apply to payment of the first premium. The policy remains in force during the grace period. If the premium is not paid by the end of the grace period, the policy lapses as of the date of default. Upon lapse, the policy has no value except as provided in the "Guaranteed Policy Values" section.

Reinstatement

This policy may be eligible for reinstatement at any time during the insured's lifetime within 5 years after the date of default. The reinstatement will not take effect until all the requirements for reinstatement have been met. The requirements for reinstatement are:

- written application for reinstatement received at our Customer Service Office;
- the policy has not been surrendered for cash;
- evidence of insurability satisfactory to us;
- payment or reinstatement of any outstanding loans and loan interest and payment of any overdue premiums, with 6% interest compounded yearly.

5. GUARANTEED POLICY VALUES

Cash Value

The cash value on any policy anniversary to which premiums have been paid is:

- the then present value of future benefits provided by the policy;

less:

- the then present value of the cash value factors for each year remaining in the premium payment period. The cash value factors are shown in the Table of Values on the Policy Data page.

The Table of Values shows this policy's guaranteed cash values at the end of the policy years indicated; these values are computed on the assumption that there are no dividends or loans. The cash value at any time during a policy year is the value on the date to which premiums have been paid, adjusted to the date of surrender. The cash value at any time during a policy year will be determined with allowance for the lapse of time and the payment of any premiums beyond the last preceding anniversary.

Cash Surrender Value

The cash surrender value is the sum of:

- the cash value;
- any due and unpaid dividend;
- the cash value of any dividend additions;
- the value of any dividends left at interest; and
- any unearned loan interest;

less:

- any outstanding loans and loan interest.

Basis of Values

Present values and net premiums are based on the Mortality Table and interest rate shown on the Policy Data Pages. All policy values equal or exceed those required by any state statute. A detailed statement of the method of computing these values has been filed with each state insurance department.

Election of Policy Value Option

When premium payments are discontinued, the owner may elect a policy value option if:

- the insured is living;
- the policy has a cash surrender value; and
- written request is received at our Customer Service Office within 3 months after the date of default.

If no election is made within 3 months after the date of default, the automatic option will be (a) if available, otherwise (b).

Policy Value Options Available

- **Option (a) - Continue as Non-participating Paid-up Extended Term Insurance**

Extended term insurance is life insurance for a limited period. No further premiums are due under this option. This option is available only if extended term insurance is shown in the Table of Values on the Policy Data page. Extended term insurance is not shown in the Table of Values if this policy was issued in premium class 3, 4, 6, 8, 10, 12, or 16.

The amount of extended term insurance will be the sum of:

- the face amount of this policy;
- any existing dividend additions;
- any existing dividends left at interest; and
- any due and unpaid dividend;

less:

- any outstanding loans and unearned loan interest.

The period during which extended term insurance is provided will begin on the date of default. Extended term insurance will continue for such term as the cash surrender value will purchase as a net single premium based on the amount of extended term insurance and the insured's attained age and sex. If insurance in an equal or greater amount would be provided under Option (b), Option (a) will not be available.

Extended term insurance:

- has a cash surrender value;
- has no loan value;
- does not share in our divisible surplus.

- **Option (b) - Continue as Participating Reduced Paid-up Insurance**

Reduced paid-up insurance is permanent insurance. No further premiums are due under this option. This insurance will be payable under the same conditions as the policy if kept in full force. The amount of reduced paid-up insurance will be such as the cash surrender value will purchase as a net single premium based on the insured's attained age and sex on the date of default. The amount of reduced paid-up insurance provided will be level.

Reduced paid-up insurance:

- has a cash surrender value and loan value;
- shares in our divisible surplus.

- **Option (c) - Surrender for Cash**

You may surrender the policy for its cash surrender value. The insurance provided under this policy will then terminate.

Surrender of Insurance Provided by a Policy Value Option

While the insured is living, you may surrender reduced paid-up or extended term insurance for its cash surrender value. This value will equal the then present value of the insurance, less any outstanding loans and loan interest. If the insurance is surrendered within 30 days after a policy anniversary, the cash surrender value will not be less than on that anniversary.

Riders

Any additional benefit riders attached to the policy are disregarded in computing the values of these options unless otherwise stated in the rider. Insurance provided under Options (a) and (b) will not include such benefits.

6. LOANS

Policy Loans

Upon written request satisfactory to us, you can obtain a policy loan if this policy has a loan value. The policy must be assigned to us; this is the only security needed. No loan will be granted if the policy is in force as extended term insurance.

Any outstanding loans and loan interest will affect any dividend payable under this policy.

Automatic Premium Loan

Any unpaid premium due will be paid at the end of the grace period by an automatic loan if:

- this option was elected either in the application or by written request received at our Customer Service Office before the premium due date; and
- the premium due does not exceed the available loan value.

You need not assign the policy; all other provisions of the "Loans" Section will apply. You may cancel this option by sending a written request to our Customer Service Office. The loan will bear interest from the date of the loan. If the loan value is insufficient to pay the overdue premium, the provisions of "Guaranteed Policy Values" will apply.

Loan Interest

Loans bear interest at the rate stated on the Policy Data page. This interest is payable on each policy anniversary. Interest not paid when due is added to the outstanding loan and bears interest at the same rate.

Loan Value

The loan value is the maximum amount that the owner may borrow on this policy. There is no loan value during the first policy year. The loan value of this policy is the sum of:

- the cash value on the date to which all due premiums are paid;
- the cash value of any dividend additions at the end of the current policy year; and
- the value of any dividends left at interest;

less:

- any outstanding loans and loan interest; and
- interest on the loan to the end of the current policy year.

If this policy is continued as reduced paid-up insurance, the loan value will be computed as of the next policy anniversary. Extended term insurance has no loan value.

Repayment

Any outstanding loans and loan interest may be repaid at any time before the insured's death or within 60 days after the insured's death if:

- the proceeds of the policy have not been paid in cash or applied under a payment option; and
- the policy is in full force or was in full force on the date of the insured's death, or is in force as reduced paid-up insurance.

We will allow for any unearned loan interest.

Termination

The policy will be void if all outstanding loans and loan interest exceed the sum of:

- the cash value;
- any due and unpaid dividend;
- the cash value of any dividend additions; and
- the value of any dividends left at interest.

This will be effective 31 days after we mail notice to your last known address and that of any assignee.

7. PAYMENT OPTIONS

Payment of Proceeds

The proceeds of this policy will be paid in one sum unless otherwise provided. All or part of this sum may be applied under any payment option described below or in any other manner we approve. The payee under any payment option must be a natural person.

Election of Payment Options

During the insured's lifetime, the owner may choose any option for payment of the death proceeds. If no election is in force when the proceeds become payable, the payee may make an election subject to the following conditions:

- for death proceeds, election must be made within one year after the insured's death;
- for other proceeds, election must be made within 60 days after the proceeds become payable.

The owner may appoint a secondary payee to receive any payments remaining after the death of the payee. Upon the death of any payee receiving payments under an option, the remaining payments will be continued to the secondary payee or paid in one sum as described in "Termination" provision, whichever is elected.

Any election must be in a written form satisfactory to us.

Options Available

- **Option 1 - Proceeds Left at Interest:** We will hold the proceeds, making monthly interest payments. The yearly guaranteed interest rate is 3%.
- **Option 2 - Payments of a Specified Amount:** We will make monthly payments of a specified amount until the proceeds and interest are fully paid. The total amount paid each year must be at least 10% of the original proceeds. Interest will be added to the proceeds each year; the yearly guaranteed interest rate is 3%.
- **Option 3 - Payments for a Specified Period:** We will make monthly payments for the number of years elected. The guaranteed monthly payments shown in the Option 3 table include interest at 3% a year.
- **Option 4 - Life Income With 10 Year Guaranteed Period:** We will make monthly payments for the later of 10 years or the lifetime of the person on whose life the option is based. The guaranteed monthly payments shown in the Option 4 table include interest at 3% a year.
- **Option 5 - Refund Life Income:** We will make monthly payments until the total amount paid equals the proceeds settled, and for the remaining lifetime of the person on whose life the option is based. The guaranteed monthly payments shown in the Option 5 table include interest at 3% a year.
- **Option 6 - Joint and Survivor Income:** We will make monthly payments for the later of 10 years or the lifetime of either of the 2 persons on whose lives the option is based. The guaranteed monthly payments shown in the Option 6 table include interest at 3% a year.

The Payment Option Tables are based on the Annuity 2000 Mortality Tables (male and female), projected 20 years to the year 2020 by:

- 100% of male Scale G factors for males;
- 50% of female Scale G factors for females.

Payment Provisions

- At least \$5,000 must be applied under each option selected.
- Each periodic payment must be at least \$50.
- The effective date of any option is the date the proceeds become payable. This date is the option date. Death proceeds are payable as of the date of the insured's death.
- After an option becomes effective, it cannot be terminated for payment in one sum, unless otherwise provided.
- The first payment under Option 1 is due one month after the option date. The first payment under Option 2, 3, 4, 5, or 6 is due on the option date.
- We require satisfactory proof of the age of any person on whose life the option is based before any payment is made.
- Under Option 4, 5, or 6, the present value of future benefits may not be withdrawn.

Termination

Upon termination of an option, any amount payable is:

- Under Option 1 or 2, any unpaid proceeds with any accrued interest.
- Under Option 3, the present value on the basis of 3% yearly compound interest of any unpaid payments for the specified period.
- Under Option 4, 5 or 6, the present value of any unpaid payments for the guaranteed period. This present value is derived using the interest rate which was used in computing the actual monthly payment.

PAYMENT OPTION TABLES**OPTION 3 - PAYMENTS FOR A SPECIFIED PERIOD****GUARANTEED MONTHLY PAYMENT
FOR EACH \$1000 OF PROCEEDS**

Years	1	2	3	4	5	6
Amount	\$ 84.47	42.86	28.99	22.06	17.91	15.14
Years	7	8	9	10	11	12
Amount	\$ 13.16	11.68	10.53	9.61	8.86	8.24
Years	13	14	15	16	17	18
Amount	\$ 7.71	7.26	6.87	6.53	6.23	5.96
Years	19	20	21	22	23	24
Amount	\$ 5.73	5.51	5.32	5.15	4.99	4.84
Years	25	26	27	28	29	30
Amount	\$ 4.71	4.59	4.47	4.37	4.27	4.18

OPTIONS 4 AND 5 - GUARANTEED MONTHLY PAYMENT FOR EACH \$1000 OF PROCEEDS+

		Option 4		Option 5				Option 4		Option 5		
Age #	Male	Female	Male	Female	Age #	Male	Female	Male	Female	Age #	Male	Female
20	\$2.93	2.89	2.92	2.88	53	4.06	3.90	3.95	3.82			
21	2.95	2.90	2.94	2.89	54	4.13	3.96	4.01	3.88			
22	2.97	2.92	2.95	2.91	55	4.20	4.03	4.07	3.94			
23	2.98	2.93	2.97	2.92	56	4.27	4.10	4.13	4.00			
24	3.00	2.95	2.99	2.94	57	4.35	4.17	4.20	4.06			
25	3.02	2.96	3.00	2.95	58	4.43	4.24	4.27	4.13			
26	3.04	2.98	3.02	2.97	59	4.52	4.32	4.34	4.20			
27	3.06	3.00	3.04	2.99	60	4.61	4.41	4.42	4.27			
28	3.08	3.02	3.06	3.01	61	4.71	4.50	4.50	4.35			
29	3.10	3.04	3.08	3.03	62	4.81	4.59	4.59	4.43			
30	3.12	3.06	3.10	3.05	63	4.92	4.69	4.68	4.52			
31	3.15	3.08	3.13	3.07	64	5.03	4.80	4.77	4.61			
32	3.17	3.10	3.15	3.09	65	5.15	4.91	4.87	4.70			
33	3.20	3.12	3.17	3.11	66	5.28	5.03	4.97	4.81			
34	3.22	3.15	3.20	3.13	67	5.41	5.16	5.08	4.91			
35	3.25	3.17	3.23	3.16	68	5.54	5.29	5.20	5.03			
36	3.28	3.20	3.25	3.18	69	5.68	5.43	5.32	5.15			
37	3.31	3.23	3.28	3.21	70	5.83	5.57	5.44	5.27			
38	3.35	3.26	3.31	3.24	71	5.98	5.73	5.58	5.41			
39	3.38	3.29	3.34	3.26	72	6.14	5.89	5.72	5.55			
40	3.42	3.32	3.38	3.29	73	6.30	6.06	5.86	5.70			
41	3.45	3.35	3.41	3.32	74	6.46	6.24	6.02	5.86			
42	3.49	3.39	3.44	3.36	75	6.63	6.42	6.18	6.03			
43	3.53	3.42	3.48	3.39	76	6.80	6.61	6.35	6.20			
44	3.58	3.46	3.52	3.43	77	6.97	6.81	6.53	6.39			
45	3.62	3.50	3.56	3.46	78	7.15	7.00	6.72	6.59			
46	3.67	3.54	3.60	3.50	79	7.33	7.20	6.92	6.80			
47	3.72	3.59	3.64	3.54	80	7.51	7.40	7.13	7.03			
48	3.77	3.63	3.69	3.58	81	7.68	7.60	7.35	7.26			
49	3.82	3.68	3.74	3.63	82	7.86	7.80	7.59	7.52			
50	3.87	3.73	3.79	3.67	83	8.03	7.99	7.83	7.78			
51	3.93	3.79	3.84	3.72	84	8.19	8.17	8.09	8.06			
52	3.99	3.84	3.89	3.77	85	8.35	8.34	8.37	8.35			

+ Guaranteed monthly payments for any ages not shown will be furnished upon request.

Age refers to the person on whose life the option is based.

