



The Value We Bring

When it comes to choosing a life insurance company, what creates trust?

The answer, for many people, is financial stability and good customer service. But shouldn't that be the *standard*? At Guardian, we know that what creates trust is more than just a balance sheet and toll-free telephone number.

1. Fulfilling Promises

For over 150 years, Guardian has helped protect millions of individuals, families and businesses with insurance and other financial products, due in part to the company's solid performance and disciplined investment philosophy. This philosophy delivers stable performance, even in turbulent times.^{1,2}

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

2. Knowledge and Access to Life Insurance Professionals

Our large network of experienced financial representatives knows what being accountable means. Each one strives to uphold our collective reputation as a premier financial services provider, while helping make a difference in your life. They want to continually earn your trust. It's what drives everyone who works with Guardian every day.

3. Holistic Approach to Your Finances

At Guardian, we believe that life insurance is an asset at the core of your financial strategy. However, it is important that you take into account how the other pieces work, too — such as cash reserves and fixed and equity assets. Working with Guardian and your trusted financial representative, you can build a plan that incorporates all aspects of your financial picture. Using tools such as The Living Balance Sheet® can help make it easy for you to see what's appropriate for your situation.⁴

4. Products that are a Good Fit for Your Strategy

Guardian's life insurance products can help you live well now, while feeling secure about *tomorrow*. Our policy and rider options are broad and innovative. As you build other assets over time, your life insurance will provide a solid foundation and allow you to use and enjoy your other assets more effectively.

5. Policy Dividends and the Mutual Advantage⁵

Guardian is a mutual life insurance company and, as such, it operates without stockholders and manages with the participating policyholders' — our clients' — long-term benefit in mind. As evidence of this, Guardian has paid dividends every year since 1868. Although future dividends can't be predicted and are not guaranteed, our past record of payment demonstrates a tradition of stability and capable management.

To learn more about how Guardian can help create possibilities today, talk to your Guardian financial representative or visit us at www.GuardianLife.com.

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¹ Guardian's ratings have been reaffirmed since 2009, and are current as of March 2016 (ratings are subject to change).

² 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.

³ COMDEX is a composite index created from various current financial strength rating agencies. It gives a company's standing, from 1 to 100 (with 100 being the best), in relation to other companies that have been rated.

⁴ The Living Balance Sheet® (LBS) and the LBS Logo are registered service marks of The Guardian Life Insurance Company of America (Guardian), New York, NY. © Copyright 2005-2016, The Guardian Life Insurance Company of America.

⁵ Dividends are not guaranteed. They are declared annually by Guardian's Board of Directors. The total dividend calculation includes mortality experience and expense management as well as investment results.



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