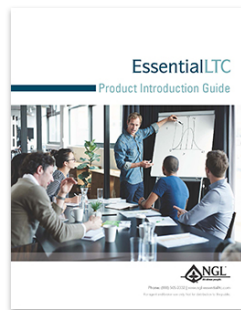




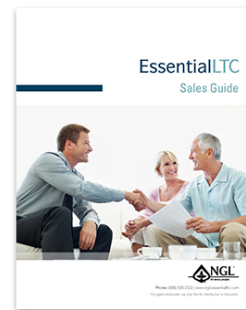
EssentialLTC 4 AGENT RESOURCES

National Guardian Life Insurance Company (NGL) has provided several sales tool for their Essential LTC product:



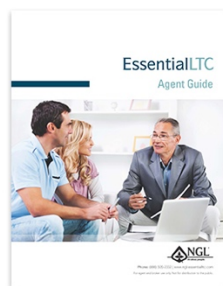
Product Introduction Guide

Agent can use this guide for a detailing of product summary and benefits, a product competition matrix, pricing advantages, and information on the company behind the product.



Sales Guide

Agents can use this guide for sales tips, product information, and a high-level overview of New Business and Underwriting processes.



Agent Guide

Agents can use this guide for submitting new business.



Underwriting Guide

Use this guide when conducting field underwriting.