



# Financial Strength

Good partners grow with you



## National Guardian Life Insurance Company (NGL)

Since 1909, National Guardian Life Insurance Company (NGL) has been one of America's most successful and highly rated independent mutual life insurance companies. We specialize in a suite of innovative products for life's journey, giving people the financial stability, careful guidance and peace of mind to lead a life filled with confidence, dignity and grace.

Licensed to do business in 49 states and the District of Columbia, NGL is rated A (Excellent) from AM Best, the world's oldest and most authoritative insurance rating information source. The A rating further attests to our financial strength and ability to meet our policyholder obligations.

We are proud to serve partners and policyholders through connection, collaboration and compassion. Reliability, quality and stability are attributes partners and policyholders can expect from NGL.

With over 100 years in the insurance industry, a diverse product mix and a history of financial strength and stability – NGL is the go-to choice for Long Term Care insurance.

★ [ngl-essentialtc.com](http://ngl-essentialtc.com) | 888.505.2332



Financial strength  
assets of  
**\$4.9 billion**



over  
**2.3 Million**  
Families served\*



(Excellent)  
**AM Best Rating**



in business **115** years

# EssentialLTC

## Features that make the difference

EssentialLTC is a consumer-oriented, tax-qualified reimbursement Long Term Care insurance policy that offers competitively priced, comprehensive product features. EssentialLTC's features were designed to create a personalized solution, within your client's budget that covers the protection necessary, if long term care services are ever needed.

Because of its additional riders, this product mimics many features of a combo or hybrid product while also providing the benefits of a traditional Long Term Care insurance plan.

Customizable options include:

- Lifetime Benefits
- Single Pay
- 10-Year Pay
- Competitive Rates
- Joint Pricing
- 1035 Exchange
- Shared Benefits - Third Benefit Pool
- Employer Group rate class (unisex)
- Inflation Protection
- Return of Premium
- Surrender Values

You can confidently present this product to your clients knowing that you are providing a stable financial solution.



► **Partner with us for your journey.**  
ngl-essentialltc.com | 888.505.2332



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All ratings current as of 07/02/2024. NGL reported \$4.4 billion in consolidated liabilities in 2023. Financials current as of 12/31/23. As of 02/23/2024.

National Guardian Life Insurance Company is not affiliated with the Guardian Life Insurance Company of America, a.k.a The Guardian or Guardian Life.

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