

Guardian & Guardian Plus

Level Term Insurance Plans

For this time of your life

Raising a family, paying the mortgage, saving for your kids's college education—the time of life when your number one priority is protecting your family's financial future.

Why?

Because they depend on you

And you want to protect their financial security in case you're not there to provide for them. Should you unexpectedly die, beneficiaries receive tax-free cash quickly to help offset income loss.

Term life insurance is a popular, easy, and economical way to provide your family with a financial safeguard. Term insurance offers an affordable way to ensure your family won't suffer due to lost income if something tragic happens to your or your spouse.

Guardian Term can help ease your mind by providing maximum insurance coverage with great premium rates that you can lock in for 10-, 20-, or 30-years.

Guardian Plus Term Return of Premium (ROP) plan, allows you to enjoy excellent term insurance coverage with great premium rates, and also gives you back the money you paid for the policy. » You can apply for 20- or 30-year terms.

» Initial term period only. Optional rider premiums or extra charges not included. Partial premium return, beginning in the 6th policy year, may be available should you decide to terminate the policy.



250,000 Term Policy* Monthly Premium

\$10.28	Guardian 10-Year
\$14.66	Guardian 20-Year
\$27.13	Guardian 30-Year
\$29.31	Guardian Plus (ROP) 20-Year
\$40.69	Guardian Plus (ROP) 30-Year

* 35-year old male in good health (Preferred-PI Non-Smoker). For more rates see the back of this page. Not Approved in FL, NJ, and NY. Underwritten by Catholic Order of Foresters.

To talk about details or to request a quote, please contact Bo Padowski at the Polish Women's Alliance Home Office

Toll-free: 888-522-1889 ext. 1228
E-mail: padowski@pwaa.org
Fax: 847-384-1494

Or complete and return the coupon on the back of this page.



Polish Women's Alliance of America
 6643 N. Northwest Highway.
 Chicago, IL 60631

More than 100 years women helping families

Guardian Guaranteed Monthly ACP [^] Premium Rate

10-Year Term		Male Preferred-Plus Non-smoker			10-Year Term		Female Preferred-Plus Non-smoker		
Age	\$100,000	\$250,000	\$500,000	Age	\$100,000	\$250,000	\$500,000		
25	\$7.61	\$10.28	\$14.00	25	\$ 7.09	\$ 9.19	\$11.81		
30	7.61	10.28	14.00	30	7.09	9.19	11.81		
35	7.61	10.28	14.00	35	7.09	9.19	11.81		
40	8.93	13.34	20.13	40	8.31	11.81	17.06		
45	11.38	18.81	31.06	45	10.24	16.19	25.81		
20-Year Term		Male Preferred-Plus Non-smoker			20-Year Term		Female Preferred-Plus Non-smoker		
Age	\$100,000	\$250,000	\$500,000	Age	\$100,000	\$250,000	\$500,000		
25	\$ 9.80	\$14.44	\$22.31	25	\$ 8.31	\$12.47	\$18.38		
30	9.80	14.44	22.31	30	8.40	12.47	18.38		
35	9.80	14.66	22.75	35	8.58	12.91	19.25		
40	12.16	21.88	37.19	40	10.41	17.72	28.88		
45	17.15	32.59	58.63	45	13.74	24.50	42.44		
30-Year Term		Male Preferred-Plus Non-smoker			30-Year Term		Female Preferred-Plus Non-smoker		
Age	\$100,000	\$250,000	\$500,000	Age	\$100,000	\$250,000	\$500,000		
25	\$12.78	\$21.22	\$ 35.88	25	\$10.76	\$15.97	\$ 25.38		
30	13.48	23.19	39.81	30	11.38	17.50	28.44		
35	15.05	27.13	47.69	35	12.16	20.78	35.00		
40	19.43	40.25	73.94	40	14.96	29.09	51.63		
45	28.70	60.38	114.19	45	19.95	40.69	74.81		

Guardian Plus Return of Premium Guaranteed Monthly ACP [^] Premium Rate (Preferred-Plus Non-smoker)

20-year	\$100,000	\$250,000	\$500,000	30-year	\$100,000	\$250,000	\$500,000
Age 25							
Male	\$ 19.60	\$ 28.88	\$ 44.63	Male	\$ 19.21	\$ 31.94	\$ 54.03
Female	16.63	24.94	36.75	Female	16.14	24.06	38.28
Age 30							
Male	19.60	28.88	44.63	Male	20.26	34.78	59.72
Female	16.80	24.94	36.75	Female	17.11	26.25	42.66
Age 35							
Male	19.60	29.31	45.50	Male	22.62	40.69	71.53
Female	17.15	25.81	38.50	Female	18.24	31.28	52.72
Age 40							
Male	24.33	43.75	74.38	Male	29.18	60.38	110.91
Female	20.83	35.44	57.75	Female	22.44	43.75	77.66
Age 45							
Male	34.30	65.19	117.25	Male	43.09	90.56	171.28
Female	27.48	49.00	84.88	Female	29.97	61.03	112.22

[^] Automatic Check Plan (ACP) automatically withdraws your premium payment from your checking account to pay the monthly premium.

(clip and mail)

Yes, I want more information on how a Guardian plan can protect my family.

I am interested in:

- Guardian Term
- Guardian Plus ROP Term
- Send information
- Have an agent contact me

Mail to: Polish Women's Alliance of America
6643 N. Northwest Highway.
Chicago, IL 60631

No obligation guarantee

Name: _____

Address: _____

City, State, Zip: _____

Day phone: () _____

Evening phone: () _____

Gender: M F Birth Date: _____

Do you use tobacco products Y N _____

Face Amount requested: _____