



Guardian's Financial Strength

What Do Independent Rating Agencies Say?

One of the best ways to evaluate a company before you buy is to see what the industry rating agencies say. These independent rating agencies provide an evaluation of an insurance company's current financial strength and claims-paying ability — good indicators of what you may be able to expect for your financial future.¹

The chart shows Guardian's financial strength and claims-paying ability ratings.²

A.M. Best	Fitch	Moody's Investors Service	Standard & Poor's	Comdex*
A++ Superior (highest of 15 ratings)	AA+ Very Strong (2 nd highest of 21 ratings)	Aa2 Excellent (3 rd highest of 21 ratings)	AA+ Very Strong (2 nd highest of 22 ratings)	98 Extremely Safe

* Comdex is a ranking and not an independent rating agency. A Comdex ranking is a percentile ranking composite of all ratings received by a company based on a scale of 1 to 100 (with "1" being the weakest and "100" being the strongest), in relation to all other companies that have been evaluated by at least two of the four independent rating services.

How Do Guardian's Ratings Compare to Other Companies'?

There are several firms that provide ratings for life and health insurance companies. VitalSigns, a collection of published industry research, provides financial analysis of 633 participating carriers.³

Of those 633 companies, only 80 are rated by all four independent rating agencies;

Out of those 80 companies, only 12 have ratings equal to or better than Guardian's;

And the top four *mutual life insurance companies* (including Guardian) are among the **TOP 2% of the 633 rated insurance companies.**

Even during challenging economic times,
Guardian's ratings have been reaffirmed for well over a decade.

**When it comes to financial strength, Guardian has it.
For more information, contact your local Guardian agency.**

¹ Financial information concerning The Guardian Life Insurance Company of America as of December 31, 2015 on a statutory basis: Admitted Assets = \$48.1 Billion; Liabilities = \$42.0 Billion (including \$37.0 Billion of Reserves); and Surplus = \$6.1 Billion.

² Ratings are as of March 2016 and are subject to change.

³ VitalSigns' financial strength ratings are updated approximately twice a month. The above data is current as of March 2016.



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