OPTION 6-GUARANTEED MONTHLY PAYMENT FOR EACH \$1000 OF PROCEEDS+

Female		Male Age									
Age	50	51	52	53	54	55	56	57	58	59	
50	3.44	3.46	3.48	3.50	3.51	3.53	3.54	3.55	3.57	3.58	
51	3.47	3.49	3.50	3.52	3.54	3.56	3.57	3.59	3.60	3.62	
52	3.49	3.51	3.53	3.55	3.57	3.58	3.60	3.62	3.63	3.65	
53	3.51	3.53	3.55	3.57	3.59	3.61	3.63	3.65	3.67	3.69	
54	3.53	3.55	3.58	3.60	3.62	3.64	3.66	3.68	3.70	3.72	
55	3.55	3.58	3.60	3.62	3.65	3.67	3.69	3.72	3.74	3.76	
56	3.57	3.60	3.62	3.65	3.67	3.70	3.72	3.75	3.77	3.79	
57	3.59	3.62	3.65	3.67	3.70	3.73	3.75	3.78	3.80	3.83	
58	3.61	3.64	3.67	3.70	3.73	3.75	3.78	3.81	3.84	3.86	
59	3.63	3.66	3.69	3.72	3.75	3.78	3.81	3.84	3.87	3.90	
60	3.64	3.68	3.71	3.74	3.78	3.81	3.84	3.87	3.90	3.94	
61	3.66	3.70	3.73	3.76	3.80	3.83	3.87	3.90	3.94	3.97	
62	3.68	3.71	3.75	3.79	3.82	3.86	3.90	3.93	3.97	4.00	
63	3.69	3.73	3.77	3.81	3.84	3.88	3.92	3.96	4.00	4.04	
64	3.71	3.75	3.79	3.83	3.87	3.91	3.95	3.99	4.03	4.07	
65	3.72	3.76	3.80	3.84	3.89	3.93	3.97	4.02	4.06	4.10	
66	3.73	3.78	3.82	3.86	3.91	3.95	4.00	4.04	4.09	4.13	
67	3.75	3.79	3.83	3.88	3.92	3.97	4.02	4.07	4.12	4.16	
68	3.76	3.80	3.85	3.89	3.94	3.99	4.04	4.09	4.14	4.19	
69	3.77	3.81	3.86	3.91	3.96	4.01	4.06	4.11	4.17	4.22	
70	3.78	3.83	3.87	3.92	3.97	4.03	4.08	4.14	4.19	4.25	

Female		Male Age									
Age	60	61	62	63	64	65	66	67	68	69	70
50	3.59	3.60	3.61	3.62	3.63	3.64	3.65	3.66	3.67	3.67	3.68
51	3.63	3.64	3.65	3.66	3.67	3.68	3.69	3.70	3.71	3.72	3.72
52	3.66	3.68	3.69	3.70	3.72	3.73	3.74	3.75	3.76	3.76	3.77
53	3.70	3.72	3.73	3.75	3.76	3.77	3.78	3.79	3.80	3.81	3.82
54	3.74	3.76	3.77	3.79	3.80	3.82	3.83	3.84	3.85	3.86	3.87
55	3.78	3.80	3.81	3.83	3.85	3.86	3.88	3.89	3.90	3.92	3.93
56	3.81	3.84	3.86	3.87	3.89	3.91	3.93	3.94	3.96	3.97	3.98
57	3.85	3.88	3.90	3.92	3.94	3.96	3.98	3.99	4.01	4.02	4.04
58	3.89	3.92	3.94	3.96	3.99	4.01	4.03	4.05	4.06	4.08	4.10
59	3.93	3.96	3.98	4.01	4.03	4.06	4.08	4.10	4.12	4.14	4.16
60	3.97	4.00	4.02	4.05	4.08	4.11	4.13	4.15	4.18	4.20	4.22
61	4.00	4.04	4.07	4.10	4.13	4.16	4.18	4.21	4.24	4.26	4.28
62	4.04	4.08	4.11	4.14	4.18	4.21	4.24	4.27	4.29	4.32	4.35
63	4.08	4.11	4.15	4.19	4.22	4.26	4.29	4.32	4.35	4.38	4.41
64	4.11	4.15	4.19	4.23	4.27	4.31	4.35	4.38	4.41	4.45	4.48
65	4.15	4.19	4.23	4.38	4.32	4.36	4.40	4.44	4.48	4.51	4.55
66	4.18	4.23	4.27	4.32	4.36	4.41	4.45	4.50	4.54	4.58	4.61
67	4.21	4.26	4.31	4.36	4.41	4.46	4.51	4.55	4.60	4.64	4.68
68	4.25	4.30	4.35	4.40	4.46	4.51	4.56	4.61	4.66	4.71	4.75
69	4.28	4.33	4.39	4.44	4.50	4.56	4.61	4.67	4.72	4.77	4.82
70	4.31	4.36	4.42	4.48	4.54	4.60	4.66	4.72	4.78	4.84	4.89

+ Guaranteed monthly payments for any ages not shown will be furnished upon request.

8. GENERAL PROVISIONS

The Contract

The entire contract consists of the basic policy and any attached additional benefit riders, endorsements, and application(s). We relied upon the application(s) in issuing this policy. All statements in the application(s) are assumed to be true to the best knowledge and belief of the person(s) making them. These statements are representations and not warranties. No statement will be used to contest this policy unless contained in the application(s).

Only the President, a Vice President, or the Secretary of Guardian may make or modify this policy. No agent has the authority to:

- change this policy;
- waive any of our requirements; or
- waive an answer to any question in the application(s).

We will not be bound by any promise or statement made by any agent or other person except as stated above.

Basic Policy

The basic policy is this policy including any attached endorsements and application(s), but excluding any additional benefit riders.

Age and Sex

If the age or sex of the insured has been misstated, any benefit under this policy will be that which the premium paid would have purchased for the correct age and sex, according to our published rates on the policy date.

Attained Age

The insured's insurance age is the age on the birthday nearest the policy date. This age is stated on the Policy Data page. The insured's attained age is the insurance age plus the number of policy years completed since the policy date.

Policy Date

The policy date is stated on Policy Data page. Policy years, policy months, and policy anniversaries are measured from the policy date.

Issue Date

The issue date is stated on the Policy Data page. This is the date this policy is issued at our Customer Service Office.

Incontestability

The basic policy will be incontestable after it has been in force during the insured's lifetime for 2 years from its issue date, except for nonpayment of premiums. The contestable period of any additional benefit rider attached to this policy is stated in the rider.

If this policy is reinstated, as provided in "Reinstatement" provision, statements made in the reinstatement application will be incontestable after the reinstated policy has been in force during the insured's lifetime for 2 years from the reinstatement date.

Suicide Exclusion

If the insured commits suicide, while sane or insane, within 2 years from the issue date, our liability will be limited to the greater of:

- the premiums paid; or
- the basic policy's cash value,

with adjustments for loans and dividends.

Deferment

We may defer payment for up to 6 months from the date we receive your proper written request at our Customer Service Office:

- for making any loan, other than a loan to pay premiums;
- for payment of this policy's cash surrender value.

If payment of the cash surrender value is deferred 30 days or more, we will pay interest at a yearly rate of 4% for the deferment period.

Annual Report

We will provide a written statement to you once each year, except if this policy is being continued as extended term insurance. This report will show the benefits and values provided under this policy.

Policy Changes

The plan or amount of insurance, or both, may be changed with our approval. Any change is subject to our published change and underwriting rules. If a decrease in face amount causes the new amount to fall below the minimum amount for the insured's current premium class, we will change the premium class to the next best available class.

Communications with us

Please include the policy number, the full name of the owner and the insured, and the owner's current address in all correspondence with us.

Payments by Guardian

All sums payable by us are payable at our Customer Service Office.

Voting

The owner has the right to vote in Guardian's annual election of Directors. For more information, write to the Secretary at: 7 Hanover Square, New York, New York 10004.

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Whole Life Insurance Policy

- Death Proceeds payable at death of insured if policy is in force
- Premiums payable until end of premium period shown on Policy Data page
- Participating - Annual dividends payable if earned

Insured	[JOHN DOE]	[35] [MALE]	Age and Sex
Face Amount	[\$250,000]	[00000000]	Policy Number
Plan of Insurance	[Whole Life Policy Paid-up at Age 65]	[AUGUST 1, 2010] [AUGUST 1 2010]	Policy Date Issue Date
		[PREFERRED PLUS NT]	Premium Class

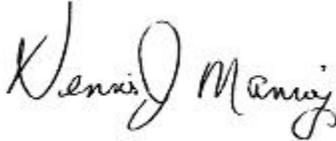


**The Guardian
Life Insurance Company
Of America**

**A Mutual Company
Established 1860**

Read this policy carefully. This policy is a legal contract between the owner and The Guardian Life Insurance Company of America (Guardian).

Guardian will pay the death proceeds to the beneficiary upon receipt at our Customer Service Office of due proof that the insured died while the policy was in force. The entire contract consists of the basic policy and any attached additional benefit riders, endorsements and application(s). This policy is issued by Guardian at its home office at [7 Hanover Square, New York, New York 10004], on the issue date. However, all correspondence should be sent to our Customer Service Office shown on the Policy Data page.

 Secretary	 President
---	--

Free Look Period

The owner has the right to examine this policy and return it for cancellation to Guardian's Customer Service Office or to any agent or agency within [10] days after receiving it; this is the free look period. The policy and a written cancellation notice must be delivered or mailed to cancel this policy. Any notice given by mail is effective on being postmarked, properly addressed and postage prepaid. If the policy is cancelled during this period, Guardian will refund all premiums paid. The policy will be void from the beginning.

Whole Life Insurance Policy

- Death Proceeds payable at death of insured if policy is in force
- Premiums payable until end of premium period shown on Policy Data page
- Participating - Annual dividends payable if earned

WE & YOU

In this policy, the words "we", "our" or "us" refer to Guardian, and the words "you" or "your" refer to the owner of this policy.

POLICY SUMMARY

This summary outlines some of the major policy provisions; it does not alter any of these provisions. The actual provisions set forth the full details and conditions of this policy; only the actual policy provisions will control.

We will pay the death proceeds to the beneficiary if the insured dies while this policy is in force. This policy is eligible to receive dividends (see "Dividends" provision).

This policy also has certain values during the insured's lifetime. These values consist of the cash value plus any dividend credited to this policy. These values may be used:

- to continue insurance coverage for a reduced amount without paying further premiums (see "Guaranteed Policy Values" provision);
- to surrender this policy for cash (see "Guaranteed Policy Values" provision);
- to obtain a policy loan (see "Loans" provision);
- to provide life income (see "Payment Options" provision).

We allow a 31 day grace period after each premium due date. If a premium is not paid by the end of the grace period, this policy lapses. If this policy lapses, it may be eligible for reinstatement within 5 years (see "Premiums and Reinstatement" provision).

GUIDE TO POLICY PROVISIONS

1. Death Proceeds
2. Owner and Beneficiary
3. Dividends
4. Premiums and Reinstatement
5. Guaranteed Policy Values
6. Loans
7. Payment Options
8. General Provisions

Any endorsements, additional benefit riders, and applications which are attached to this policy follow.

An Index appears on the inside of the back cover.

POLICY DATA

INSURED	[JOHN DOE]	[35] [MALE]	AGE AND SEX
FACE AMOUNT	[\$250,000]	[1234567]	POLICY NUMBER
ISSUE DATE	[AUGUST 1, 2010]	[AUGUST 1, 2010]	POLICY DATE
PLAN OF INSURANCE	[WHOLE LIFE PAID-UP AT AGE 65]	[PREFERRED PLUS NT]	PREMIUM CLASS
OWNER	[ABC CORPORATION]		
BENEFICIARY	[JANE DOE, SPOUSE]		

BENEFITS AND PREMIUMS

	ANNUAL PREMIUM	POLICY YEARS PAYABLE
BASIC POLICY	[\$4,176.55]	1 through [30]
TOTAL INITIAL ANNUAL PREMIUM	[\$4,176.55]	

THE MORTALITY TABLE REFERRED TO IN THE BASIS OF VALUES PROVISION IS THE AGGREGATE COMPOSITE COMMISSIONERS' 2001 STANDARD ORDINARY (80) MORTALITY TABLE, AGE NEAREST BIRTHDAY, WITH CONTINUOUS FUNCTIONS. THE INTEREST RATE REFERRED TO IN THE BASIS OF VALUES PROVISION IS 4%.

LOANS BEAR INTEREST AT A YEARLY RATE OF 8%, PAYABLE IN ADVANCE AT A RATE OF 7.407%. THE YEARLY LOAN INTEREST RATE CHANGES TO 5%, PAYABLE IN ADVANCE AT A RATE OF 4.7619%, BEGINNING ON [AUGUST 5, 2040].

POLICY DATA

PREMIUMS FOR THIS POLICY ARE DUE AND PAYABLE IN ALL YEARS SHOWN IN THE "POLICY YEARS PAYABLE" COLUMN ABOVE. YOU MAY HAVE RECEIVED A SALES ILLUSTRATION WHICH SHOWS DIVIDENDS APPLIED TO REDUCE THE NUMBER OF PREMIUMS PAYABLE IN CASH. HOWEVER, DIVIDENDS ARE NOT GUARANTEED AND WE HAVE THE RIGHT TO CHANGE THEM ANNUALLY. A REDUCTION IN THE AMOUNT OF ANY DIVIDENDS CREDITED TO THIS POLICY MAY RESULT IN THE NEED TO PAY MORE PREMIUMS THAN WERE SHOWN ON A SALES ILLUSTRATION.

TO OBTAIN INFORMATION ABOUT THE COVERAGE PROVIDED UNDER YOUR POLICY, CALL THE AGENT THROUGH WHOM IT WAS PURCHASED OR CONTACT OUR CUSTOMER SERVICE OFFICE AT:

CUSTOMER SERVICE OFFICE
[3900 BURGESS PLACE
BETHLEHEM, PA 18017
1-800-441-6455]

TABLE OF VALUES

END OF POLICY YEAR	CASH OR LOAN VALUE +	PARTICIPATING REDUCED PAID-UP INSURANCE +	EXTENDED TERM INSURANCE	
			YEARS	DAYS
[1	[0.00	[0	[0	[0
2	11.89	54	8	96
3	24.21	107	13	250
4	36.94	157	17	183
5	50.10	205	20	61
6	63.72	252	22	71
7	77.79	297	23	259
8	92.30	341	24	335
9	107.25	383	25	340
10	122.63	423	26	283
11	138.46	462	27	165
12	154.76	500	27	363
13	171.53	536	28	1557
14	188.88	571	28	285
15	206.81	605	29	19
16	225.31	639	29	91
17	244.39	671	29	144
18	264.00	702	29	181
19	284.15	732	29	209
20	304.80	761	29	231
ATTAINED AGE 55]	304.80]	761]	29]	231]

CASH VALUE FACTOR FOR POLICY YEARS

[12.8799529]	[1-19]
[12.037737]	[20+]

+ FOR EACH \$1,000 OF FACE AMOUNT OF THE BASIC POLICY

THE USE OF THE CASH VALUE FACTOR(S) SHOWN ABOVE IS DESCRIBED IN THE "CASH VALUE" PROVISION OF THIS POLICY.

VALUES FOR POLICY YEARS NOT SHOWN WILL BE COMPUTED ON THE BASIS STATED IN THIS POLICY AND WILL BE FURNISHED UPON REQUEST.

