

Building the foundation for lifelong financial well-being

Discover the value of a single product solution that provides essential holistic protection through every stage of life

Protecting you and your family means being prepared no matter what life throws at you.

SafeGuard360™ combines the benefits of life insurance, long term care, and income protection to provide a single solution that offers holistic financial protection. With a one-time application and underwriting process, you can obtain quality coverage that can help build a foundation for lifelong financial well-being.



What if...

...you're in an accident, or suffer a serious illness? There are generally five outcomes, and **SafeGuard360™** provides baseline coverage for all of them, helping you navigate the challenges of life.

Consider the outcomes:

- 1 Quick and full recovery
- 2 You can't work full time
- 3 You can't work at all
- 4 You require assistance with specific activities of daily living
- 5 Your sickness or injury is fatal

Know the facts



1 in 4 adults will become disabled during their working years¹



42% of American households would face financial hardship within six months should a wage earner die unexpectedly²



25% would suffer financially within a month²

For more information about how holistic protection can help you achieve lifelong financial well-being, contact a Guardian representative.

¹ Social Security Administration Fact Sheet, January 2021

² 2021 Insurance Barometer Study, LIMRA and Life Happens

Guardian's Long Term Care Rider is issued on Rider Form 22-LTCR.

SafeGuard360™ is issued by The Guardian Life Insurance Company of America (Guardian®), New York, NY. This product combines: Guardian's Whole Life Paid-Up at Age 99 policy (form ICC21-WL, 21-WL, or state equivalent); the Disability Income and Waiver of Policy Premium Benefit Rider (form ICC21 DIR, DIR (12-2021), or state equivalent); and the Accelerated Death Benefit for Long-Term Care Services Rider (form ICC22-LTCR, 22-LTCR, 13-LTCR, or state equivalent) which is marketed as Guardian's Long-Term Care Rider. Product provisions, features, and availability may vary by state.

Exclusions and limitations may apply. Underwriting approval is required to purchase coverage, and a medical exam may be required. For costs and complete details of the coverage, call your agent or the company.

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