

**Myth #5****All life insurance is created equal.**

**Truth:** That is not the case.

- The safety and security of a whole life policy depend on the insurer from whom it is acquired. That's why it makes sense to buy whole life from a well-established mutual carrier that has decades of experience in the industry and maintains a high credit rating.
- Mutuality forms the cornerstone of everything we do at Guardian, empowering us to do the right thing for the people who put their trust in us. As a mutual company, the interests of our policyholders guide our decisions, from our strong emphasis on values to our focus on long-term financial strength.<sup>9</sup> Unlike publicly held companies, Guardian is not owned by shareholders; our decisions are always based on what is best for our policyholders.
- One of the reasons why mutual companies are so highly rated is because they typically invest a high percentage of their portfolio assets in "safe-haven" government-guaranteed investments and other high-quality, fixed-return instruments.
- Guardian serves our policyholders' best interests by delivering high-quality, low-net-cost life insurance with the greatest degree of financial strength possible.
- Guardian is among the top tier of all life insurers. As one of the four major mutual insurers, Guardian has a "COMDEX" of 98 on a scale that goes to 100. Ratings are as of August 2018 and are subject to change.<sup>10</sup>
- Whole life insurance policies can be customized with a variety of "riders" or special features. In fact, some of these riders can offer protection from disability, a guarantee of future protection without any health underwriting, and even guaranteed insurability for your children.<sup>11</sup>