THE CASH VALUES SHOWN ABOVE ARE GUARANTEED. THEY ARE BASED ON AN ANNUAL INTEREST RATE 4%. ALL VALUES ON THIS PAGE ARE COMPUTED ON THE ASSUMPTION THAT ALL PREMIUMS TO THE END OF THE POLICY YEARS SHOWN HAVE BEEN PAID AND THAT THERE ARE NO DIVIDENDS OR LOANS.

CASH VALUES WHICH DEPEND ON DIVIDENDS MAY HAVE BEEN SHOWN IN AN ILLUSTRATION PRESENTED DURING THE SALE OF THIS POLICY. CASH VALUES WHICH DEPEND ON DIVIDENDS ARE NOT GUARANTEED. A REDUCTION IN THE AMOUNT OF ANY DIVIDEND CREDITED TO THIS POLICY MAY RESULT IN LOWER NON-GUARANTEED CASH VALUES THAN WERE SHOWN ON ANY SALES ILLUSTRATION.

THE PERIOD OF EXTENDED TERM INSURANCE IS THE SAME FOR ANY FACE AMOUNT.

1. DEATH PROCEEDS

The death proceeds become payable to the beneficiary upon our receipt at our Customer Service Office of due proof that the insured died while this policy was in force. The amount payable is the sum of the following as of the date of the insured's death:

- the face amount;
- any insurance on the insured's life provided by additional benefit riders;
- any insurance on the insured's life purchased with dividends;
- the value of any dividends left at interest;
- any dividend credited at death; and
- any premium paid beyond the policy month of death if premiums are not then being waived under a waiver of premium rider;

less:

- any outstanding loans and loan interest; and
- any premiums due up to and including the policy month of death.

If the death proceeds are not paid within 30 days from the date due proof of death has been furnished to us, we will pay interest on such proceeds from the date of death to the date the proceeds are paid, at a yearly rate of 8%.

2. OWNER AND BENEFICIARY

Owner

The owner is named in the application or in any later change shown in our records. While the insured is living, and subject to any assignment on file with us, the owner alone has the right to receive all benefits and exercise all rights this policy grants or we allow.

Successor Owner

A numbered sequence may be used to name successor owners. If the owner dies, ownership passes to the next designated successor owner then living. If none is then living, ownership passes to the owner's estate. No successor owner is permitted when the insured and the owner are the same person.

Joint Owner

If more than one person is named as owner with no number or the same number, they are joint owners. Any request for a policy transaction or change must be signed by all of the joint owners named in our records. Unless otherwise provided, if a joint owner dies, ownership passes to the surviving joint owner(s) equally. When the last joint owner dies, ownership passes to the person's estate, unless otherwise provided.

Beneficiary

The beneficiary is named in the application or in any later change shown in our records. We will pay the death proceeds to the beneficiary, subject to the terms of "Death Proceeds" above. Unless otherwise provided, in order to receive proceeds at the insured's death, a beneficiary must be living on the earlier of:

- the date we receive due proof of the insured's death at our Customer Service Office;
- the 15th day after the insured's death.

Unless otherwise provided, if no designated beneficiary is living on such earlier date, the owner or the owner's estate is the beneficiary.

Contingent Beneficiary

A numbered sequence may be used to name contingent beneficiaries. The beneficiary is the living person(s) designated by the lowest number in the sequence.

Concurrent Beneficiary

If more than one person is named as beneficiary with no number or the same number, those persons are concurrent beneficiaries. Shares are equal, unless otherwise specified. If shares are equal, the share of a concurrent beneficiary who predeceases the insured will be shared equally by the surviving concurrent beneficiaries. If unequal shares are specified and a concurrent beneficiary predeceases the insured, the beneficiary of that share will be the owner or the owner's estate.

Change of Owner or Beneficiary

You may change the owner or revocable beneficiary by written request satisfactory to us. The change will take effect as of the date the request is signed, whether or not the insured is living when we receive the request at our Customer Service Office. However, the change will not apply to any payments made or actions taken by us on or before the date the request is received at our Customer Service Office.

Assignment

No assignment will bind us unless the original, or a copy, is filed at our Customer Service Office. An assignment must be signed and dated by both the assignor and the assignee and, as applicable, by the beneficiary. The rights of any owner or beneficiary and the entire contract, as defined in "The Contract" provision, will be subject to the assignment. We will rely solely on the assignee's statement as to the amount of the assignee's interest. We will not be responsible for the validity of any assignment. Unless otherwise provided, the assignee may exercise all rights this policy grants except:

- the right to change the owner or beneficiary; and
- the right to elect a payment option.

Assignments are subject to all payments made or actions taken by us on or before the date we receive the assignment at our Customer Service Office.

3. DIVIDENDS

This is a participating policy. A participating policy shares in our divisible surplus. The policy's share, if any, is determined yearly by Guardian. This share is payable as the dividend on the next policy anniversary if:

- the policy is then in force, but not as extended term insurance; and
- all premiums due before the policy anniversary have been paid.

The dividend will reflect our mortality, expense, and investment experience; it will be affected by any outstanding loans and loan interest during the policy year.

Dividend Options

You may elect one of the options described below. We may also make additional dividend options available. Any dividend option elected after this policy's issue date will be effective on the next policy anniversary.

- (a) **Cash:** As a cash payment.
- (b) **Premium Payment:** Toward payment of any premium due on the policy, if the balance of the premium is paid at the same time.
- (c) **Dividends Left at Interest:** As a deposit to accumulate at interest. Interest is credited on each policy anniversary at a yearly rate of at least 4%.
- (d) **Dividend Additions:** To purchase paid-up participating insurance payable in addition to the face amount of the policy. Dividend additions share in our divisible surplus.

If no option is elected, dividends will be used to purchase dividend additions.

Withdrawal

You may withdraw dividends left at interest and dividend additions unless they are required as security for a policy loan. The cash value of dividend additions will never be less than the dividends used to purchase them.

Paid-up Option

The policy's cash value, including the cash value of any dividend additions and dividends left at interest, may be used to make the policy paid-up. We will so apply the cash value if it equals the net single premium at the attained age for a paid-up policy in the same face amount as this policy. This option may be exercised by written request. Any policy loans will remain outstanding.

4. PREMIUMS AND REINSTATEMENT

Premium Payment

Premiums for this are payable for the number of policy years shown on Policy Data page 3. All premiums, including the first, are payable in advance. After the first premium, premiums are payable annually in advance, only at our Customer Service Office. Upon request, we will furnish a receipt signed by one of our officers. Premiums may be paid annually or on a periodic basis. Periodic premiums are payable semi-annually, quarterly or monthly at our published rates on this policy's issue date. They may also be paid at any other frequency acceptable to us. We will change the premium payment frequency if we receive your proper written request at our Customer Service Office before the premium due date.

The periodic premium payment must be at least \$25.

The amount of each periodic premium is calculated by multiplying the annual policy premium by the applicable modal factor:

Frequency of Premium Payment	Modal Factors
Semi-annually	.515000
Quarterly	.262650
Monthly	.085833

Due Date and Default

Annual premiums are due on each policy anniversary. Each periodic premium is due on the premium due date specified by us. This policy will be in default on a due date if a due premium is not then paid.

Grace Period

We allow a grace period of 31 days after the due date for premium payments. The grace period does not apply to payment of the first premium. The policy remains in force during the grace period. If the premium is not paid by the end of the grace period, the policy lapses as of the date of default. Upon lapse, the policy has no value except as provided in the "Guaranteed Policy Values" section.

Reinstatement

This policy may be eligible for reinstatement at any time during the insured's lifetime within 5 years after the date of default. The reinstatement will not take effect until all the requirements for reinstatement have been met. The requirements for reinstatement are:

- written application for reinstatement received at our Customer Service Office;
- the policy has not been surrendered for cash;
- evidence of insurability satisfactory to us;
- payment or reinstatement of any outstanding loans and loan interest and payment of any overdue premiums, with 6% interest compounded yearly.

5. GUARANTEED POLICY VALUES

Cash Value

The cash value on any policy anniversary to which premiums have been paid is:

- the then present value of future benefits provided by the policy;

less:

- the then present value of the cash value factors for each year remaining in the premium payment period. The cash value factors are shown in the Table of Values on the Policy Data page.

The Table of Values shows this policy's guaranteed cash values at the end of the policy years indicated; these values are computed on the assumption that there are no dividends or loans. The cash value at any time during a policy year is the value on the date to which premiums have been paid, adjusted to the date of surrender. The cash value at any time during a policy year will be determined with allowance for the lapse of time and the payment of any premiums beyond the last preceding anniversary.

Cash Surrender Value

The cash surrender value is the sum of:

- the cash value;
- any due and unpaid dividend;
- the cash value of any dividend additions;
- the value of any dividends left at interest; and
- any unearned loan interest;

less:

- any outstanding loans and loan interest.

Basis of Values

Present values and net premiums are based on the Mortality Table and interest rate shown on the Policy Data Pages. All policy values equal or exceed those required by any state statute. A detailed statement of the method of computing these values has been filed with each state insurance department.

Election of Policy Value Option

When premium payments are discontinued, the owner may elect a policy value option if:

- the insured is living;
- the policy has a cash surrender value; and
- written request is received at our Customer Service Office within 3 months after the date of default.

If no election is made within 3 months after the date of default, the automatic option will be (a) if available, otherwise (b).

Policy Value Options Available

- **Option (a) - Continue as Non-participating Paid-up Extended Term Insurance**

Extended term insurance is life insurance for a limited period. No further premiums are due under this option. This option is available only if extended term insurance is shown in the Table of Values on the Policy Data page. Extended term insurance is not shown in the Table of Values if this policy was issued in premium class 3, 4, 6, 8, 10, 12, or 16.

The amount of extended term insurance will be the sum of:

- the face amount of this policy;
- any existing dividend additions;
- any existing dividends left at interest; and
- any due and unpaid dividend;

less:

- any outstanding loans and unearned loan interest.

The period during which extended term insurance is provided will begin on the date of default. Extended term insurance will continue for such term as the cash surrender value will purchase as a net single premium based on the amount of extended term insurance and the insured's attained age. If insurance in an equal or greater amount would be provided under Option (b), Option (a) will not be available.

Extended term insurance:

- has a cash surrender value;
- has no loan value;
- does not share in our divisible surplus.

- **Option (b) - Continue as Participating Reduced Paid-up Insurance**

Reduced paid-up insurance is permanent insurance. No further premiums are due under this option. This insurance will be payable under the same conditions as the policy if kept in full force. The amount of reduced paid-up insurance will be such as the cash surrender value will purchase as a net single premium based on the insured's attained age on the date of default. The amount of reduced paid-up insurance provided will be level.

Reduced paid-up insurance:

- has a cash surrender value and loan value;
- shares in our divisible surplus.

- **Option (c) - Surrender for Cash**

You may surrender the policy for its cash surrender value. The insurance provided under this policy will then terminate.

Surrender of Insurance Provided by a Policy Value Option

While the insured is living, you may surrender reduced paid-up or extended term insurance for its cash surrender value. This value will equal the then present value of the insurance, less any outstanding loans and loan interest. If the insurance is surrendered within 30 days after a policy anniversary, the cash surrender value will not be less than on that anniversary.

Riders

Any additional benefit riders attached to the policy are disregarded in computing the values of these options unless otherwise stated in the rider. Insurance provided under Options (a) and (b) will not include such benefits.

6. LOANS

Policy Loans

Upon written request satisfactory to us, you can obtain a policy loan if this policy has a loan value. The policy must be assigned to us; this is the only security needed. No loan will be granted if the policy is in force as extended term insurance.

Any outstanding loans and loan interest will affect any dividend payable under this policy.

Automatic Premium Loan

Any unpaid premium due will be paid at the end of the grace period by an automatic loan if:

- this option was elected either in the application or by written request received at our Customer Service Office before the premium due date; and
- the premium due does not exceed the available loan value.

You need not assign the policy; all other provisions of the "Loans" Section will apply. You may cancel this option by sending a written request to our Customer Service Office. The loan will bear interest from the date of the loan. If the loan value is insufficient to pay the overdue premium, the provisions of "Guaranteed Policy Values" will apply.

Loan Interest

Loans bear interest at the rate stated on the Policy Data page. This interest is payable on each policy anniversary. Interest not paid when due is added to the outstanding loan and bears interest at the same rate.

Loan Value

The loan value is the maximum amount that the owner may borrow on this policy. There is no loan value during the first policy year. The loan value of this policy is the sum of:

- the cash value on the date to which all due premiums are paid;
- the cash value of any dividend additions at the end of the current policy year; and
- the value of any dividends left at interest;

less:

- any outstanding loans and loan interest; and
- interest on the loan to the end of the current policy year.

If this policy is continued as reduced paid-up insurance, the loan value will be computed as of the next policy anniversary. Extended term insurance has no loan value.

Repayment

Any outstanding loans and loan interest may be repaid at any time before the insured's death or within 60 days after the insured's death if:

- the proceeds of the policy have not been paid in cash or applied under a payment option; and
- the policy is in full force or was in full force on the date of the insured's death, or is in force as reduced paid-up insurance.

We will allow for any unearned loan interest.

Termination

The policy will be void if all outstanding loans and loan interest exceed the sum of:

- the cash value;
- any due and unpaid dividend;
- the cash value of any dividend additions; and
- the value of any dividends left at interest.

This will be effective 31 days after we mail notice to your last known address and that of any assignee.

7. PAYMENT OPTIONS

Payment of Proceeds

The proceeds of this policy will be paid in one sum unless otherwise provided. All or part of this sum may be applied under any payment option described below or in any other manner we approve. The payee under any payment option must be a natural person.

Election of Payment Options

During the insured's lifetime, the owner may choose any option for payment of the death proceeds. If no election is in force when the proceeds become payable, the payee may make an election subject to the following conditions:

- for death proceeds, election must be made within one year after the insured's death;
- for other proceeds, election must be made within 60 days after the proceeds become payable.

The owner may appoint a secondary payee to receive any payments remaining after the death of the payee. Upon the death of any payee receiving payments under an option, the remaining payments will be continued to the secondary payee or paid in one sum as described in "Termination" provision, whichever is elected.

Any election must be in a written form satisfactory to us.

