

MANAGING LIFE'S CHANGES  
CAN BE AFFORDABLE ONCE  
YOU ARE PREPARED.

GUARDIAN  LIFE  
**LIBERATOR**  
**PLUS**



Guardian Life recognises that because of our increasingly ageing population there is a need for life insurance cover beyond age 65.

Supporting data\* reflects that our fastest growing sectors of the population are seniors aged 65+. As such we are introducing three new versions of the Liberator Plus which mature at ages 75, 85 and 100 years.

Some things in life should never be left to chance, such as the security and protection for the future of your loved ones. Here is an opportunity to guard your financial future while you are healthy enough to qualify for coverage.

*According to the Central Statistical Office of Trinidad and Tobago, persons 65+ have increased by 8% from 2001 to 2007.*

*In 2025 the 65+ is forecasted to increase by 14.4% of the total population.*

AS YOUR LIFE CHANGES, SO SHOULD  
YOUR INSURANCE COVERAGE.

**LIBERATOR PLUS offers:**

- The option to select coverage to 75, 85 and 100 years
- The flexibility to acquire coverage from birth to 70 years
- Life insurance coverage from a minimum of \$100,000
- Coverage flexibility: You can increase your life insurance coverage at any time
- Security as your premiums are invested in Guardian Life's Lifestar Fund: a balanced fund with consistent performance over the last two decades.
- A cash surrender value
- The ability in the event of your passing to meet the costs of settling your estate, income for your family after you have gone, grandparent gifting and education funding.
- Business continuation and key executive protection coverage for business owners.

**COVERAGE AND  
MATURITY AGES**

**MAXIMUM  
ISSUE AGE**

**PREMIUM  
STOP AT AGE**

Liberator to age 75

70

75

Liberator to age 85

70

85

Liberator to age 100

70

100

**Investor Coverage offers:**

- Upon maturity you can receive substantial cash values
- You can withdraw up to a maximum of 100% of the cash surrender value of the investor and lumpsum coverage
- Backed by the consistent performance of the Lifestar Fund

**With Guardian Life you are assured of:**

- An insurance company with over 160 years experience providing a range of insurance products to meet every need
- The financial strength of a leader on your side. Rated **A-Excellent** by AM Best every year since 2001 and nominated as **World Finance Magazine Insurance Company of the Year Caribbean - 2008**
- A company that services more than 140,000 policyholders with an excellent claims payment history and a proud reputation for promises kept.