



# Guardian Global Citizen Program

**High net worth global citizens from key countries now receive expanded services from Guardian.**



In today's global economy, there are very few borders to opportunity. High net worth international clients have roots in many parts of the world – be they family ties, business interests, or real estate holdings. They see themselves more as citizens of the world than of a specific country.

## Why Guardian

### History.

As a company originally founded by immigrants with a diverse employee base, Guardian understands the needs of global citizens. Guardian has been issuing coverage to foreign nationals since 1919; now, the Global Citizens program provides enhancements that recognize the specific needs of the high net worth international client.

### Product.

Guardian offers competitive life products to cover your client's US insurance needs. Our financial strength is recognized by rating companies, with a Comdex score of 99.\* We have an international inforce block of business of \$3.5B covering 128 countries.

### Dedication.

Guardian has created a dedicated team to provide white-glove service for your global citizen clients:

- Case concierge to shepherd you and your client through the application process
- Dedicated underwriters
- Complimentary review of US trust
- Translation services
- Law firm referrals

# Qualifying Clients

## Non-US resident clients who:

- Have \$250,000 in a US chartered bank for at least 6 months,<sup>1</sup> or
- Own residential or commercial property in the US, or
- Own an interest in or equity in a US domiciled business, or
- Have immediate family members who are US citizens

# Program Offering

## Maximum Coverage

- Up to 4 times the US situated assets

## Limits

- Up to \$20 M for A countries<sup>2</sup>
- Up to \$10 M for B countries

## Retention

- Up to \$20 M for A countries

## Countries of Specialization

Argentina	Hong Kong	Serbia
Canada	Israel	South Korea
Chile	Mexico	Taiwan
European Union	Panama	United Kingdom

We reserve the right to change/update the country list at any time due to current geopolitical conditions.



**Interested in learning more? Contact your local Guardian agency today!**

The Guardian Life Insurance Company of America

[guardianlife.com](http://guardianlife.com)

New York, NY

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<sup>1</sup>Other financial related requirements may apply.

<sup>2</sup>We may bind our reinsurers for a total risk of \$30M for some cases. Consult your underwriter.

Financial information concerning Guardian as of December 31, 2021, on a statutory basis: Admitted Assets = \$72.1 Billion; Liabilities = \$63.5 Billion (including \$51.8 Billion of Reserves); and Surplus = \$8.6 Billion. \*Comdex is not a rating, but a composite of all ratings that a company has received from the major rating agencies (A.M. Best, Standard & Poor's, Moody's, and Fitch). Comdex percentile ranks the companies, on a scale of 1 to 100 (with 100 being the best).

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