Options Available

- **Option 1 - Proceeds Left at Interest:** We will hold the proceeds, making monthly interest payments. The yearly guaranteed interest rate is 3%.
- **Option 2 - Payments of a Specified Amount:** We will make monthly payments of a specified amount until the proceeds and interest are fully paid. The total amount paid each year must be at least 10% of the original proceeds. Interest will be added to the proceeds each year; the yearly guaranteed interest rate is 3%.
- **Option 3 - Payments for a Specified Period:** We will make monthly payments for the number of years elected. The guaranteed monthly payments shown in the Option 3 table include interest at 3% a year.
- **Option 4 - Life Income With 10 Year Guaranteed Period:** We will make monthly payments for the later of 10 years or the lifetime of the person on whose life the option is based. The guaranteed monthly payments shown in the Option 4 table include interest at 3% a year.
- **Option 5 - Refund Life Income:** We will make monthly payments until the total amount paid equals the proceeds settled, and for the remaining lifetime of the person on whose life the option is based. The guaranteed monthly payments shown in the Option 5 table include interest at 3% a year.
- **Option 6 - Joint and Survivor Income:** We will make monthly payments for the later of 10 years or the lifetime of either of the 2 persons on whose lives the option is based. The guaranteed monthly payments shown in the Option 6 table include interest at 3% a year.

The Payment Option Tables are based on the Annuity 2000 Mortality Tables (female), projected 20 years to the year 2020 by 50% of female Scale G factors for females. Males and females have the same guaranteed annuity payout tables.

Payment Provisions

- At least \$5,000 must be applied under each option selected.
- Each periodic payment must be at least \$50.
- The effective date of any option is the date the proceeds become payable. This date is the option date. Death proceeds are payable as of the date of the insured's death.
- After an option becomes effective, it cannot be terminated for payment in one sum, unless otherwise provided.
- The first payment under Option 1 is due one month after the option date. The first payment under Option 2, 3, 4, 5, or 6 is due on the option date.
- We require satisfactory proof of the age of any person on whose life the option is based before any payment is made.
- Under Option 4, 5, or 6, the present value of future benefits may not be withdrawn.

Termination

Upon termination of an option, any amount payable is:

- Under Option 1 or 2, any unpaid proceeds with any accrued interest.
- Under Option 3, the present value on the basis of 3% yearly compound interest of any unpaid payments for the specified period.
- Under Option 4, 5 or 6, the present value of any unpaid payments for the guaranteed period. This present value is derived using the interest rate which was used in computing the actual monthly payment.

PAYMENT OPTION TABLES**OPTION 3 - PAYMENTS FOR A SPECIFIED PERIOD****GUARANTEED MONTHLY PAYMENT
FOR EACH \$1000 OF PROCEEDS**

Years	1	2	3	4	5	6
Amount	\$ 84.47	42.86	28.99	22.06	17.91	15.14
Years	7	8	9	10	11	12
Amount	\$ 13.16	11.68	10.53	9.61	8.86	8.24
Years	13	14	15	16	17	18
Amount	\$ 7.71	7.26	6.87	6.53	6.23	5.96
Years	19	20	21	22	23	24
Amount	\$ 5.73	5.51	5.32	5.15	4.99	4.84
Years	25	26	27	28	29	30
Amount	\$ 4.71	4.59	4.47	4.37	4.27	4.18

OPTIONS 4 AND 5 - GUARANTEED MONTHLY PAYMENT FOR EACH \$1000 OF PROCEEDS+

	Option 4	Option 5		Option 4	Option 5
Age #			Age #		
20	2.89	2.88	53	3.90	3.82
21	2.90	2.89	54	3.96	3.88
22	2.92	2.91	55	4.03	3.94
23	2.93	2.92	56	4.10	4.00
24	2.95	2.94	57	4.17	4.06
25	2.96	2.95	58	4.24	4.13
26	2.98	2.97	59	4.32	4.20
27	3.00	2.99	60	4.41	4.27
28	3.02	3.01	61	4.50	4.35
29	3.04	3.03	62	4.59	4.43
30	3.06	3.05	63	4.69	4.52
31	3.08	3.07	64	4.80	4.61
32	3.10	3.09	65	4.91	4.70
33	3.12	3.11	66	5.03	4.81
34	3.15	3.13	67	5.16	4.91
35	3.17	3.16	68	5.29	5.03
36	3.20	3.18	69	5.43	5.15
37	3.23	3.21	70	5.57	5.27
38	3.26	3.24	71	5.73	5.41
39	3.29	3.26	72	5.89	5.55
40	3.32	3.29	73	6.06	5.70
41	3.35	3.32	74	6.24	5.86
42	3.39	3.36	75	6.42	6.03
43	3.42	3.39	76	6.61	6.20
44	3.46	3.43	77	6.81	6.39
45	3.50	3.46	78	7.00	6.59
46	3.54	3.50	79	7.20	6.80
47	3.59	3.54	80	7.40	7.03
48	3.63	3.58	81	7.60	7.26
49	3.68	3.63	82	7.80	7.52
50	3.73	3.67	83	7.99	7.78
51	3.79	3.72	84	8.17	8.06
52	3.84	3.77	85	8.34	8.35

+ Guaranteed monthly payments for any ages not shown will be furnished upon request.

Age refers to the person on whose life the option is based.

OPTION 6-GUARANTEED MONTHLY PAYMENT FOR EACH \$1000 OF PROCEEDS+

		Age of Annuitant									
Age of Annuitant	50	51	52	53	54	55	56	57	58	59	
50	3.41	3.43	3.45	3.47	3.49	3.50	3.52	3.53	3.55	3.56	
51	3.43	3.45	3.47	3.49	3.51	3.53	3.55	3.56	3.58	3.59	
52	3.45	3.47	3.49	3.51	3.53	3.55	3.57	3.59	3.61	3.63	
53	3.47	3.49	3.51	3.54	3.56	3.58	3.60	3.62	3.64	3.66	
54	3.49	3.51	3.53	3.56	3.58	3.61	3.63	3.65	3.67	3.69	
55	3.50	3.53	3.55	3.58	3.61	3.63	3.66	3.68	3.70	3.72	
56	3.52	3.55	3.57	3.60	3.63	3.66	3.68	3.71	3.73	3.76	
57	3.53	3.56	3.59	3.62	3.65	3.68	3.71	3.74	3.76	3.79	
58	3.55	3.58	3.61	3.64	3.67	3.70	3.73	3.76	3.79	3.82	
59	3.56	3.59	3.63	3.66	3.69	3.72	3.76	3.79	3.82	3.85	
60	3.58	3.61	3.64	3.68	3.71	3.75	3.78	3.82	3.85	3.88	
61	3.59	3.62	3.66	3.69	3.73	3.77	3.80	3.84	3.88	3.91	
62	3.60	3.64	3.67	3.71	3.75	3.79	3.83	3.86	3.90	3.94	
63	3.61	3.65	3.69	3.73	3.77	3.81	3.85	3.89	3.93	3.97	
64	3.62	3.66	3.70	3.74	3.78	3.82	3.87	3.91	3.95	4.00	
65	3.63	3.67	3.71	3.75	3.80	3.84	3.89	3.93	3.98	4.02	
66	3.64	3.68	3.72	3.77	3.81	3.86	3.90	3.95	4.00	4.05	
67	3.65	3.69	3.74	3.78	3.83	3.87	3.92	3.97	4.02	4.07	
68	3.66	3.70	3.75	3.79	3.84	3.89	3.94	3.99	4.04	4.09	
69	3.66	3.71	3.75	3.80	3.85	3.90	3.95	4.01	4.06	4.12	
70	3.67	3.72	3.76	3.81	3.86	3.91	3.97	4.02	4.08	4.14	

		Age of Annuitant									
Age of Annuitant	60	61	62	63	64	65	66	67	68	69	70
50	3.58	3.59	3.60	3.61	3.62	3.63	3.64	3.65	3.66	3.66	3.67
51	3.61	3.62	3.64	3.65	3.66	3.67	3.68	3.69	3.70	3.71	3.72
52	3.64	3.66	3.67	3.69	3.70	3.71	3.72	3.74	3.75	3.75	3.76
53	3.68	3.69	3.71	3.73	3.74	3.75	3.77	3.78	3.79	3.80	3.81
54	3.71	3.73	3.75	3.77	3.78	3.80	3.81	3.83	3.84	3.85	3.86
55	3.75	3.77	3.79	3.81	3.82	3.84	3.86	3.87	3.89	3.90	3.91
56	3.78	3.80	3.83	3.85	3.87	3.89	3.90	3.92	3.94	3.95	3.97
57	3.82	3.84	3.86	3.89	3.91	3.93	3.95	3.97	3.99	4.01	4.02
58	3.85	3.88	3.90	3.93	3.95	3.98	4.00	4.02	4.04	4.06	4.08
59	3.88	3.91	3.94	3.97	4.00	4.02	4.05	4.07	4.09	4.12	4.14
60	3.92	3.95	3.98	4.01	4.04	4.07	4.10	4.12	4.15	4.17	4.19
61	3.95	3.98	4.02	4.05	4.08	4.12	4.15	4.17	4.20	4.23	4.25
62	3.98	4.02	4.05	4.09	4.13	4.16	4.19	4.23	4.26	4.29	4.32
63	4.01	4.05	4.09	4.13	4.17	4.21	4.24	4.28	4.31	4.35	4.38
64	4.04	4.08	4.13	4.17	4.21	4.25	4.29	4.33	4.37	4.41	4.44
65	4.07	4.12	4.16	4.21	4.25	4.30	4.34	4.38	4.42	4.46	4.50
66	4.10	4.15	4.19	4.24	4.29	4.34	4.39	4.43	4.48	4.52	4.57
67	4.12	4.17	4.23	4.28	4.33	4.38	4.43	4.48	4.53	4.58	4.63
68	4.15	4.20	4.26	4.31	4.37	4.42	4.48	4.53	4.59	4.64	4.69
69	4.17	4.23	4.29	4.35	4.41	4.46	4.52	4.58	4.64	4.70	4.76
70	4.19	4.25	4.32	4.38	4.44	4.50	4.57	4.63	4.69	4.76	4.82

+ Guaranteed monthly payments for any ages not shown will be furnished upon request.

8. GENERAL PROVISIONS

The Contract

The entire contract consists of the basic policy and any attached additional benefit riders, endorsements, and application(s). We relied upon the application(s) in issuing this policy. All statements in the application(s) are assumed to be true to the best knowledge and belief of the person(s) making them. These statements are representations and not warranties. No statement will be used to contest this policy unless contained in the application(s).

Only the President, a Vice President, or the Secretary of Guardian may make or modify this policy. No agent has the authority to:

- change this policy;
- waive any of our requirements; or
- waive an answer to any question in the application(s).

We will not be bound by any promise or statement made by any agent or other person except as stated above.

Basic Policy

The basic policy is this policy including any attached endorsements and application(s), but excluding any additional benefit riders.

Age

If the age of the insured has been misstated, any benefit under this policy will be that which the premium paid would have purchased for the correct age, according to our published rates on the policy date.

Attained Age

The insured's insurance age is the age on the birthday nearest the policy date. This age is stated on the Policy Data page. The insured's attained age is the insurance age plus the number of policy years completed since the policy date.

Policy Date

The policy date is stated on Policy Data page. Policy years, policy months, and policy anniversaries are measured from the policy date.

Issue Date

The issue date is stated on the Policy Data page. This is the date this policy is issued at our Customer Service Office.

Incontestability

The basic policy will be incontestable after it has been in force during the insured's lifetime for 2 years from its issue date, except for nonpayment of premiums. The contestable period of any additional benefit rider attached to this policy is stated in the rider.

If this policy is reinstated, as provided in "Reinstatement" provision, statements made in the reinstatement application will be incontestable after the reinstated policy has been in force during the insured's lifetime for 2 years from the reinstatement date.

Suicide Exclusion

If the insured commits suicide, while sane or insane, within 2 years from the issue date, our liability will be limited to the greater of:

- the premiums paid; or
- the basic policy's cash value,

with adjustments for loans and dividends.

Deferment

We may defer payment for up to 6 months from the date we receive your proper written request at our Customer Service Office:

- for making any loan, other than a loan to pay premiums;
- for payment of this policy's cash surrender value.

If payment of the cash surrender value is deferred 30 days or more, we will pay interest at a yearly rate of 4% for the deferment period.

Annual Report

We will provide a written statement to you once each year, except if this policy is being continued as extended term insurance. This report will show the benefits and values provided under this policy.

Policy Changes

The plan or amount of insurance, or both, may be changed with our approval. Any change is subject to our published change and underwriting rules. If a decrease in face amount causes the new amount to fall below the minimum amount for the insured's current premium class, we will change the premium class to the next best available class.

Communications with us

Please include the policy number, the full name of the owner and the insured, and the owner's current address in all correspondence with us.

Payments by Guardian

All sums payable by us are payable at our Customer Service Office.

Voting

The owner has the right to vote in Guardian's annual election of Directors. For more information, write to the Secretary at: 7 Hanover Square, New York, New York 10004.

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Whole Life Insurance Policy

- Death Proceeds payable at death of insured if policy is in force
- Premiums payable until end of premium period shown on Policy Data page
- Participating - Annual dividends payable if earned

SERFF Tracking Number: GARD-126620508 State: Arkansas
 Filing Company: The Guardian Life Insurance Company of America State Tracking Number: 45709
 Company Tracking Number: 10-L20/65
 TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
 Product Name: Whole Life L20/L65
 Project Name/Number: Whole Life L20/L65/10-L20

Supporting Document Schedules

	Item Status:	Status Date:
<p>Satisfied - Item: Flesch Certification Comments: Attachment: Readability.pdf</p>		

	Item Status:	Status Date:
<p>Satisfied - Item: Application Comments: Attachment: L-AP-2004 AR.pdf</p>		

	Item Status:	Status Date:
<p>Satisfied - Item: Statement of Variability Comments: Attachments: Statement of Variability for 10-L20 and L20 SN.pdf Statement of Variability for 10-L65 and L65 SN.pdf</p>		

	Item Status:	Status Date:
<p>Satisfied - Item: Compliance Certification Comments: Attachment: Certificate of Compliance with Rule 19.pdf</p>		

	Item Status:	Status

SERFF Tracking Number: GARD-126620508 State: Arkansas
Filing Company: The Guardian Life Insurance Company of State Tracking Number: 45709
America
Company Tracking Number: 10-L20/65
TOI: L07I Individual Life - Whole Sub-TOI: L07I.101 Fixed/Indeterminate Premium - Single
Life
Product Name: Whole Life L20/L65
Project Name/Number: Whole Life L20/L65/10-L20

Date:

Satisfied - Item: Appendix A

Comments:

Attachment:

AR Appendix A.pdf

Item Status:

Status

Date:

Satisfied - Item: Rrevise Cover Letter

Comments:

Attachment:

AR Cover Letter.pdf



STATE OF ARKANSAS
READABILITY CERTIFICATION

COMPANY NAME: The Guardian Life Insurance Company of America

This is to certify that the form(s) referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

<u>Form Title</u>	<u>Form Number</u>	<u>Flesch Score</u>
Whole Life Insurance Policy	10-L20 AR	50.3
Whole Life Insurance Policy	10-L20 SN AR	50
Whole Life Insurance Policy	10-L65 AR	50.3
Whole Life Insurance Policy	10-L65 SN AR	50

Name: John J. Monahan
Title: Director, Individual Markets Compliance
Date: May 17, 2010



Customer Service Office
3900 Burgess Place
Bethlehem, PA 18017

- THE GUARDIAN LIFE INSURANCE COMPANY OF AMERICA
 - THE GUARDIAN INSURANCE & ANNUITY COMPANY, INC.
 - BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA
- (Please check appropriate company. In this application, "the Company" is the insurer checked above.)

