

**Premiums Per Thousand  
For Face Amounts \$2,500 - \$25,000**

| Issue Age | Female  |        | Male    |        |
|-----------|---------|--------|---------|--------|
|           | Monthly | Annual | Monthly | Annual |
| 40        | 3.67    | 44.00  | 4.25    | 51.00  |
| 41        | 3.75    | 45.00  | 4.42    | 53.00  |
| 42        | 3.83    | 46.00  | 4.50    | 54.00  |
| 43        | 3.83    | 46.00  | 4.67    | 56.00  |
| 44        | 4.00    | 48.00  | 4.83    | 58.00  |
| 45        | 4.08    | 49.00  | 5.00    | 60.00  |
| 46        | 4.25    | 51.00  | 5.17    | 62.00  |
| 47        | 4.42    | 53.00  | 5.42    | 65.00  |
| 48        | 4.58    | 55.00  | 5.58    | 67.00  |
| 49        | 4.75    | 57.00  | 5.83    | 70.00  |
| 50        | 4.83    | 58.00  | 6.00    | 72.00  |
| 51        | 5.00    | 60.00  | 6.17    | 74.00  |
| 52        | 5.17    | 62.00  | 6.42    | 77.00  |
| 53        | 5.42    | 65.00  | 6.67    | 80.00  |
| 54        | 5.50    | 66.00  | 6.83    | 82.00  |
| 55        | 5.67    | 68.00  | 7.08    | 85.00  |
| 56        | 5.83    | 70.00  | 7.33    | 88.00  |
| 57        | 6.00    | 72.00  | 7.58    | 91.00  |
| 58        | 6.25    | 75.00  | 7.92    | 95.00  |
| 59        | 6.50    | 78.00  | 8.17    | 98.00  |
| 60        | 6.75    | 81.00  | 8.50    | 102.00 |
| 61        | 7.00    | 84.00  | 8.83    | 106.00 |
| 62        | 7.25    | 87.00  | 9.25    | 111.00 |
| 63        | 7.58    | 91.00  | 9.67    | 116.00 |
| 64        | 7.92    | 95.00  | 10.17   | 122.00 |
| 65        | 8.33    | 100.00 | 10.75   | 129.00 |
| 66        | 8.67    | 104.00 | 11.25   | 135.00 |
| 67        | 9.17    | 110.00 | 11.83   | 142.00 |
| 68        | 9.67    | 116.00 | 12.58   | 151.00 |
| 69        | 10.17   | 122.00 | 13.25   | 159.00 |
| 70        | 10.75   | 129.00 | 14.08   | 169.00 |
| 71        | 11.33   | 136.00 | 15.00   | 180.00 |
| 72        | 12.00   | 144.00 | 15.92   | 191.00 |
| 73        | 12.67   | 152.00 | 16.83   | 202.00 |
| 74        | 13.33   | 160.00 | 17.83   | 214.00 |
| 75        | 14.08   | 169.00 | 18.83   | 226.00 |
| 76        | 14.75   | 177.00 | 20.75   | 249.00 |
| 77        | 15.00   | 180.00 | 21.92   | 263.00 |
| 78        | 16.08   | 193.00 | 23.00   | 276.00 |
| 79        | 17.08   | 205.00 | 24.08   | 289.00 |
| 80        | 18.25   | 219.00 | 25.25   | 303.00 |

| <b>Example</b> |                               |
|----------------|-------------------------------|
| Age 65 (Male)  | \$5,000 Face Amount           |
| 5 x \$10.75    | (Monthly Premium per \$1,000) |
| <b>\$53.75</b> | <b>Total Monthly Premium</b>  |



National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, a/k/a The Guardian or Guardian Life.

Rating current as of 05/01/14.

3422 08/14



**Give your family the  
gift of peace of mind**

**Guaranteed Issue  
Whole Life Insurance**

# Why plan for the future?

Like many people, you've probably set aside money over the years to pay for the important events in your life: a new house, a dream vacation, college tuition for children and maybe even a wedding. Planning ahead was a good idea because you could be sure the money would be there when needed.

## *Final Expenses are no different...*

Life insurance is one of the ways you provide for your family, planning ahead with coverage to help with final expenses such as funeral and burial costs, medical bills or outstanding debt. Your family depends on you to help meet their needs and make good decisions about the things that affect their lives.

## *Don't leave your family with bills to pay.*

A funeral today can easily reach over \$9,500 when the purchase of cemetery property and a grave marker are included.\* Medical bills, legal costs and other final expenses can add significantly to the financial burden.



## *Peace of mind protection.*

Choose this affordable permanent whole life policy with guaranteed coverage to provide extra security for your loved ones. By prefunding your final expenses today, you can prevent having to place the financial burden on those closest to you and you can be assured that the money will be there to help cover the costs. Give your family the gift of peace of mind.

## *Benefits of the Guaranteed Issue Whole Life Insurance plan*

Our Guaranteed Issue Whole Life insurance plan is an affordable solution for individuals age 40 to 80. You are not required to answer any questions about your health when applying for this policy. Smokers pay no more than non-smokers and you can receive coverage despite having been turned down by other insurance companies.

- Your premiums will never increase
- Your benefit is never reduced because of changes in age or health
- If your premiums are paid, your policy can never be cancelled
- For non-accidental death anytime during the first two policy years, you receive 110% of premiums paid
- Your whole life policy accumulates cash value over time
- Secure coverage by a company with more than 100 years in the industry

*National Guardian Life Insurance Company (NGL) is located in Madison, Wisconsin and was formed over 100 years ago in 1910. Consistently rated as one of the country's most successful independent mutual life insurance companies, NGL has an A- (Excellent) rating from A.M. Best.*

\*According to the National Funeral Directors Association 2009 study.