



IMAGINE • DESIGN • LIVE  
An uncommon approach to your finances.

# Imagine

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*Imagine* a financial journey  
filled with *Clarity of Purpose,*  
*Optimism* and *Hope.*



*Imagine* this journey creating  
*Financial Confidence*  
to *Live Your Dreams* while simultaneously  
passing on a *Legacy of Significance.*



*Imagine* financial  
*Decision-Making*  
free of opinion, bias, and hype.



*Imagine* one less worry  
that only comes from a  
*job well done.*



## THE CHALLENGE

### Financial Disorganization

The challenge of keeping pace with an ever changing financial landscape can be difficult as personal financial information rests scattered among multiple advisors, institutions and accounts. Consumers often become confused and frustrated as they attempt to properly arrange the pieces of their financial puzzle. What's missing is a single platform or "home base" which provides organization and easy access to a complete financial picture.



### Real Cost of Living™

- Inflation
- Taxes of all forms
- New goods and services
- Product wear and tear
- Improved lifestyle
- Unexpected life events

### Cost of Living Factors

Many people continue to miscalculate what it actually costs to live. Beyond inflation, powerful economic forces collide to drive up the cost of living for today while also saving for tomorrow. Keeping pace with this "Real Cost of Living™" requires protection, organization and precision – and a tool that will monitor financial progress.

### Financial Myths

For many, the effects of financial myths can be a destructive force impeding important lifestyle and legacy objectives.

#### COMMON FINANCIAL MYTHS

"My money only needs to keep pace with inflation."

"I will be in a lower income tax bracket at retirement."

"My 401(k) plan creates a tax savings, which can be spent or invested."

"Compounding interest creates a financial miracle."

"I won't need life insurance when I retire."

"A 15 year mortgage costs less than a 30 year mortgage."

"Disinvesting is the same as investing."

"Rate of return on my assets is more important than regular savings habits."

"To increase protection, my cash flow will suffer."

(1) The Living Balance Sheet displays the financial holdings identified by the client based upon information and valuations provided directly by the client or by electronic feeds from the client's financial institutions. Valuations provided by electronic feeds reflect the most current information provided by the financial institution as of the date and time noted, but can reflect valuations from an earlier date and time.

# Design



## Achieving a Wide Angle View

Traditional balance sheets help determine net worth by subtracting Liabilities from Assets. What makes The Living Balance Sheet® different and potentially very beneficial is the addition of Protection and Cash Flow analysis into the same view. For the first time, The Living Balance Sheet® brings these four critical domains together. This creates a wide angle view of your finances and allows for effectively 'stress testing' all products and strategies.

## Having It Work All Together

By monitoring changes in Assets, Liabilities and Cash Flow, The Living Balance Sheet® may improve overall performance, minimize the impact of debt and taxes, and enhance lifestyle. The Living Balance Sheet® will help you maintain optimal Protection against unexpected life events. This holistic approach will help you achieve and maintain a new level of "Financial Balance®" and put you on the road to your best possible financial place.

## Without Lifting a Finger

The unique beauty of The Living Balance Sheet® is that it automatically anticipates, warns and reminds of all the changing pieces in the four critical financial domains. Powerful technology saves time and expense and fosters tremendous peace of mind.

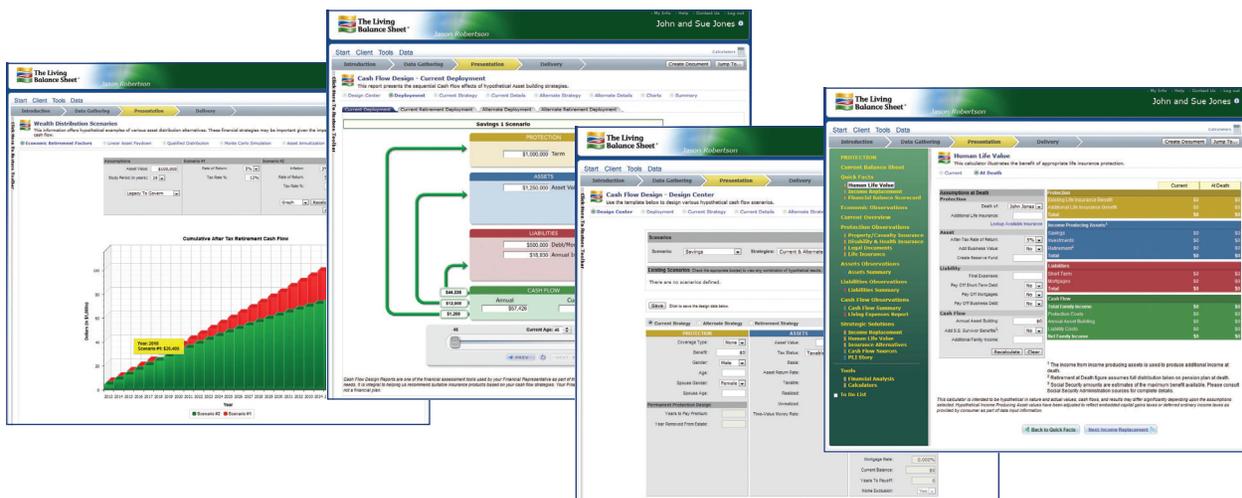
## Potential Benefits of using The Living Balance Sheet®

- *Better results in protection.*
- *Enhanced asset performance.*
- *Debts paid off sooner.*
- *More effective savings and cash flow management decisions.*
- *Achieve Financial Balance® with the same Cash Flow – not more.*

# THE LIVING BALANCE SHEET® DESIGN TOOLS



**Data Gathering** Simple to complete Fact Finder auto-populates a series of reports, calculators and vignettes.



**Strategic Solutions** Your Financial Representative is fully equipped to offer creative strategies and solutions designed to improve financial results.