APPLICATION FOR LIFE INSURANCE

Part 1

Please print

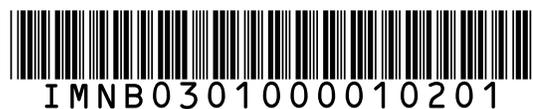
(Page 1 of 7)

I. Proposed Insured Information

- a. First Name _____ MI _____ Last Name _____
- b. Social Security # _____
- c. Sex Male Female
- d. Date of Birth (mm/dd/yyyy) _____
- e. Place of Birth _____
- f. Are you a U.S. citizen? Yes No
- g. Marital Status
- If no, give: Visa Type _____ Married Single Separated
- Visa Duration _____ Widowed Divorced
- Other _____
- h. Address _____
- City _____ State _____ Zip _____
- i. How long at this address? _____
- j. Home phone _____
- k. e-mail address _____
- l. *If less than 2 years at current address, please furnish previous address:*
- Address _____
- City _____ State _____ Zip _____
- m. Telephone Interview – if more information is needed, a representative may call you. Show the most convenient place and range of times for such a call weekdays between the hours of 9:00 a.m. and 9:00 p.m.
- Home Business Other – Phone _____ Times _____ a.m. p.m.

2. Employment Information

- a. Name of Employer _____
- b. Address _____
- City _____ State _____ Zip _____
- Business Phone _____ Business Web Site _____
- c. If address is P.O. Box, include street address as well:
- Address _____
- City _____ State _____ Zip _____
- d. Occupation _____
- e. Job Title _____
- f. Nature of Business _____
- g. How many years employed? _____ *(If less than 2 years please furnish previous employer below)*
- h. Former Employer _____
- Address _____
- City _____ State _____ Zip _____
- i. Occupation _____
- j. Job Title _____
- k. Nature of Business _____



3. Owner Information

(Complete only if the proposed insured is NOT to be the policyowner)

- a. Owner name (First, MI, Last) or name of trust, company or other owner:
b. Social Security No./Tax ID No. c. Relationship to proposed insured
d. Street Address
e. Telephone Number
f. Tax Qualified Plan? Yes No
g. Complete if Policy is Trust Owned:
Date of Trust
Complete Names of Authorized Trustees

4. Beneficiary Information

Print full name and relationship to Proposed Insured. (Unless otherwise indicated, all Primary Beneficiaries who survive the Insured shall share equally. If no Primary Beneficiary survives the Insured, benefits will be paid in equal shares to the Contingent Beneficiaries, etc., if surviving the Insured, unless otherwise specified).

- a. Primary Beneficiary
b. Contingent Beneficiary
c. Tertiary Beneficiary

5. Purpose of Insurance

Please describe the purpose of the proposed insurance (check one or more of the following, or describe in "Other"):

- Buy-Sell, Deferred Compensation, Charitable Planning, Family Income, Mortgage, Key Person, Split Dollar, Estate Planning, Retirement, Spouse/Child Insurance, Executive Bonus, Collateral for Debt, Wealth Accumulation, Education, Other

6. Financial Information

Personal Finances (This section applies to the proposed insured. If this policy is business owned, please also complete the Business Finances section below.)

- a. Total Assets \$ b. Total Liabilities \$ c. Net Worth \$
d. Earned Income \$ e. Unearned Income (if in excess of \$10,000) \$

Business Finances (Complete if policy is business owned)

- f. Type of Business (Check One): Limited Liability Co. Sole Proprietor Partnership S Corp C Corp Other
g. Total Assets \$ h. Total Liabilities \$ i. Net Worth \$
j. Net Profit After Taxes for past Two Years: Last Year \$ Previous Year \$
k. How long has the business been established?
l. What is the nature of the business?
m. What percentage of the business is owned by the proposed insured?
n. Is there business insurance applied for or in force on other key members of this firm? Yes No
If "yes", please provide details:

7. Proposed Insurance

a. Plan of Insurance _____ Base Policy Face Amount \$ _____

b. Riders

Traditional Life/Term Riders (Note: Option Q and R riders are elected in the Dividends Section)

- Accidental Death Benefit (ADB) ADB Face Amount: \$ _____
Waiver of Premium (WP) Initial Period Waiver of Premium (For LifeSpan only)
Scheduled/Unscheduled Paid-Up Additions (EPUA) Rider Unscheduled Only Paid-Up Additions (EPUA) Rider
Guaranteed Purchase Option (GIO)/Whole Life Purchase Option Option Amount: \$ _____
Accelerated Benefit Rider (EABR/ABR) (please complete required disclosure form)
10 Year Annually Renewable Term (RTR-10) Term Amount: \$ _____
Paid-Up Insurance Rider (for EMP, GIWL, SUPP only) Equivalent Annual Deposit, excluding Waiver \$ _____
Paid-Up Additions Rider (for EMP, GIWL, SUPP only) First Year Purchase Payment \$ _____
DuoGuard (List names & amounts for Designated Lives. Complete a separate application for each Designated Life.)
Exchange to Term Insurance Select Security Rider
Other \$ _____ Other \$ _____

Universal Life and Variable Life Riders

- Additional Sum Insured (Do NOT include this amount in Base Face Amount shown above) \$ _____
Secondary Guarantee Coverage Rider/Guaranteed Coverage Rider (for VUL GCR, elect coverage to age _____)
Accidental Death Benefit (ADB) ADB Face Amount: \$ _____
Waiver of Monthly Deductions
Disability Benefit Rider Monthly Specified Amount: \$ _____
Guaranteed Insurability Option Option Amount \$ _____
Adjustable Annual Renewable Term Term Amount: \$ _____ Select Security Rider
Other \$ _____ Other \$ _____

Riders for Survivorship Products (EstateGuard, SVUL, etc.)

- Survivorship Waiver of Premium (Death Waiver) (available on one or both of the base policy insureds) 10 Year 15 Year
Adjustable Annual Renewable Term (on both insureds) Term Amount: \$ _____
Single Life Term/RTR 85 (available on one or both of the base policy insureds)
Second to Die DuoGuard (List names & amounts for Designated Lives. Complete a separate application for each Designated Life.)
First To Die DuoGuard (available on one or both of the base policy insureds)
Split Dollar Protector (available on one or both of the base policy insureds)
Other \$ _____ Other \$ _____

8. Premiums

- a. Mode
 - Annual Semiannual Quarterly Monthly *(list bill only – this may not be available for all products)*
 - Guard-O-Matic *(complete the appropriate Request Form)*
 - New Service Add to my existing service Existing Policy Number _____
 - Other _____
- b. Who is to pay premiums? _____
- c. Send premium notices to:
 - Residence Business Owner's address Other _____
 - List Bill
 - New – Billing Name _____ Common billing date _____
 - Existing account # _____
- d. Automatic Premium Loan (if available) Yes No *(if left blank, default will be Yes)*
- e. Complete for VUL/UL policies:
 - Initial Premium \$ _____ Planned Premium (at the mode indicated above) \$ _____
- f. Complete for Variable Whole Life (PAL) policies:
 - Initial Premium \$ _____ Planned Modal Unscheduled Payment \$ _____
- g. Prepayment of Premium
 - No money is being submitted with this application.
 - Money is being submitted with this application, in the amount of \$ _____ for proposed life insurance in the amount of \$ _____ in exchange for the Conditional Receipt providing proposed conditional coverage for this amount of insurance only. Please see the Conditional Receipt for the circumstances under which money can be paid with this application, and Item (3) under "Conditions" in the Receipt for rules pertaining to the amount of life insurance that can be entered above.

9. Dividends (for participating policies only)

- A- Paid in cash
- B- Reduce premiums
- C- Left at interest *(Complete W-9 form if elected)*
- D- Paid-Up Additional Insurance *(Option D will be the default option if no other is elected)*
- F- Term Insurance face amount not in excess of cash value/Balance to purchase paid-up additional insurance
- G- Term Insurance face amount not in excess of cash value/Balance to reduce premium
- K- Deferred Additional Insurance (EMP plans only)
- L- Term Insurance face amount not in excess of twice face amount of basic policy/Balance to purchase paid-up additional insurance
- P- Term Insurance face amount not in excess of twice face amount of basic policy/Balance to reduce premium
- Q- One Year Term Insurance not to exceed Target Face Amount* of \$ _____
- R- One Year Term Insurance with Increasing Target Face Amount* Initial Target \$ _____
 - Level Increases % _____ Compound Increases % _____
- S- Premium Offset – *(available only if a PUA rider is requested. Premiums to be offset at the end of the first policy year by use of PUA rider additions and future dividends)* with Target Face Amount* not to exceed \$ _____
- U- Loan Repayment/Balance to Paid-up Additions
- Other _____

* Do not include the base policy face amount in the Target Face Amount.

10. Additional Information for VUL/UL Policies

- a. **Death Benefit Option** *(Note, not all options may be available with all policies)*
 - Option 1 Option 2 Option 3 Other _____
- b. **Section 7702 Test** *(Note, the choice of 7702 Test may not apply to all policies)*

Section 7702 of the Internal Revenue Code defines Life Insurance and specifies the rules under which the growth of life insurance policy cash values are excludible from gross income. If the plan being applied for provides a choice of test under 7702 to qualify the policy as life insurance, please check one of the tests shown below. Once a test is elected, it cannot be changed. If there is a choice of Test and none is elected, the Guideline Premium Test will be used.

 - Guideline Premium Test Cash Value Accumulation Test

I. Replacement/Existing Insurance

Does the owner/applicant have any existing individual life insurance policies or annuity contracts (including those in the process of being lapsed or surrendered)? Yes No (If "Yes", please complete appropriate state replacement forms.)

12. Existing Insurance on Proposed Insured

Are there any existing life insurance policies or annuity contracts in force on the proposed insured? Yes (please list below) No

A. Life insurance policies

Name of Company	Year Issued	Amount	Personal or Business	Accidental Death Amt	Waiver of Premium	GIO Amt
_____	_____	_____	<input type="checkbox"/> Per. <input type="checkbox"/> Bus	_____	_____	_____
_____	_____	_____	<input type="checkbox"/> Per. <input type="checkbox"/> Bus	_____	_____	_____
_____	_____	_____	<input type="checkbox"/> Per. <input type="checkbox"/> Bus	_____	_____	_____

B. Annuity contracts

Name of Company	Year Issued	Waiver of Premium
_____	_____	_____
_____	_____	_____
_____	_____	_____

13. Personal History of the Proposed Insured

(These questions apply to the Proposed Insured. Please provide details in Remarks section for any "yes" answers to the following questions, except for 13c.)

- | | Yes | No |
|--|--------------------------|--------------------------|
| a. Do you intend to change your occupation?..... | <input type="checkbox"/> | <input type="checkbox"/> |
| b. Do you intend to reside or travel outside of the U.S.?..... | <input type="checkbox"/> | <input type="checkbox"/> |
| c. Do you drive a motor vehicle? | <input type="checkbox"/> | <input type="checkbox"/> |
| Driver's License State _____ Driver's License # _____ | | |
| d. Within the past five years, have you been charged with and/or convicted of any motor vehicle moving violations or had your driver's license suspended or revoked? (If yes, details must include date of violation, description of violation and penalty.)..... | <input type="checkbox"/> | <input type="checkbox"/> |
| e. Within the last ten years, have you been convicted of a felony, or is such a charge pending against you?..... | <input type="checkbox"/> | <input type="checkbox"/> |
| f. Within the last three years have you participated in, or do you intend to participate in, any of the following: piloting any type of aircraft; mountain climbing or rock climbing; scuba diving; hang gliding; parachuting or skydiving; or motor vehicle racing? (If yes to any, complete Aviation and/or Avocation Supplement.) | <input type="checkbox"/> | <input type="checkbox"/> |
| g. Have you ever filed for personal or business bankruptcy? (If yes, give full details and date of discharge in Remarks section.) | <input type="checkbox"/> | <input type="checkbox"/> |
| h. Within the past five years, have you had disability, accident, medical or life insurance declined, postponed, modified, rated, cancelled or withdrawn a pending application, or had a renewal or reinstatement refused? | <input type="checkbox"/> | <input type="checkbox"/> |
| i. Have you smoked cigarettes in the past 24 months?..... | <input type="checkbox"/> | <input type="checkbox"/> |
| (If you have quit, date last used: _____) | | |
| j. Have you used tobacco in any form in the last 12 months?..... | <input type="checkbox"/> | <input type="checkbox"/> |
| If "No", have you used tobacco in any form in the last 24 months?..... | <input type="checkbox"/> | <input type="checkbox"/> |
| If "No", have you used tobacco in any form in the last 48 months?..... | <input type="checkbox"/> | <input type="checkbox"/> |
| (If you have quit, date last used: _____) | | |
| k. Do you currently use a nicotine patch or nicotine gum?..... | <input type="checkbox"/> | <input type="checkbox"/> |
| l. Do you plan to apply for or are you currently applying for any other life, disability or accident insurance? (In details, include amount and company applied with, and whether this other insurance will be in addition to or in lieu of insurance with Guardian/GIAC/Berkshire.) | <input type="checkbox"/> | <input type="checkbox"/> |

14. Remarks Section

15. Alternate/Additional Life Policy

*Note: This section may only be used if **no** cash is being paid with the application. If cash is being paid, a separate application is needed for the alternate or additional plan.*

Please indicate: Alternate Policy Additional Policy

Plan of Insurance: _____ Face Amount: _____

Details (Riders, Benefits, Dividend Option, etc.):

16. Amendments or Corrections (For Home Office Or Customer Service Office Use Only)

Application For Life Insurance – Part I (continued)

Representations of the Proposed Insured and Owner

(Page 7 of 7)

Those parties who sign below, agree that:

1. This application, (Part 1, Part 2, the Authorization, the Variable Life Supplement, if applicable, and any other supplements to the application) will form the basis for, and become part of and attached to, any policy issued.
2. That all of the statements that are part of the application are correctly recorded, and are complete and true to the best of the knowledge and belief of those persons who made them.
3. No agent, broker or medical examiner has any right to accept risks, make or change contracts, or to waive or modify any of the Company's rights or requirements. No information acquired by any Representative of the Company shall bind the Company unless it shall have been set out in writing in this application.
4. Any misrepresentation or omission, if found to be material, may adversely affect acceptance of the risk, claims payment or may lead to rescission of any policy that is issued based on this application.
5. The policy date is the date from which premiums are calculated and become due. The effective date is the date the policy is delivered and the first premium is paid. Except as provided in the Conditional Receipt (if an advance payment has been made and acknowledged and such Receipt issued) coverage does not begin until the effective date assuming the first premium is paid during the lifetime and prior to any change in the health of the Proposed Insured.
6. Changes or corrections made by the Company and noted in the "Amendments or Corrections" section are ratified by the Owner upon acceptance of a policy containing this application with the noted changes or corrections. In those states where written consent is required by statute or State Insurance Department regulation for amendments as to plan, amount, classification, age at issue, or benefits, such changes will be made only with the Owner's written consent.
7. By paying premiums on a basis more frequently than annually, the total premium payable during one year's time will be greater than if the premium were paid annually. That is, the cost of paying annualized periodic premiums will be more than the cost of paying one annual premium.
8. Check here if backdating to save age is being requested. Note that a request to backdate to save age can only be honored if permitted by state law. If not backdating to save age, but a specific policy date is being requested, please enter date here: _____

Any person who knowingly, and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and may also be subject to civil penalties.

