



Ignite 2012 With These Top Sales Opportunities!

The Tax Reform Act of 2010 created many insurance possibilities. However, as enacted it only lasts until the end of 2012. The following top sales ideas are sure to help you uncover client needs:

- Jump-Start Gifting Programs
- Leverage Someone Else's Balance Sheet
- Unwind & Re-Load Split Dollar and Premium Financing
- Consider Dynasty Trusts
- Deferred Compensation
- Captive Insurance Companies
- Grantor Retained Annuity Trusts (GRATs)
- Guardian's Fully Insured Turnkey Plan
- Life Insurance as a Managed Asset
- Guardian's 10 Pay Product with Prepayment of Premiums Feature
- Take Advantage with Rapid App Program

For more information on any of these sales ideas, please hit **reply** to this email.

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**The strength
to withstand, the means
to grow.**



GUARDIAN[®]

The Guardian Life Insurance Company of America 7 Hanover Square, New York, NY 10004-4025

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