**Action Steps** To assist with implementing financial decisions, The Living Balance Sheet® instantly creates an Action Step Score Card. Once established, automated alerts track changing financial circumstances.

# Live

## KEY BENEFITS OF THE LIVING BALANCE SHEET®



### A Personal Financial Home Page

Here, daily updates of assets, liabilities, cash flow and insurance are all in one place, secure but available anytime, anyplace with Internet connection.



### Account Monitoring

Financial accounts you establish are aggregated daily from thousands of financial institutions, providing a consolidated view of recent changes.

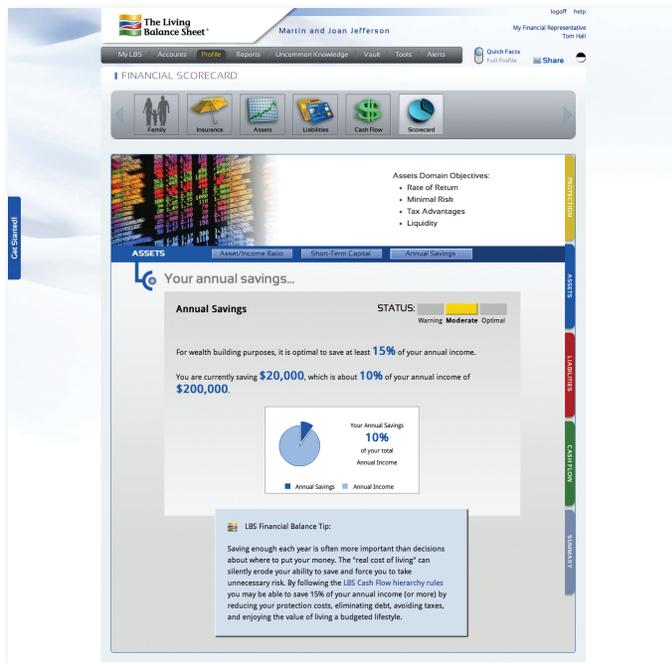
### The Vault

A highly secure storage facility maintains and protects valuable personal documents, irreplaceable photos, videos and family histories.

### State-of-the-art Security

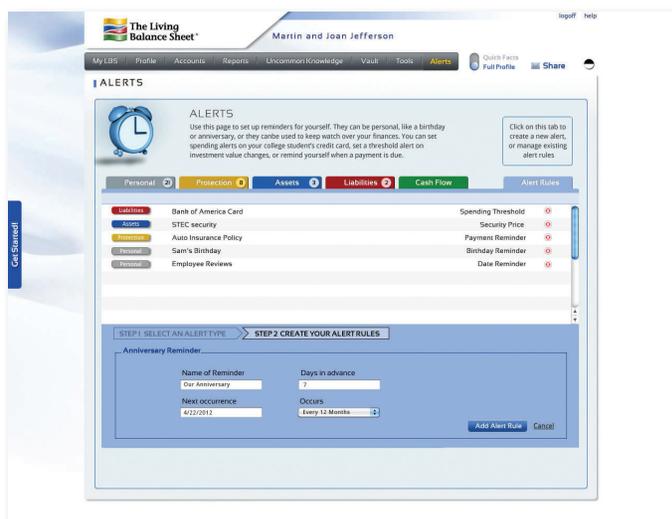
All of your financial information is secure and protected. Unlike online banking, online shopping or bill paying where money can be moved, The Living Balance Sheet® is non-transactionable.





## Financial Balance Scorecard

Provides you with an evaluation of your current financial situation, and gives tips to improve it for the future.



## Alerts

It is easy to set up Alerts to watch your accounts, or remind you of important dates.

Your Financial Representative can start you on The Living Balance Sheet® process

### Step 1:

## Imagine

- Identify important lifestyle and legacy objectives
- Populate The Living Balance Sheet® with current financial data

### Step 2:

## Design

- Collaborate to analyze the four financial domains
- Determine the most appropriate strategic solutions

### Step 3:

## Live

- Establish a Personal Financial Home Page
- Load Vault Documents
- Set Up Aggregation
- Establish Alerts

## POTENTIAL RESULTS

- Increased Protection
- Improved Level of Savings
- Improved Cash Flow Management
- Increased Asset Performance
- Decreased Debt
- Improved Tax Efficiency
- Financial Balance® and Success



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