Signed at: _____ on _____
City and State mm/dd/yyyy

Signature of Proposed Insured Signature of Applicant/Owner if Other than Proposed Insured

Signature of Additional Owner Witness (for applications taken by mail)

- Check here if this application was taken by mail. If application is taken by mail, the signature of the agent does not attest to the signature of the Proposed Insured or Owner if Other than the Proposed Insured.
- Check here if this application was taken in person. I certify that I have taken this application in the presence of the Proposed Insured and Owner (if Other than the Proposed Insured), and that I have truly and accurately recorded on this application the information supplied by the Proposed Insured and Owner (if Other than the Proposed Insured).

Signature of Licensed Agent License Number(s)

Agent's Name State(s) where licensed

The Guardian Life Insurance Company of America

Statement of Variability for Filing of Policy Forms 10-L20 and 10-L20 SN

Our submission of policy forms 10-L20 and 10-L20 SN to your state for approval includes a number of areas in the policy forms that have been bracketed as variable. With your Department's consent, we intend to treat this variable information as items that can vary, within a specified range without requiring the policy forms to be re-approved by your state.

Most of the variables that have been bracketed are what we refer to as "John Doe" information. This is policy information that varies depending on (a) the demographics of the individual who is being insured under the policy (as well as names of the owner and beneficiary), (b) the specific insurance being issued (such as the face amount or presence/absence of rider benefits on the policy), and (c) the rates and values for the policy and riders that are determined by (a) and (b).

The table below discusses and explains the variables in policy forms 10-L20 and 10-L20 SN in detail. As stated in our filing letter, we do plan to make numerous other previously approved rider forms available with this new Whole Life policy. We have included the information that will be included on the Policy Data pages if the previously approved riders are issued with these policies.

Variable	Description	Range of Data, if applicable, or explanation of data
Variable 1	Name of Insured	Insured's name will print here.
Variable 2	Age of Insured	This is the age of the insured at issue of the policy, and is the age on the birthday nearest to the Policy Date.
Variable 3	Sex of Insured	This will be the insured's gender. For 10-L20, we will use either "male" or "female". Although 10-L20 SN is a unisex policy, we show the gender of the insured for identification purposes only, not for values and charges under the policy.
Variable 4	Face Amount	This is the base policy face amount. The minimum amount is \$25,000. There is no maximum face amount per se since we could issue above the company's retention limits with reinsurance.
Variable 5	Policy Number	This is a unique number which identifies the policy in our administrative systems and for correspondence with the policyowner
Variable 6	Issue Date	This is the date the policy is issued by the company and also normally begins the policy's suicide and contestable periods, though in certain states, we may be required to use the Policy Date.
Variable 7	Policy Date	This is the Policy Date, which is the date that determines the issue age of the insured. Consequently, this date/age also drives the premiums and values for the policy, and the expiry dates for certain riders.
Variable 8	Plan of Insurance	This will always say Twenty Pay Whole Life.
Variable 9	Premium Class	This is the risk class of the insured based on the underwriting process.
Variable 10	Owner	This is the name of the policyowner.
Variable 11	Beneficiary	This is the name of the beneficiary elected in the initial application, and the relationship of that beneficiary to the insured.
Variable 12	Basic Policy Premium	This is the annual premium for the base policy

Variable 13	Basic Policy Years Payable	This is the number of years the premium for the base policy is payable. It is based on the issue age of the insured. It will always be 20.
Variable 14	Total Initial Annual Premium	This is the sum of the base policy premium and the premiums for rider benefits. It is the amount the owner will need to pay in the first policy year to keep the policy and all elected supplementary benefits in force.
Variable 15	Loan Date	The loan interest rate for the Whole Life policy decreases from 8% to 5% after 20 years, or at age 65 if earlier. This variable shows the actual date the rate will change.
Variable 16	Customer Service Office	This is the address and telephone number of our Customer Service Office, which is currently 3900 Burgess Place, Bethlehem, PA 18017, 1-800-441-6455. If we change the location or telephone number of the Customer Service Office, we would like to be able to modify the policy without refiling.
Variable 17	Policy Years	These are the first 20 policy years and select attained ages.
Variable 17.1	Cash Values	These are the guaranteed cash values (per \$1,000).
Variable 18	Paid-up Nonforfeiture	These are the guaranteed reduced paid-up insurance amounts (per \$1,000) that would apply if the RPU nonforfeiture option takes effect. The years for the attained ages will be the same as stated in Variable 17. If no more premiums are payable, "policy paid-up" will be shown.
Variable 19	Extended Term	This is the length of the extended term period if the ETI nonforfeiture option takes effect. These are based on the guaranteed cash values. The years for the attained ages will be the same as stated in Variable 17. If no more premiums are payable, "policy paid-up" will be shown.
Variable 20	Cash Value Factors	The cash value of the policy is defined in terms of present value of future benefits minus present value of the cash value factors shown here. There will be one factor for all years.
Variable 21	Free Look Period	This is on the policy's front cover in the Free Look Period provision. In many states, if the policy is issued as the result of a replacement, the free look period must be longer than normal, e.g., 20 or 30 days. If necessary in your state, we will change the free look period to the correct number of days for policies issued as a result of replacement. However, this will never be less than 10 days.
Variable 22	Officer(s) Title(s) and Signature(s)	Each form submitted has the officer(s) signature(s) and title(s) bracketed. If the officer or title changes, we would like to be able to modify the policy without refiling.
Variable 23	Home Office Address	This is on the policy's front cover in the paragraph just above the officers' signatures. The address is currently 7 Hanover Square, New York, New York 10004. If the home office address changes, we would like to be able to modify the policy without refiling.
NOTE: the information regarding specific rider benefits only appears on the Policy Data		

pages if those riders are being issued with the policy		
Variable 24	Guaranteed Purchase Option (GIO) Rider	If the policy has a GIO Rider, the caption "Guaranteed Purchase Option Rider" will print here.
Variable 24.1	GIO Rider Premium	This is the annual premium for the GIO rider
Variable 24.2	GIO Rider Policy Years Payable	This is the number of years the GIO rider premium is payable. This is the year corresponding to the last Scheduled Option Date for the rider and depends on the issue age of the insured.
Variable 24.3	GIO Option Amount	This is the Option Amount for the GIO rider selected by the owner on the application.
Variable 25	Yearly Renewable Term (YRT) Rider	If the policy has a YRT Rider, the caption "Yearly Renewable Term Rider" will print here.
Variable 25.1	YRT Rider Premium	This is the premium for the YRT rider for the first policy year.
Variable 25.2	YRT Term Benefit	This is the face amount of the YRT rider elected on the application.
Variable 25.3	YRT Expiry Date	This is the first expiry date for the term insurance under the YRT rider and is one year from the policy date.
Variable 25.4	YRT Final Expiry Date	This is the date that the YRT rider ends. It is 10 years from the policy date. It is also the final date for conversion for the rider.
Variable 26	One Year Term Insurance Rider with Target Face Amount (OYT)	If the policy has an OYT Rider, the caption "One Year Term Insurance Rider with Target Face Amount Rider" will print here.
Variable 26.1	OYT Rider Charge	This is the term cost for the first 2 years of the OYT Dividend Option. After the 2 nd year, the term costs are paid "internally", i.e., by dividends or the surrender of paid-up additions.
Variable 26.2	Target Face Amount	This is the Target Face Amount referred to in the OYT rider. It is elected on the application.
Variable 26.3	Total Initial Amount of Coverage	This is the sum of the base policy face amount and the Target Face Amount. This amount is referred to in the OYT rider.
Variable 27	One Year Term Insurance Rider with Increasing Target Face Amount (Increasing OYT)	If the policy has an Increasing OYT Rider, the caption "One Year Term Insurance Rider with Increasing Target Face Amount Rider" will print here.
Variable 27.1	OYT Rider Charge	This is the term cost for the first 2 years of the Increasing OYT Dividend Option. After the 2 nd year, the term costs are paid "internally", i.e., by dividends or the surrender of paid-up additions.
Variable 27.2	Target Face Amount	This is the Target Face Amount referred to in the Increasing OYT rider. It is elected on the application.
Variable 27.3	Total Initial Amount of Coverage	This is the sum of the base policy face amount and the Target Face Amount. This amount is referred to in the Increasing OYT rider.
Variable 28	Paid-Up Additional Whole Life Insurance Rider (PUA)	If the policy has a PUA Rider, the caption "Paid-Up Additional Whole Life Insurance Rider" will print here.
Variable	Initial Scheduled	This is the initial scheduled PUA payment that may be

28.1	PUA Payment	elected on the application for the PUA rider. Setting up a scheduled PUA payment arrangement is at the option of the policyholder. If they elect to do so, the minimum payment is \$100 annually and the maximum is as described in Variable 28.4.
Variable 28.2	Initial PUA Premium	If the owner has elected to make an initial non-recurring premium into the PUA rider, the amount is shown here. The minimum amount is \$100 and the maximum is as described in Variable 28.3.
Variable 28.3	Initial PUA Payment Limit	An initial PUA payment is one that is made within 60 days after the policy is issued. There is a maximum limit on the amount we will accept as an initial PUA payment and this limit is shown here. The maximum is the lesser of 10 times the non-rated base policy premium or \$1,000,000.
Variable 28.4	Total annual PUA payment for policy years 1-10	The annual amount that can be paid into the PUA rider cannot exceed certain maximum amounts that are stated here. In the 1 st year and in renewal years up to and including the earlier of age 75 or the 10 th policy year, the maximum annual PUA payment is the lesser of 3 times the annual non-rated base policy premium or \$500,000.
Variable 28.5	Total annual PUA payment for policy years after the 10 th policy year	The annual amount that can be paid into the PUA rider cannot exceed certain maximum amounts that are stated here. Starting at the earlier of age 76 or the 11 th policy year, the maximum annual PUA payment is the lesser of 1 times the annual non-rated base policy premium or \$500,000.
Variable 28.6	Sentence for PUA Rider	This sentence will only show if the PUA rider is issued with the policy: These payments are not required to keep the insurance under this policy inforce. Please see rider form for more details.
Variable 29	Accidental Death Benefit (ADB) Rider	If the policy has an Accidental Death Benefit Rider, the caption "Accidental Death Benefit Rider" will print here.
Variable 29.1	ADB Rider Premium	This is the annual premium for the ADB rider
Variable 29.2	ADB Rider Policy Years Payable	This is the number of years the ADB rider premium is payable. This is the policy year at which the insured is age 75.
Variable 29.3	ADB Amount	This is the face amount of the ADB Rider
Variable 30	Waiver of Premium (WP) Rider	If the policy has a Waiver of Premium Rider, the caption "Waiver of Premium Rider" will print here.
Variable 30.1	WP Rider Premium	If the policy has a Waiver of Premium Rider, the premium for the Waiver of Premium Benefit is shown here.
Variable 30.2	WP Policy Years Payable	This is the number of years the WP rider premium is payable. This is the policy year at which the insured is age 65.
Variable 31	Combined Waiver of Premium (CWB) Rider	If the policy has a Combined Waiver of Premium Rider, the caption "Combined Waiver of Premium Rider" will print here.
Variable 31.1	CWB Rider Premium	2 premiums will show: 1. 1 premium for the policy years until the insured

		is age 25 2. 1 premium beginning in the policy year in which the insured is 26 (and until the insured is age 65)
Variable 31.2	CWB Policy Years Payable	This is the number of years the CWB rider premium is payable.
Variable 32	Simplified Insurability Option (SIO) Rider	If the policy has a Simplified Insurability Option Rider, the caption "Simplified Insurability Option Rider" will print here.
Variable 32.1	SIO Initial Election Amount	This is the initial election amount.
Variable 33	Accelerated Benefit Rider (ABR)	If the policy has an Accelerated Benefit Rider, the caption "Accelerated Benefit Rider" will print here.
Variable 34	Applicant's Waiver of Premium (AWP) Rider	If the policy has an Applicant's Waiver of Premium Rider, the caption "Applicant's Waiver of Premium Rider" will print here.
Variable 34.1	AWP Rider Premium	If the policy has an Applicant's Waiver of Premium Rider, the premium for the Applicant's Waiver of Premium Benefit is shown here.
Variable 34.2	AWP Policy Years Payable	This is the number of years the AWP rider premium is payable.

Insured	[VARIABLE 1]	[VARIABLE 2] [VARIABLE 3]	Age and Sex
Face Amount	[VARIABLE 4]	[VARIABLE 5]	Policy Number
Plan of Insurance	[VARIABLE 8]	[VARIABLE 7] [VARIABLE 6]	Policy Date Issue Date
		[VARIABLE 9]	Premium Class



**The Guardian
Life Insurance Company
Of America**

**A Mutual Company
Established 1860**

Read this policy carefully. This policy is a legal contract between the owner and The Guardian Life Insurance Company of America (Guardian).

Guardian will pay the death proceeds to the beneficiary upon receipt at our Customer Service Office of due proof that the insured died while the policy was in force. The entire contract consists of the basic policy and any attached additional benefit riders, endorsements and application(s). This policy is issued by Guardian at its home office at [VARIABLE 23], on the issue date. However, all correspondence should be sent to our Customer Service Office shown on the Policy Data page.

