



# It's all about keeping family and finances protected

## Life insurance helps protect what you care about the most

Sometimes you have to think about situations no one wants to think about. Like, what would happen to the people who depend on you if something happened to you unexpectedly? Life insurance helps protect what you've worked so hard to build. For the cost of a daily latte, you can ensure your loved ones get a cash benefit if you pass away. It can help replace income and cover essential rent or mortgage payments, monthly bills, and even funeral costs. And it's easy and convenient to get life insurance through your workplace.

### Who is it for?

- Anyone who has financial obligations or provides support to others
- People experiencing life changes. If you're getting married, having a child, purchasing a home, or experiencing another life event, you should review your needs and consider increasing your coverage.
- Those who want to leave a legacy to support causes they care about

### What does it cover?

Life insurance can strengthen your family's finances by helping to replace the income you would have otherwise provided. It can guarantee a valuable payment to help your loved ones get back on their feet and cover expenses such as:

- Your funeral and final expenses
- Mortgage and rent
- Legal and medical fees
- Childcare
- Education and college tuition
- Outstanding debts



### Did you know?

Over **40%** of families would face financial hardship within six months if the primary wage earner died — and **25%** would start to suffer financially within **one month**.<sup>1</sup>



### Why should I consider it?

- Simple enrollment and affordable group rates
- Available for spouse and dependent children
- Convenient payroll deductions

### How much do I need?

Life Insurance is an important part of everyone's financial strategy, but every situation is different. A rule of thumb to consider: have coverage that equals seven to ten times your annual salary.

### Here's an example of how it works

Peter has a mortgage. His wife helps take care of her mother and only works part-time. With his daughter about to start college, he knows that many expenses would go unmet if his family lost him. Peter purchases enough life insurance coverage to help cover the mortgage, tuition, and family living costs if something happens to him.

### Watch a video

Scan the code to learn more.



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<sup>1</sup> Life Insurance Barometer Study, Life Happens and LIMRA, 2021. <https://www.limra.com/en/research/research-abstracts-public/2021/2021-insurance-barometer-study/>. Guardian, its subsidiaries, agents, and employees do not provide tax, legal, or accounting advice. Consult your tax, legal or accounting professional regarding your individual situation. Guardian Group Life Insurance is underwritten by The Guardian Life Insurance Company of America, New York, NY. Products are not available in all states. Policy limitations and exclusions apply. Optional riders and/or features may incur additional costs. Plan documents are the final arbiter of coverage. GUARDIAN® is a registered service mark of The Guardian Life Insurance Company of America, New York, NY. ©2022 Guardian. All rights reserved. Guardian will never ask you to provide sensitive personal information, including SSN/DOB, nor login via QR codes. GP-1-Life-15