VARIABLE 22

Free Look Period

The owner has the right to examine this policy and return it for cancellation to Guardian's Customer Service Office or to any agent or agency within [VARIABLE 21] days after receiving it; this is the free look period. The policy and a written cancellation notice must be delivered or mailed to cancel this policy. Any notice given by mail is effective on being postmarked, properly addressed and postage prepaid. If the policy is cancelled during this period, Guardian will refund all premiums paid. The policy will be void from the beginning.

Whole Life Insurance Policy

- Death Proceeds payable at death of insured if policy is in force
- Premiums payable until end of premium period shown on Policy Data page
- Participating - Annual dividends payable if earned

POLICY DATA

INSURED	[VARIABLE 1]	[VARIABLE 2]	AGE AND SEX
		[VARIABLE 3]	
FACE AMOUNT	[\$[VARIABLE 4]	[VARIABLE 5]	POLICY NUMBER
ISSUE DATE	[VARIABLE 6]	[VARIABLE 7]	POLICY DATE
PLAN OF INSURANCE	[VARIABLE 8]	[VARIABLE 9]	PREMIUM CLASS
OWNER	[VARIABLE 10]		
BENEFICIARY	[VARIABLE 11]		

BENEFITS AND PREMIUMS

<p>BASIC POLICY</p> <p>[[VARIABLE 24] OPTION AMOUNT: \$[VARIABLE 24.3]</p> <p>[VARIABLE 25] TERM INSURANCE BENEFIT: \$[VARIABLE 25.2]</p> <p>EXPIRY DATE: [VARIABLE 25.3] FINAL EXPIRY DATE: [VARIABLE 25.4]</p> <p>[VARIABLE 26] TARGET FACE AMOUNT: \$[VARIABLE 26.2] TOTAL INITIAL AMOUNT OF COVERAGE: \$[VARIABLE 26.3]</p> <p>[VARIABLE 27] INITIAL TARGET FACE AMOUNT: \$[VARIABLE 27.2] TOTAL INITIAL AMOUNT OF COVERAGE: \$[VARIABLE 27.3]</p> <p>[VARIABLE 28] (SEE TABLE OF NET SINGLE PREMIUMS AND CASH VALUES FOR FURTHER INFORMATION ON THIS RIDER)</p> <p>INITIAL SCHEDULED PUA PAYMENT INITIAL UNSCHEDULED PUA PAYMENT \$[VARIABLE 28.2] THE INITIAL PUA PAYMENT LIMIT IS \$[VARIABLE 28.3]. AFTER ISSUE, THE FOLLOWING ARE THE TOTAL ANNUAL PUA PAYMENT LIMITS FOR ALL RIDERS ATTACHED TO THIS POLICY WHICH PROVIDE FOR THE PURCHASE OF PAID-UP ADDITIONS:</p> <p style="padding-left: 40px;">POLICY YEARS 1-10: \$[VARIABLE 28.4]</p> <p style="padding-left: 40px;">POLICY YEARS 11+: \$[VARIABLE 28.5]</p> <p>[VARIABLE 29] AMOUNT OF ACCIDENTAL DEATH BENEFIT \$ [VARIABLE 29.3]</p> <p>[VARIABLE 30]</p>	<p>ANNUAL PREMIUM \$[VARIABLE 12]</p> <p>\$[VARIABLE 24.1]</p> <p>\$[VARIABLE 25.1]</p> <p>RENEWAL PREMIUMS ARE SHOWN ON PAGE 4A-RTR \$[VARIABLE 26.1]</p> <p>\$[VARIABLE 27.1]</p> <p>\$[VARIABLE 28.1]*</p> <p>\$ [VARIABLE 29.1]</p> <p>\$ [VARIABLE</p>	<p>POLICY YEARS PAYABLE 1 through [VARIABLE 13]</p> <p>1 through [VARIABLE 24.2]</p> <p>FIRST</p> <p>1 through 2</p> <p>1 through 2</p> <p>1 THROUGH [VARIABLE 29.2]</p> <p>1 THROUGH</p>
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	30.1]	[VARIABLE 30.2]
[VARIABLE 31] [VARIABLE 31.1]		[VARIABLE 31.2] FIRST
[VARIABLE 32] WITH AN INITIAL ELECTION AMOUNT OF [VARIABLE 32.1]		
[VARIABLE 33] [VARIABLE 34]	[VARIABLE 34.1]	[VARIABLE 34.2]]

TOTAL INITIAL ANNUAL PREMIUM		\$[VARIABLE 14]

[VARIABLE 28.6]

THE MORTALITY TABLE REFERRED TO IN THE BASIS OF VALUES PROVISION IS THE COMPOSITE COMMISSIONERS' 2001 STANDARD ORDINARY MORTALITY TABLE, AGE NEAREST BIRTHDAY, WITH CONTINUOUS FUNCTIONS. THE INTEREST RATE REFERRED TO IN THE BASIS OF VALUES PROVISION IS 4%.

LOANS BEAR INTEREST AT A YEARLY RATE OF 8%, PAYABLE IN ADVANCE AT A RATE OF 7.407%. THE YEARLY LOAN INTEREST RATE CHANGES TO 5%, PAYABLE IN ADVANCE AT A RATE OF 4.7619%, BEGINNING ON [VARIABLE 15].

POLICY DATA

PREMIUMS FOR THIS POLICY ARE DUE AND PAYABLE IN ALL YEARS SHOWN IN THE "POLICY YEARS PAYABLE" COLUMN ABOVE. YOU MAY HAVE RECEIVED A SALES ILLUSTRATION WHICH SHOWS DIVIDENDS APPLIED TO REDUCE THE NUMBER OF PREMIUMS PAYABLE IN CASH. HOWEVER, DIVIDENDS ARE NOT GUARANTEED AND WE HAVE THE RIGHT TO CHANGE THEM ANNUALLY. A REDUCTION IN THE AMOUNT OF ANY DIVIDENDS CREDITED TO THIS POLICY MAY RESULT IN THE NEED TO PAY MORE PREMIUMS THAN WERE SHOWN ON A SALES ILLUSTRATION.

TO OBTAIN INFORMATION ABOUT THE COVERAGE PROVIDED UNDER YOUR POLICY, CALL THE AGENT THROUGH WHOM IT WAS PURCHASED OR CONTACT OUR CUSTOMER SERVICE OFFICE AT:

CUSTOMER SERVICE OFFICE
[VARIABLE 16]

The Guardian Life Insurance Company of America

Statement of Variability for Filing of Policy Forms 10-L65 and 10-L65 SN

*NOTE: This document will refer to the form numbers shown above, which are the generic form numbers for these Whole Life products. In many states different form numbers will apply using the state's postal abbreviation as a suffix to the form numbers.

Our submission of policy forms 10-L65 and 10-L65 SN to your state for approval includes a number of areas in the policy forms that have been bracketed as variable. With your Department's consent, we intend to treat this variable information as items that can vary, within a specified range without requiring the policy forms to be re-approved by your state.

Most of the variables that have been bracketed are what we refer to as "John Doe" information. This is policy information that varies depending on (a) the demographics of the individual who is being insured under the policy (as well as names of the owner and beneficiary), (b) the specific insurance being issued (such as the face amount or presence/absence of rider benefits on the policy), and (c) the rates and values for the policy and riders that are determined by (a) and (b).

The table below discusses and explains the variables in policy forms 10-L65 and 10-L65 SN in detail. As stated in our filing letter, we do plan to make numerous other previously approved rider forms available with this new Whole Life policy. We have included the information that will be included on the Policy Data pages if the previously approved riders are issued with these policies.

Variable	Description	Range of Data, if applicable, or explanation of data
Variable 1	Name of Insured	Insured's name will print here.
Variable 2	Age of Insured	This is the age of the insured at issue of the policy, and is the age on the birthday nearest to the Policy Date.
Variable 3	Sex of Insured	This will be the insured's gender. For 10-L65, we will use either "male" or "female". Although 10-L65 SN is a unisex policy, we show the gender of the insured for identification purposes only, not for values and charges under the policy.
Variable 4	Face Amount	This is the base policy face amount. The minimum amount is \$25,000. There is no maximum face amount per se since we could issue above the company's retention limits with reinsurance.
Variable 5	Policy Number	This is a unique number which identifies the policy in our administrative systems and for correspondence with the policyowner
Variable 6	Issue Date	This is the date the policy is issued by the company and also normally begins the policy's suicide and contestable periods, though in certain states, we may be required to use the Policy Date.
Variable 7	Policy Date	This is the Policy Date, which is the date that determines the issue age of the insured. Consequently, this date/age also drives the premiums and values for the policy, and the expiry dates for certain riders.
Variable 8	Plan of Insurance	This will always say Whole life Paid-Up at Age 65.
Variable 9	Premium Class	This is the risk class of the insured based on the underwriting process.
Variable 10	Owner	This is the name of the policyowner.
Variable 11	Beneficiary	This is the name of the beneficiary elected in the initial

		application, and the relationship of that beneficiary to the insured.
Variable 12	Basic Policy Premium	This is the annual premium for the base policy
Variable 13	Basic Policy Years Payable	This is the number of years the premium for the base policy is payable. It is based on the issue age of the insured. It will always be the policy year that the insured will be 65.
Variable 14	Total Initial Annual Premium	This is the sum of the base policy premium and the premiums for rider benefits. It is the amount the owner will need to pay in the first policy year to keep the policy and all elected supplementary benefits in force.
Variable 15	Loan Date	The loan interest rate for the Whole Life policy decreases from 8% to 5% after 20 years, or at age 65 if earlier. This variable shows the actual date the rate will change.
Variable 16	Customer Service Office	This is the address and telephone number of our Customer Service Office, which is currently 3900 Burgess Place, Bethlehem, PA 18017, 1-800-441-6455. If we change the location or telephone number of the Customer Service Office, we would like to be able to modify the policy without refiling.
Variable 17	Policy Years	These are the first 20 policy years and select attained ages.
Variable 17.1	Cash Values	These are the guaranteed cash values (per \$1,000).
Variable 18	Paid-up Nonforfeiture	These are the guaranteed reduced paid-up insurance amounts (per \$1,000) that would apply if the RPU nonforfeiture option takes effect. The years for the attained ages will be the same as stated in Variable 17. If no more premiums are payable, "policy paid-up" will be shown.
Variable 19	Extended Term	This is the length of the extended term period if the ETI nonforfeiture option takes effect. These are based on the guaranteed cash values. The years for the attained ages will be the same as stated in Variable 17. If no more premiums are payable, "policy paid-up" will be shown.
Variable 20	Cash Value Factors	The cash value of the policy is defined in terms of present value of future benefits minus present value of the cash value factors shown here. There will be 2 factors: one for years 1-19, and one for years 20+.
Variable 21	Free Look Period	This is on the policy's front cover in the Free Look Period provision. In many states, if the policy is issued as the result of a replacement, the free look period must be longer than normal, e.g., 20 or 30 days. If necessary in your state, we will change the free look period to the correct number of days for policies issued as a result of replacement. However, this will never be less than 10 days.
Variable 22	Officer(s) Title(s) and Signature(s)	Each form submitted has the officer(s) signature(s) and title(s) bracketed. If the officer or title changes, we would like to be able to modify the policy without refiling.
Variable 23	Home Office	This is on the policy's front cover in the paragraph just

	Address	above the officers' signatures. The address is currently 7 Hanover Square, New York, New York 10004. If the home office address changes, we would like to be able to modify the policy without refiling.
NOTE: the information regarding specific rider benefits only appears on the Policy Data pages if those riders are being issued with the policy		
Variable 24	Guaranteed Purchase Option (GIO) Rider	If the policy has a GIO Rider, the caption "Guaranteed Purchase Option Rider" will print here.
Variable 24.1	GIO Rider Premium	This is the annual premium for the GIO rider
Variable 24.2	GIO Rider Policy Years Payable	This is the number of years the GIO rider premium is payable. This is the year corresponding to the last Scheduled Option Date for the rider and depends on the issue age of the insured.
Variable 24.3	GIO Option Amount	This is the Option Amount for the GIO rider selected by the owner on the application.
Variable 25	Yearly Renewable Term (YRT) Rider	If the policy has a YRT Rider, the caption "Yearly Renewable Term Rider" will print here.
Variable 25.1	YRT Rider Premium	This is the premium for the YRT rider for the first policy year.
Variable 25.2	YRT Term Benefit	This is the face amount of the YRT rider elected on the application.
Variable 25.3	YRT Expiry Date	This is the first expiry date for the term insurance under the YRT rider and is one year from the policy date.
Variable 25.4	YRT Final Expiry Date	This is the date that the YRT rider ends. It is 10 years from the policy date. It is also the final date for conversion for the rider.
Variable 26	One Year Term Insurance Rider with Target Face Amount (OYT)	If the policy has an OYT Rider, the caption "One Year Term Insurance Rider with Target Face Amount Rider" will print here.
Variable 26.1	OYT Rider Charge	This is the term cost for the first 2 years of the OYT Dividend Option. After the 2 nd year, the term costs are paid "internally", i.e., by dividends or the surrender of paid-up additions.
Variable 26.2	Target Face Amount	This is the Target Face Amount referred to in the OYT rider. It is elected on the application.
Variable 26.3	Total Initial Amount of Coverage	This is the sum of the base policy face amount and the Target Face Amount. This amount is referred to in the OYT rider.
Variable 27	One Year Term Insurance Rider with Increasing Target Face Amount (Increasing OYT)	If the policy has an Increasing OYT Rider, the caption "One Year Term Insurance Rider with Increasing Target Face Amount Rider" will print here.
Variable 27.1	OYT Rider Charge	This is the term cost for the first 2 years of the Increasing OYT Dividend Option. After the 2 nd year, the term costs are paid "internally", i.e., by dividends or the surrender of paid-up additions.
Variable 27.2	Target Face Amount	This is the Target Face Amount referred to in the Increasing OYT rider. It is elected on the application.
Variable 27.3	Total Initial Amount of Coverage	This is the sum of the base policy face amount and the Target Face Amount. This amount is referred to in the Increasing OYT rider.

Variable 28	Paid-Up Additional Whole Life Insurance Rider (PUA)	If the policy has a PUA Rider, the caption "Paid-Up Additional Whole Life Insurance Rider" will print here.
Variable 28.1	Initial Scheduled PUA Payment	This is the initial scheduled PUA payment that may be elected on the application for the PUA rider. Setting up a scheduled PUA payment arrangement is at the option of the policyholder. If they elect to do so, the minimum payment is \$100 annually and the maximum is as described in Variable 28.4.
Variable 28.2	Initial PUA Premium	If the owner has elected to make an initial non-recurring premium into the PUA rider, the amount is shown here. The minimum amount is \$100 and the maximum is as described in Variable 28.3.
Variable 28.3	Initial PUA Payment Limit	An initial PUA payment is one that is made within 60 days after the policy is issued. There is a maximum limit on the amount we will accept as an initial PUA payment and this limit is shown here. The maximum is the lesser of 10 times the non-rated base policy premium or \$1,000,000.
Variable 28.4	Total annual PUA payment for policy years 1-10	The annual amount that can be paid into the PUA rider cannot exceed certain maximum amounts that are stated here. In the 1 st year and in renewal years up to and including the earlier of age 75 or the 10 th policy year, the maximum annual PUA payment is the lesser of 3 times the annual non-rated base policy premium or \$500,000.
Variable 28.5	Total annual PUA payment for policy years after the 10 th policy year	The annual amount that can be paid into the PUA rider cannot exceed certain maximum amounts that are stated here. Starting at the earlier of age 76 or the 11 th policy year, the maximum annual PUA payment is the lesser of 1 times the annual non-rated base policy premium or \$500,000.
Variable 28.6	Sentence for PUA Rider	This sentence will only show if the PUA rider is issued with the policy: These payments are not required to keep the insurance under this policy in force. Please see rider form for more details.
Variable 29	Accidental Death Benefit (ADB) Rider	If the policy has an Accidental Death Benefit Rider, the caption "Accidental Death Benefit Rider" will print here.
Variable 29.1	ADB Rider Premium	This is the annual premium for the ADB rider
Variable 29.2	ADB Rider Policy Years Payable	This is the number of years the ADB rider premium is payable. This is the policy year at which the insured is age 75.
Variable 29.3	ADB Amount	This is the face amount of the ADB Rider
Variable 30	Waiver of Premium (WP) Rider	If the policy has a Waiver of Premium Rider, the caption "Waiver of Premium Rider" will print here.
Variable 30.1	WP Rider Premium	If the policy has a Waiver of Premium Rider, the premium for the Waiver of Premium Benefit is shown here.
Variable 30.2	WP Policy Years Payable	This is the number of years the WP rider premium is payable. This is the policy year at which the insured is age 65.

Variable 31	Combined Waiver of Premium (CWB) Rider	If the policy has a Combined Waiver of Premium Rider, the caption "Combined Waiver of Premium Rider" will print here.
Variable 31.1	CWB Rider Premium	2 premiums will show: 1. 1 premium for the policy years until the insured is age 25 2. 1 premium beginning in the policy year in which the insured is 26 (and until the insured is age 65)
Variable 31.2	CWB Policy Years Payable	This is the number of years the CWB rider premium is payable.
Variable 32	Simplified Insurability Option (SIO) Rider	If the policy has a Simplified Insurability Option Rider, the caption "Simplified Insurability Option Rider" will print here.
Variable 32.1	SIO Initial Election Amount	This is the initial election amount.
Variable 33	Accelerated Benefit Rider (ABR)	If the policy has an Accelerated Benefit Rider, the caption "Accelerated Benefit Rider" will print here.

Insured	[VARIABLE 1]	[VARIABLE 2] [VARIABLE 3]	Age and Sex
Face Amount	[VARIABLE 4]	[VARIABLE 5]	Policy Number
Plan of Insurance	[VARIABLE 8]	[VARIABLE 7] [VARIABLE 6]	Policy Date Issue Date
		[VARIABLE 9]	Premium Class



**The Guardian
Life Insurance Company
Of America**

**A Mutual Company
Established 1860**

Read this policy carefully. This policy is a legal contract between the owner and The Guardian Life Insurance Company of America (Guardian).

Guardian will pay the death proceeds to the beneficiary upon receipt at our Customer Service Office of due proof that the insured died while the policy was in force. The entire contract consists of the basic policy and any attached additional benefit riders, endorsements and application(s). This policy is issued by Guardian at its home office at [VARIABLE 23], on the issue date. However, all correspondence should be sent to our Customer Service Office shown on the Policy Data page.

VARIABLE 22

Free Look Period

The owner has the right to examine this policy and return it for cancellation to Guardian's Customer Service Office or to any agent or agency within [VARIABLE 21] days after receiving it; this is the free look period. The policy and a written cancellation notice must be delivered or mailed to cancel this policy. Any notice given by mail is effective on being postmarked, properly addressed and postage prepaid. If the policy is cancelled during this period, Guardian will refund all premiums paid. The policy will be void from the beginning.

Whole Life Insurance Policy

- Death Proceeds payable at death of insured if policy is in force
- Premiums payable until end of premium period shown on Policy Data page
- Participating - Annual dividends payable if earned

POLICY DATA

INSURED	[VARIABLE 1]	[VARIABLE 2]	AGE AND SEX
		[VARIABLE 3]	
FACE AMOUNT	[\$[VARIABLE 4]	[VARIABLE 5]	POLICY NUMBER
ISSUE DATE	[VARIABLE 6]	[VARIABLE 7]	POLICY DATE
PLAN OF INSURANCE	[VARIABLE 8]	[VARIABLE 9]	PREMIUM CLASS
OWNER	[VARIABLE 10]		
BENEFICIARY	[VARIABLE 11]		

BENEFITS AND PREMIUMS

<p>BASIC POLICY</p> <p>[[VARIABLE 24] OPTION AMOUNT: \$[VARIABLE 24.3]</p> <p>[VARIABLE 25] TERM INSURANCE BENEFIT: \$[VARIABLE 25.2]</p> <p>EXPIRY DATE: [VARIABLE 25.3] FINAL EXPIRY DATE: [VARIABLE 25.4]</p> <p>[VARIABLE 26] TARGET FACE AMOUNT: \$[VARIABLE 26.2] TOTAL INITIAL AMOUNT OF COVERAGE: \$[VARIABLE 26.3]</p> <p>[VARIABLE 27] INITIAL TARGET FACE AMOUNT: \$[VARIABLE 27.2] TOTAL INITIAL AMOUNT OF COVERAGE: \$[VARIABLE 27.3]</p> <p>[VARIABLE 28] (SEE TABLE OF NET SINGLE PREMIUMS AND CASH VALUES FOR FURTHER INFORMATION ON THIS RIDER)</p> <p>INITIAL SCHEDULED PUA PAYMENT INITIAL UNSCHEDULED PUA PAYMENT \$[VARIABLE 28.2] THE INITIAL PUA PAYMENT LIMIT IS \$[VARIABLE 28.3]. AFTER ISSUE, THE FOLLOWING ARE THE TOTAL ANNUAL PUA PAYMENT LIMITS FOR ALL RIDERS ATTACHED TO THIS POLICY WHICH PROVIDE FOR THE PURCHASE OF PAID-UP ADDITIONS:</p> <p style="padding-left: 40px;">POLICY YEARS 1-10: \$[VARIABLE 28.4]</p> <p style="padding-left: 40px;">POLICY YEARS 11+: \$[VARIABLE 28.5]</p> <p>[VARIABLE 29] AMOUNT OF ACCIDENTAL DEATH BENEFIT \$ [VARIABLE 29.3]</p> <p>[VARIABLE 30]</p>	<p>ANNUAL PREMIUM \$[VARIABLE 12]</p> <p>\$[VARIABLE 24.1]</p> <p>\$[VARIABLE 25.1]</p> <p>RENEWAL PREMIUMS ARE SHOWN ON PAGE 4A-RTR \$[VARIABLE 26.1]</p> <p>\$[VARIABLE 27.1]</p> <p>\$[VARIABLE 28.1]*</p> <p>\$ [VARIABLE 29.1]</p> <p>\$ [VARIABLE</p>	<p>POLICY YEARS PAYABLE 1 through [VARIABLE 13]</p> <p>1 through [VARIABLE 24.2]</p> <p>FIRST</p> <p>1 through 2</p> <p>1 through 2</p> <p>1 THROUGH [VARIABLE 29.2]</p> <p>1 THROUGH</p>
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30.1] [VARIABLE
30.2]

[VARIABLE 31]
[VARIABLE 31.1]

[VARIABLE
31.2]
FIRST

[VARIABLE 32]
WITH AN INITIAL ELECTION AMOUNT OF [VARIABLE 32.1]
[VARIABLE 33]

TOTAL INITIAL ANNUAL PREMIUM

\$[VARIABLE 14]

[VARIABLE 28.6]

THE MORTALITY TABLE REFERRED TO IN THE BASIS OF VALUES PROVISION IS THE COMPOSITE COMMISSIONERS' 2001 STANDARD ORDINARY MORTALITY TABLE, AGE NEAREST BIRTHDAY, WITH CONTINUOUS FUNCTIONS. THE INTEREST RATE REFERRED TO IN THE BASIS OF VALUES PROVISION IS 4%.

LOANS BEAR INTEREST AT A YEARLY RATE OF 8%, PAYABLE IN ADVANCE AT A RATE OF 7.407%. THE YEARLY LOAN INTEREST RATE CHANGES TO 5%, PAYABLE IN ADVANCE AT A RATE OF 4.7619%, BEGINNING ON [VARIABLE 15].

POLICY DATA

PREMIUMS FOR THIS POLICY ARE DUE AND PAYABLE IN ALL YEARS SHOWN IN THE "POLICY YEARS PAYABLE" COLUMN ABOVE. YOU MAY HAVE RECEIVED A SALES ILLUSTRATION WHICH SHOWS DIVIDENDS APPLIED TO REDUCE THE NUMBER OF PREMIUMS PAYABLE IN CASH. HOWEVER, DIVIDENDS ARE NOT GUARANTEED AND WE HAVE THE RIGHT TO CHANGE THEM ANNUALLY. A REDUCTION IN THE AMOUNT OF ANY DIVIDENDS CREDITED TO THIS POLICY MAY RESULT IN THE NEED TO PAY MORE PREMIUMS THAN WERE SHOWN ON A SALES ILLUSTRATION.

TO OBTAIN INFORMATION ABOUT THE COVERAGE PROVIDED UNDER YOUR POLICY, CALL THE AGENT THROUGH WHOM IT WAS PURCHASED OR CONTACT OUR CUSTOMER SERVICE OFFICE AT:

CUSTOMER SERVICE OFFICE
[VARIABLE 16]



**Certificate of Compliance with
Arkansas Rule and Regulation 19**

Insurer: The Guardian Life Insurance Company of America

Form 10-L20 AR, 10-L20 SN AR, 10-L65 AR, 10-L65 SN AR

Number(s):

I hereby certify that the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19.

A handwritten signature in black ink, appearing to read 'John J. Monahan'.

Signature of Company Officer

John J. Monahan

Name

Director

Date: May 17, 2010

State of Arkansas

Appendix A

Previously Approved Forms To Be Used with
10-L65 AR, 10-L65 SN AR, 10-L20 AR and 10-L20 SN AR

Rider Form Number	Description	Approval Date
86-R1	Accidental Death Benefit Rider	11/4/1985
01-R2*	Waiver of Premium Rider	9/12/2001
01-R111	Accelerated Benefit Rider	6/26/2001
01-R28	Combined Waiver of Premium Rider	9/12/2001
97-R112 and 97-R112 SN	Simplified Insurability Rider	7/24/1997
91-R110	Amendment to Owner Provision	9/16/1991
97-R194	Conversion Credit Endorsement	4/2/1997
06-R31	Guaranteed Purchase Option Rider	5/12/2006
06-R66	Yearly Renewable Term Life Insurance Rider	5/12/2006
06-R93	One Year Term Insurance Rider with Target Face Amount	5/12/2006
06-R137	One Year Term Insurance Rider with Increasing Target Face Amount	5/12/2006
01-R17#	Applicant's Waiver of Premium Rider	9/12/2001
09-LPUA	Paid-Up Additional Whole Life Insurance Rider	6/15/2009
96-R61	Exchange of Insureds Rider	4/5/1996

* For the L20 policies, the issue ages for the Waiver of Premium rider will be 5-55.

This rider is only used with 10-L20 and 10-L20 SN.



State of Arkansas

Re: The Guardian Life Insurance Company of America

NAIC #: 429-64246 FEIN #: 13-5123390

Whole Life Insurance Policy Forms 10-L65 AR and 10-L65 SN AR (L65); 10-L20 AR and 10-L20 SN AR (L20)

We are submitting 4 new Whole Life policies for your Department's review and approval. These policies do not replace any previously approved policy forms. However, the L20 and L65 policy forms are substantially similar to the Limited Pay Whole Life plan of insurance available under our Whole Life policy forms (forms 06-WL AR and 06-WL SN AR, which were previously approved on 12/7/2007) and upon your Department's approval, these 4 new policies will replace this Limited Pay Whole Life plan of insurance. However, forms 06-WL AR and 06-WL SN AR will continue to be issued for other approved whole life plans of insurance.

Whole Life Paid-up at Age 65 (L65) is a participating whole life policy that has a level face amount. The policy is offered at issue ages 0-45 with a minimum face amount of \$25,000. The policy has higher premiums than many of our other whole life plans of insurance because premiums are only payable to age 65. The policies will be sold by licensed agents, and will be marketed to the general insurance buying public. However, the "SN" version of this policy has unisex values and will only be used in employer-employee situations subject to "Norris" requirements.

20 Pay Whole Life (L20) is a participating whole life policy that has a level face amount. The policy is offered at issue ages 0-70 with a minimum face amount of \$25,000. Premiums are only payable for 20 years, and the policy is fully paid-up at that time. The policies will be sold by licensed agents, and will be marketed to the general insurance buying public. However, the "SN" version of the policy has unisex values and will only be used in employer-employee situations subject to "Norris" requirements.

These policies will be illustrated and if required, we are enclosing the appropriate certification from our illustration actuary. We are also enclosing any other certifications, transmittals, etc. that are required for this filing. Nonforfeiture and reserve memos are also enclosed, as well as separate Statements of Variability which describes those elements of the Policy Data page that are variable in nature.

We will be offering a number of supplementary benefit riders with these policies. All of these are previously approved forms. The Appendix to this letter lists these riders and provides the dates of approval of these forms. Note that the Statements of Variability reference information about some of these previously approved rider forms.

Life insurance application form L-AP-2004 AR, previously approved on 12/10/2009, will be used to apply for these policies. If required, we are enclosing a copy of this application for your information.

We are planning to introduce these new policies in August 2010, assuming we have your Department's approval by then.

The enclosed forms will be laser-emitted or pre-printed with the language identical to that approved by your state. We reserve the right to change duplex printing, line location of sentences and words, and the type font (but not the point size) of the forms without resubmitting them for approval.

I hope this information is satisfactory and that we may receive your Department's approval of this submission at your earliest convenience. If you have any questions or concerns over this submission, please feel free to contact me at (212) 598-8419 or toll-free at (877) 600-1460, or via SERFF.

Sincerely,

John Monahan
Director, Individual Markets Compliance
Encl.